



A Tradition for Life

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For Immediate Release

F&M Bank's Nick Means Expands Financial Empowerment Efforts Across Rowan County

Community Banking Officer builds trust, access, and opportunity through education and leadership.

Salisbury, NC, November 10, 2025 – For more than two decades, Nick Means has been part of F&M Bank's story, helping people, businesses, and communities reach their financial goals. As F&M Bank's Community Banking Officer, Nick now leads the bank's efforts to expand financial empowerment throughout Rowan County and beyond.

In this role, Nick partners directly with schools, churches, and community organizations to make banking more approachable and accessible. He regularly leads workshops at places like North Rowan High School, Livingstone College, Salisbury Academy, and South Rowan High School's L.I.F.E. program, teaching audiences of all ages how to build lasting financial habits. He is also now teaching a new financial literacy curriculum at North Rowan High, developed in partnership with F&M Bank, to help students build a strong financial foundation before graduation.

"People are often figuring things out as they go," Nick says. "My goal is to prepare them for what could happen so when life happens, they're ready for it. Financial knowledge should be a foundation, not an afterthought."

Nick's career with F&M Bank began during his senior year at Catawba College, and his passion for helping others quickly became part of the bank's culture. "When we created the Community Banking Officer position, it wasn't to give Nick a new title," said Steve Fisher, F&M Bank's Chairman and CEO. "It was to give him the space to focus even more on what he does best: building trust and strengthening our community."

That trust extends beyond the classroom. Nick serves on numerous local boards and committees, including The Blanche & Julian Robertson Family Foundation, Catawba College Board of Trustees, Rowan County Chamber of Commerce Leadership Rowan Steering Committee, Next Generation Academy, and the Rowan-Salisbury School System Career and



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Technical Education Advisory Board. Each connection strengthens F&M Bank's local partnerships and helps bridge the gap between financial institutions and the people they serve.

"There's long been a level of distrust between financial institutions and communities of color," Nick says. "I want to show that community banking is different. That F&M Bank is different. We're your neighbors. We're here to help."

From coaching youth sports to mentoring students who later join F&M Bank, Nick's work continues to demonstrate what community banking looks like in action. "When people see us show up, when they see that we care, that's when trust is built," he says. "And that's what F&M Bank has always stood for."

[Read more about Nick Means here](#)

About F&M Bank

Founded in 1909, F&M Bank is an independent, locally owned community bank serving the Greater Charlotte, Research Triangle, and Triad areas. With a tradition of integrity, service, and community partnership, F&M Bank provides a full range of financial products and services to help individuals and businesses thrive. Learn more at fmbnc.com.

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