For more information: Bonnie Myers, 704-762-2256 Senior Marketing Officer F&M Bank

For Immediate Release

F&M Bank Promotes Lori Huie, Rob Miller and Nick Means

Salisbury, NC, January 5, 2024 – We're excited to announce the promotions of Lori Huie to Senior Vice President, Rob Miller to Community Banking Officer/Vice President and Nick Means to Community Banking Officer/Vice President.

"In her role as Senior Retail Banking Officer, Lori is a respected banker with a wealth of knowledge that's evident in her passion for relationship building and talent development," said F&M Bank Chairman & CEO Steve Fisher. "Throughout her 18 years with the Bank, Lori has been instrumental in building F&M Bank's retail presence and success in the markets we serve."

A lifelong Concord native, Lori serves the community through the Boys & Girls Club of Cabarrus County, Cabarrus Victims Assistance Network, Cabarrus Arts Council, Cabarrus Chamber of Commerce and Explore Cabarrus. Lori is also a contributing member of F&M Bank's Management Committee, Product and Services Solutions Committee and Community & Corporate Responsibility Committee.

Similarly, Rob Miller is dedicated to the F&M Bank tradition of community service. A lifelong resident of Rowan County, Rob is Treasurer and Board Member of Meals on Wheels of Rowan County, as well as a member of the Granite Quarry Revitalization Committee. "F&M Bank is truly a 'community bank' as we strive to make this community a better place to both live and work," said Rob. "Working here is a rewarding experience."

In their new roles as Community Banking Officer/Vice President, both Rob Miller and Nick Means will develop new business through relationship building and community engagement throughout Salisbury and Rowan County. Rob will continue to lead our retail and small business banking opportunities in Eastern Rowan Country out of the Granite Quarry office. Nick will lead our small business development efforts in Salisbury and fulfill his critical role with Training and Development at the F&M Financial Center in Downtown Salisbury.

"Nick has dedicated over 20 years to F&M Bank," said Fisher. "His steadfast commitment to exceptional service has helped F&M Bank remain a strong financial partner for our clients, as well as our community at large."

Honored as an Elizabeth Duncan Koontz Humanitarian of the Year, Nick gives back to the community as a member of the American Bankers Association's Black Bankers Employee Resource Group, Chairman of the Rowan County Leadership Rowan Steering Committee, Co-Chair of Youth Leadership Rowan, Treasurer of the Blanche and Julian Robertson Family Foundation, Member of Rowan County Youth Services Bureau, Treasurer of Next Generation Academy and a member of the Catawba College Board of Trustees.

F&M Bank has been named one of the best banks in NC. The designation is particularly meaningful because it recognizes what we've known for over a century: our people are simply the best. F&M Bank has always recruited exceptional team members, with an emphasis on top-notch client service and financial expertise. It's the very foundation of our company.

About F&M Bank

F&M Bank is a community bank established in 1909 and headquartered in Salisbury, NC. Operating throughout the Piedmont and the Research Triangle area, the bank has grown to over \$900 million in assets with 11 offices in Rowan, Cabarrus and Wake counties. Focused on providing personal attention and convenience for every client, the bank offers a complete range of financial services for individuals and businesses. F&M Bank has been voted the Best Bank in Rowan and Cabarrus counties for over a decade. F&M Bank is a Member FDIC and an Equal Housing Lender. For more information, visit us online at fmbnc.com.