

F&M BANK

Farmers & Merchants Bank of Central California

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December 5, 2012

VIA CERTIFIED MAIL

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

Re: Farmers & Merchants Bank of Central California Non-Qualified Deferred Compensation Plans

Dear Secretary:

Pursuant to Section 2520.104-23 of the Department of Labor's Regulations, this letter will serve as notice that, with respect to the Farmers & Merchants Bank of Central California Executive Retirement Plan, Farmers & Merchants Bank of Central California Senior Management Retention Plan, and Farmers & Merchants Bank of Central California Deferred Compensation Plan (the "Plans"), the undersigned intends to utilize the alternative form of compliance with the reporting and disclosure requirements of Part 1 of Title I of the Employee Retirement Income Security Act of 1974 ("ERISA") which alternative form of compliance is provided in the aforesaid Regulations Section.

Pursuant to Regulations Section 2520.104-23(b), the following information is provided:

1. Employer Name: Farmers & Merchants Bank of Central California
Employer Address: 121 West Pine Street
Lodi, CA 95240

2. Employer's Employer Identification Number - 94-0467440

3. The Employer hereby declares that it maintains three Plans primarily for the purpose of providing deferred compensation for a select group of directors, executive management or highly compensated employees.



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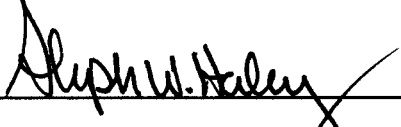
4. The number of individuals currently participating in the Plans are: Farmers & Merchants Bank of Central California Executive Retirement Plan (20), Farmers & Merchants Bank of Central California Senior Management Retention Plan (15), and Farmers & Merchants Bank of Central California Deferred Compensation Plan (5).

Pursuant to Regulations Section 2520.104-23(b)(2), the Employer will provide Plan documents, if any, to the Secretary of Labor upon request as required by Section 104(a)(1) of ERISA.

Enclosed is a copy of this letter, which we ask that you date-stamp and return to us in the enclosed self-addressed and stamped envelope.

Very truly yours,

Employer: Farmers & Merchants Bank of Central California

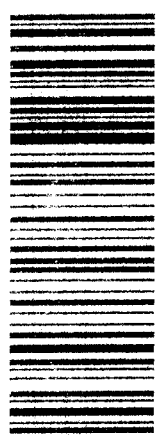
By:  _____
Print Name: Stephen W. Haley

Title: Executive Vice President & CFO

F&M BANK

Farmers & Merchants Bank of Central California
P.O. Box 3000 • Lodi, CA 95241-1902

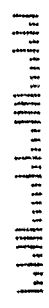
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Return Service Requested