

FARMERS AND MERCHANTS BANK SYLVANIA GA

Main Office
104 N. Main St.
Sylvania, GA 30467 Located in Census Tract #9703

Main Office Annex
101 Filbert St.
Sylvania, GA 30467 Located in Census Tract #9703

Westside Branch
505 West Ogeechee St.
Sylvania, GA 30467 Located in Census Tract #9706

Community Reinvestment Act "Public File"

This file contains information regarding our market area. We always welcome constructive comments regarding how we service our market area. This file will be maintained for our customers review and comments.

Our primary market area is Screven County, Georgia. Included in this file are the following exhibits:

Exhibit A	Farmers and Merchants Bank's Location
Exhibit B	Map of Farmers and Merchants Bank Market Area
Exhibit C	Products and Services
Exhibit D	Written Comments from the Public and Bank Responses
Exhibit E	Copy of the Public Section from the Bank's most recent CRA Performance Evaluation
Exhibit F	Loan to Deposit Information

If you have any questions or comments, please ask one of our staff members.
Sincerely,

Farmers and Merchants Bank

Exhibit A: Farmers and Merchants Bank Locations

The Bank currently has branch offices, located in Screven County at the following offices:

Main Office

104 N. Main St.
Sylvania, GA 30467
Census Tract # 9703.00

Lobby Hours:

Monday – Thursday: 9 AM – 3 PM
Friday: 9 AM – 5 PM

Main Office Annex

101 Filbert St.
Sylvania, GA 30467
Census Tract #9703.00

Drive Thru Hours:

Monday – Thursday: 8:30 AM – 3 PM
Friday: 8:30 AM – 5 PM

Westside Office

505 West Ogeechee St.
Sylvania, GA 30467
Census Tract number# 9706.00

Lobby Hours:

Monday-Thursday: 9 AM – 3 PM
Friday: 9 AM -5 PM

Drive Thru Hours:

Monday -Thursday: 8:30 AM – 3 PM
Friday: 8:30 AM – 5 PM

Exhibit B: Maps of Farmers and Merchants Bank Market Areas

The Census Tract Outline Map is page two of this section.

The Community Reinvestment Act (CRA) Assessment Area for Farmers and Merchants Bank includes the following geographies:

Screven County:

9702.00

9703.00

9704.01

9704.02

9705.00

9706.00

9999.99

The Assessment Area for the bank will be all the census tracts located in Screven County, Georgia. Based on 2023 FFIEC Census Report- Summary Census Demographic Information, there are five census tracts in Screven County designated in Middle, one in Moderate and one in Upper Income tracts.

Exhibit C: Products and Services

BUSINESS/COMMERCIAL

Small Business Checking
Commercial Checking (Analysis)
Commercial Savings
Commercial Money Market
Commercial NOW
Certificates of Deposit
Wire Services
Remote Deposit
ACH Products and Services
Merchant Card Services
Commercial and Industrial Loans and Lines of Credit
Construction and Land Development Loans
Credit Card Services

Consumer

Personal Checking
Regular Savings, Young Farmers Savings
Money Market
NOW
Certificates of Deposit
Individual Retirement Accounts
Construction Loans
Real estate Loans
Overdraft Privilege Service
Automobile Loans
Unsecured Loans
Credit Cards

OTHER SERVICES

ATM Services
Drive Thru Services
Safe Deposit Boxes
ACH
Internet Banking
Bill Pay
Cashier's Checks, Money Orders
ATM Cards/Debit Cards
Night Deposit
Notary Service
Mobile Banking
Mobile Deposit

CRA PUBLIC FILE

All products and services will be evaluated by management to determine the feasibility based on client need and cost to Bank prior to implementing.

THE TYPES OF LOANS WE ARE WILLING TO EXTEND

In order to promote the economic welfare of the Bank's local community, and service the banking needs of its entire community, the Bank is prepared to extend, within the parameters of prudent and sound lending guidelines, the following specific types of loans:

- I. Residential Loans for One-to-Four Family Dwelling Units
 - a. Construction Loans
 - b. Permanent Mortgage Loans
- II. Residential Loans for Five Dwelling Units and Over
 - a. Construction Loans
 - b. Permanent Mortgage Loans
- III. Housing Rehabilitation Loans
 - a. Secured by the Housing being Rehabilitated
 - b. Secured by Other Collateral
 - c. Unsecured
- IV. Home Improvement Loans
 - a. Secured by the Home being Improved
 - b. Secured by Other Collateral
 - c. Unsecured
- V. Commercial or Small Business or Farm Loans
 - a. General Working Capital
 - b. Inventory Purchase
 - c. Equipment Purchase
 - d. Real Estate Purchase
 - e. Letter of Credit
 - f. Lines of Credit
 - g. Building Construction
 - h. Building Improvement or Renovation
 - i. Business Purchase
 - j. Agriculture Production
 - k. Business Acquisitions
 - l. Account Receivable Loans
 - m. Small Business Loans
- VI. Community Development Loans
- VII. Consumer Loans
 - a. Secured by Consumer Goods
 - b. Unsecured
 - c. Credit Card Accounts

Exhibit D: Written Comments from the Public and Bank Responses

Written comments from the public for the current year and each of the prior two calendar years that specifically relate to the Bank's performance in helping to meet community credit needs. Included are the Bank's responses to the comments, if applicable.

Exhibit E: Copy of the Public Section of the Bank's Most Recent CRA Performance Evaluation

The bank received a "Satisfactory" rating on the most recent CRA Performance Evaluation. The examination was as of November 19, 2020.

Exhibit F: Loan to Deposit Information

As of Date:	Loan to Deposit Ratio
December 31,2020	36.95%
March 31,20201	36.13%
June 30, 2021	35.315
September 30, 2021	33.31%
December 31, 2021	31.15%
March 31, 2022	30.37%
June 30, 2022	31.15%
September 30, 2022	32.23%
December 31, 2022	32.01%
March 31, 2023	32.74%
June 30, 2023	33.06%
September 30, 2023	31.44%
December 31, 2023	32.84%