

**FARMERS AND MERCHANTS BANK
4 CARTER STREET
P. O. BOX 187
LAKELAND, GEORGIA 31635
(229)482-3585**

HOURS

Lobby:	Monday-Thursday	9:00 A.M.-4:00 P.M.
	Friday	9:00 A.M.-5:00 P.M.
Drive-In:	Monday-Thursday	8:30 A.M.-5:00 P.M.
	Friday	8:30 A.M.-6:00 P.M.
ATM:	Available 24 hours	

**FARMERS AND MERCHANTS BANK
202 WEST WASHINGTON AVE
P.O. BOX 98
NASHVILLE, GEORGIA 31639
(229)686-9451**

HOURS

Lobby:	Monday-Thursday	9:00 A.M.-4:00 P.M.
	Friday	9:00 A.M.-5:00 P.M.
Drive-In:	Monday-Thursday	8:00 A.M.-4:00 P.M.
	Friday	8:00 A.M.-5:00 P.M.
ATM:	Available 24 hours	

**FARMERS AND MERCHANTS BANK
978 VALDOSTA HWY.
P.O. BOX 629
HOMERVILLE, GEORGIA 31634
(912)487-1200**

HOURS

Lobby:	Monday, Tuesday, Thursday Wednesday Friday	9:00 A.M.-5:00 P.M. 9:00 A.M.-12:00 Noon 9:00 A.M.-5:00 P.M.
Drive-In:	Monday, Tuesday, Thursday Wednesday Friday Saturday	8:30 A.M.-5:00 P.M. 8:30 A.M.-12:00 Noon 8:30 A.M.-5:00 P.M. 8:30 A.M.-12:00 Noon
ATM:	Available 24 hours	

**FARMERS AND MERCHANTS BANK
2140 OLD COVINGTON ROAD
CONYERS, GA 30013
(770) 761-5846**

HOURS

Lobby:	Monday – Thursday Friday	9:00 A.M. – 5:00 P.M. 9:00 A.M. – 5:00 P.M.
Drive-In:	Monday – Thursday Friday	8:30 A.M. – 5:00 P.M. 8:30 A.M. – 6:00 P.M.
ATM:	Available 24 hours	

**FARMERS AND MERCHANTS BANK
3303 INNER PERIMETER ROAD
VALDOSTA, GEORGIA 31605
(229)244-3585**

HOURS

Lobby:	Monday-Thursday	9:00 A.M.-4:00 P.M.
	Friday	9:00 A.M.-5:00 P.M.
Drive-In:	Monday-Thursday	8:00 A.M.-5:00 P.M.
	Friday	8:00 A.M.-6:00 P.M.
Drive-In	Saturday	9:00 A.M.- 12:00 P.M.
ATM:	Available 24 hours	

**FARMERS AND MERCHANTS BANK
1201 SOUTH PATTERSON STREET
VALDOSTA, GEORGIA 31601
(229)247-3585**

HOURS

Lobby:	Monday-Friday	CLOSED
Drive-In:	Monday-Friday	8:30 A.M.-5:00 P.M. Teller services only
ATM:	Available 24 hours	