

F&M BANK

Founded 1950

2520121600036

FDIC
2012 MAY 15 PM 4:16

MAY 1, 2012

Via Certified Mail and Return Receipt

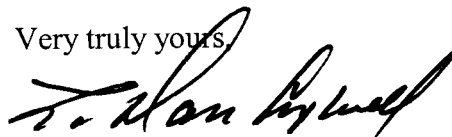
Top Hat Plan Exemption
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Room N-1513
Washington, D.C. 20210

**Re: Notice of Adoption of Nonqualified Deferred Compensation Plan
by F&M Bank**

Dear Sir or Madam:

Enclosed please find a notice of adoption of a non-qualified deferred compensation plan by F&M Bank. This notice is being filed pursuant to Department of Labor Regulations 29 C.F.R. §2520.104-23. If you have any questions with respect to the notice, please contact the undersigned.

Very truly yours,



L. Dan Coxwell
President & CEO

Enclosure

{Clients/5039/00161205.DOC/ }



P. O. Box 280 | Washington, Georgia 30673 | 706-678-2187 | 706-678-3465 (Fax)

www.FMBankNow.com

FDIC

**ALTERNATIVE REPORTING AND DISCLOSURE STATEMENT
FOR NONQUALIFIED DEFERRED COMPENSATION PLANS**

EBSA/PUBLIC DISCLOSURE
2012 MAY 15 PM 11:16

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part I of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29. C.F.R. § 2520.104-23, the following information is provided by the undersigned administrator:

- (1) The name of the employer is: F&M Bank
- (2) The mailing address of the employer is: 911 East Robert Toombs Avenue
Washington, Georgia 30673
- (3) The Employer Identification Number is: 58-0553953
- (4) The above-named employer maintains a plan primarily for the purpose of providing deferred compensation benefits for a select group of management or highly compensated employees.
- (5) Name of Plan and Number of Participants:
Supplemental Executive Retirement Agreement covering one participant;
- (6) The employer will provide a copy of the plan to the Secretary of Labor upon request.

F&M BANK

By: 
(Plan Administrator)

Date: May 1, 2012

CERTIFIED MAIL™



7002 2410 0001 8554 4



02 1A
\$ 06.400
MAY 26 2012
MAILED FROM ZIP CODE 20015

**LUSE GORMAN
POMERENK & SCHICK**
A PROFESSIONAL CORPORATION
5335 WISCONSIN AVENUE, N.W., SUITE 780
WASHINGTON, D.C. 20015

Top Hat Plan Exemption
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue NW
Room N-1513
Washington, DC 20210