
MEMORANDUM

FROM: REBECCA R. BENTLEY, COMPLIANCE OFFICER, VP

SUBJECT: CRA PUBLIC FILE - COMMENTS & COMPLAINTS

DATE: MARCH 10, 2026

Farmers and Merchants Bank has not received any comments or complaints from the public in each of the two prior calendar years that specifically relate to the bank's performance in helping meet community credit needs. All comments and complaints received by the bank along with any response are maintained by the Bank.

Please contact the Chief Risk Officer, Garna Miller Giddens, for additional information regarding complaints received by the bank at (229)482-8100 or at the below address:

Farmers and Merchants Bank
45 West Main Street
Lakeland, GA 31634