



Dear Valued F&M Bank Client,

As California's Strongest, Farmers & Merchants Bank will continue to keep your money safe and secure, just as we have done through wars, economic downturns, earthquakes, and countless other challenges over the last 113 years.

Recently, F&M Bank has invested tens of millions of dollars to further enhance our online and mobile banking services, and strengthen our technology defenses, to ensure that in today's digitized world, we remain the strongest sentry of your funds. While we encourage you to take advantage of F&M Bank's digital banking options during the pandemic, we want to make you aware of several online scams exploiting the Coronavirus:

PHISHING SCAMS

Cybercriminals are engaging in Phishing Scams, online attempts to reel in your personal information, by distributing mass emails posing as legitimate organizations such as the Centers for Disease Control (CDC), the World Health Organization (WHO), and even banks. Remember, F&M will never send you an email requesting confidential personal or banking information. Please contact the F&M Client Care Center at (866) 437-0011 if you receive communications requesting such information that appear to be from F&M Bank.

NON-DELIVERY SCAMS

Non-Delivery Scams involve criminal actors advertising in-demand medical supplies for sale to be used to prevent/protect against the Coronavirus (e.g. medical masks, gloves, disinfectant, etc.). The criminal enterprise demands upfront payments or initial deposits, takes your funds, and never completes

delivery. Be sure to make purchases through reputable online retailers only.

SOCIAL ENGINEERING SCAMS

Another emerging fraud scheme involves using social engineering tactics through legitimate social media websites to seek donations for charitable organizations appearing to support those negatively impacted by the Coronavirus. Increased caution should be exercised when donating to organizations claiming to be tied to Coronavirus relief.

For more up-to-date information regarding Coronavirus scams, please visit the [Federal Trade Commission's \(FTC\) website](#). You may also visit [FMB.com/Notice](#) for more information on F&M Bank's Online and Mobile Banking services as well as how we are addressing the Coronavirus.

As always, thank you for being a client of F&M Bank, *California's Strongest*.

Sincerely,



Daniel K. Walker
Chairman of the Board and CEO



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Our mailing address is:

Farmers & Merchants Bank

302 Pine Ave

Long Beach, CA 90802

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Farmers & Merchants Bank will never ask you for sensitive information such as a Social Security Number,
PIN, account numbers or passwords in an e-mail.

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