



To our Valued Farmers & Merchants Bank Clients:

As we pray for relief and good health for all our clients and our employees, it appears fair to say that the Coronavirus will be with us for 2020. Please let me encourage you to maintain your participation towards the solution as we attempt to flatten the curve, which should delay the spread through the US population and allow for our health system time to prepare to give us all the best care possible. We must all do our part.

Farmers & Merchants Bank branches and departments **are open for business as usual**. Our dedicated employees remain committed to their jobs and functions. As their employer, we are dedicated to their good health and have instructed them with the following:

- **Minimize contact:** Encourage all customers to utilize our drive-up locations in lieu of entering the bank. If you must enter the bank, please enforce the 6 foot rule from all individuals.
- **Ensure cleanliness:** Utilize the hand sanitizers and wash your hands thoroughly. We are taking additional daily care of our facilities and have added day-time porters to clean mid-day.
- **Stay safe at home when possible:** History teaches us that winning this current battle with the COVID-19 virus is our first goal, but we will be tested a second time; that is when we will win the war.
- **Social distance:** Please use safe behaviors when grocery shopping, when you must go to work, and also at home. Bank employees are asking all of our clients to maintain a 6-foot distance between persons when in the branch.
- **Symptoms:** Know the symptoms and watch for them: fever, shortness of breath, and a dry cough.
- **Isolate:** If you do get sick, isolate yourself. We have a responsibility to coworkers and neighbors not to get anyone else sick.

Farmers & Merchants Bank continues to serve you. As we stay committed to our clients, communication by phone, email, and text is our preference. Please remember to utilize electronic banking methods. Our ATMs are available for withdrawals and deposits of checks and cash. Our Online and Mobile Banking is available for any banking services you may need. Remember, you can easily make deposits directly through your mobile phone and if you need help with any of these systems, please contact us at your earliest convenience at [\(866\) 437-0011](tel:8664370011), during the hours of Monday-Friday, 7am-9pm, Saturday from 8am-9pm, and Sunday 8am-5pm PST.

I close today with a prayer for your good health and our encouragement for your participation in the elimination of COVID-19.

God bless you,

A handwritten signature in cursive script that reads "Daniel K. Walker".

Daniel K. Walker  
Chairman of the Board and CEO

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