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## MEMORANDUM

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FROM: REBECCA R. BENTLEY, COMPLIANCE OFFICER, VP

SUBJECT: CRA PUBLIC FILE - COMMENTS & COMPLAINTS

DATE: MARCH 31, 2024

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Farmers and Merchants Bank has not received any comments or complaints from the public for the period of January 1, 2024 through March 31, 2024 and 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 Administrative 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