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For Immediate Release

F&M Bank Supports WeBuild Concord's Vision for Attainable Housing

Salisbury, NC, June 9, 2025 – F&M Bank is proud to support WeBuild Concord's mission to create long-term, attainable housing solutions that foster economic stability and community strength for working families in the region.

WeBuild Concord, a nonprofit housing developer launched by the City of Concord, has expanded its mission over the past five years to focus on workforce housing that residents can afford not just today, but sustainably over time. F&M Bank shares this vision and is committed to helping make it a reality.

"At F&M Bank, we're invested in building strong communities—and that starts with stable, affordable housing," said Steve Fisher, Chairman & CEO of F&M Bank. "WeBuild Concord's approach to creating opportunity through homeownership and rental access aligns with our mission to support the financial well-being of our neighbors."

Under the leadership of CEO Patrick Graham, WeBuild Concord has spearheaded efforts like the Lincoln Street Townhomes—a 26-unit mixed-income development that brings together market-rate buyers and those purchasing through attainable housing programs. The goal is to foster unity, not division, by designing communities where income does not determine belonging.

More than 50% of the residents in WeBuild Concord's attainable housing developments are public servants, including teachers and civil workers. Through mechanisms like restricted covenants and community land trusts, WeBuild ensures these homes remain affordable for decades to come, protecting residents from market volatility and supporting long-term financial health.

Patrick Graham credits partnerships like the one with F&M Bank for helping turn these goals into reality. "Projects work better when we have a local partner who genuinely understands and supports our mission," said Graham. "F&M Bank and their team, especially Commercial Banker Tracie Sells, have been that kind of partner for us."

Sells brings both personal passion and professional expertise to the partnership. Her own childhood experience with housing insecurity gives her a unique perspective on the importance of attainable housing. "I'm a big believer in community," said Sells. "And I know firsthand how critical a stable home can be. Working with WeBuild Concord is meaningful to me because it provides people with the kind of stability every family deserves."

That passion led Sells to join WeBuild's Board of Directors, deepening F&M Bank's connection to the cause.

WeBuild Concord also integrates financial counseling and career development support into its model, helping residents not only maintain their homes but grow financially over time. It's a holistic strategy aimed at building generational wealth and transforming housing into a foundation for long-term success.



Photo: Patrick Graham (left), CEO of WeBuild Concord, with Tracie Sells, Commercial Banker at F&M Bank. The two have partnered to bring more attainable housing options to the Concord community.

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

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.

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