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For Immediate Release

F&M Bank's Commitment to Attainable Housing Earns WeBuild Concord's Top Honor

Salisbury, NC, November 11, 2026 – F&M Bank's longstanding commitment to expanding access to attainable housing in Cabarrus County has earned the bank top honors from one of its closest community partners. WeBuild Concord named F&M Bank the recipient of its 2026 Housing Hero of the Year Award, presented during the nonprofit's Annual Breakfast on October 8. Vice President Tracie Sells, who also serves on WeBuild Concord's Board of Directors, accepted the award on behalf of F&M Bank.

This year's recognition carried added meaning: WeBuild Concord officially renamed the honor the JC McKenzie Housing Hero of the Year Award, celebrating the legacy of the organization's founding Board Chair and former Concord City Councilman. The award recognizes individuals and organizations whose partnership and commitment have made a meaningful difference in expanding access to attainable housing throughout Cabarrus County.

> “Tracie has been a tireless advocate for attainable housing in Cabarrus County, and this recognition is really a reflection of the work she and the WeBuild team do every day,” said Steve Fisher, F&M Bank Chairman & CEO. “Supporting organizations like WeBuild Concord is exactly what it means to be a community bank.”
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> “We believe being a community bank means more than simply doing business in a community. It means being part of that community, investing in it, building relationships, and helping create opportunities for the people that call it home,” said Sells.

F&M Bank's partnership with WeBuild Concord has deepened over several years, growing further when Sells joined the organization's Board of Directors. The bank has supported WeBuild's mission to build attainable, mixed-income housing developments throughout Concord and Cabarrus County, helping residents achieve lasting stability and long-term financial security.

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Founded in 2019 as the Concord Family Enrichment Association, WeBuild Concord renamed and expanded its mission in 2021, building attainable homes and partnerships to help residents achieve lasting stability and economic mobility.

To read more about F&M Bank's partnership with WeBuild Concord or for more information about F&M Bank's community initiatives, please visit *fmbnc.com/connect/community-connection*.

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.