

**FARMERS AND MERCHANTS BANK
ASSESSMENT AREA**

**Farmers and Merchants Bank
Lakeland, Georgia
Lanier County – County Code: 173**

**Farmers and Merchants Bank
Nashville, Georgia
Berrien County – County Code: 19**

**Farmers and Merchants Bank
Homerville, Georgia
Clinch County – County Code: 65**

**Farmers and Merchants Bank
Valdosta, Georgia
Lowndes County – County Code: 185**

**Farmers and Merchants Bank
Conyers, Georgia
Rockdale County – County Code: 247**

The assessment area of Farmers and Merchants Bank (South Georgia) includes all of Lanier, Berrien, Clinch, and Lowndes counties. As for the Conyers branch (North Georgia), the identified assessment area will be Rockdale County.