



January 15, 2026

Dear valued customer,

Thank you for choosing Farmers and Merchants Bank. We are grateful for your continued relationship and for allowing us to serve your financial needs.

As part of our ongoing efforts to continue providing secure, reliable services, we are writing to provide notice of an update to our safe deposit box pricing. Effective February 23, 2026, the annual rental fees for safe deposit boxes will be as follows:

Safe Deposit Size	Annual Rental Fee
3x5x24	\$25.00
5x5x24	\$35.00
3x10x24	\$45.00
5x10x24	\$65.00
10x10x24	\$125.00

If you have any questions or would like to discuss your safe deposit box options, please do not hesitate to contact us, or visit your local branch. We appreciate your business and remain committed to providing secure, dependable banking solutions.

Sincerely,

A handwritten signature in black ink, appearing to read 'C. Latta', with a long, sweeping horizontal line extending to the right.

Chris F. Latta
President
Farmers and Merchants Bank