



Farmers & Merchants Bank

An Independent Community Bank
since 1913 Member FDIC

2520160080096

December 16, 2015

Top Hat Exemption
Pension and Welfare Benefits Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

RE: Notice of Plan(s) of Deferred Compensation

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 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. Section 2520.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer:

Farmers & Merchants Bank
530 S. Main
St. Clair MO 63077

2. Federal Employer Identification No. (EIN):

43-0266000

3. The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plan was made effective June 9, 2015.

4. There are five (5) participants in the plan.

St. Clair Main Bank

530 S. Main St.
St. Clair, MO 63077
Ph 636.629.2225
Fx 636.629.4537

St. Clair Plaza Bank

905 Plaza Drive
St. Clair, MO 63077
Ph 636.629.1903
Fx 636.629.3113

Lonedell Bank

3732 Hwy 30
Lonedell, MO 63060
Ph 636.629.2002
Fx 636.629.5522

High Ridge Bank

1010 Crossroads Place
High Ridge, MO 63049
Ph 636.677.7500
Fx 636.677.0403

Eureka Bank

619 Stockell Drive
Eureka, MO 63025
Ph 636.938.7878
Fx 636.938.3793



Kindly acknowledge receipt of this filing by signing and returning to us a copy of this letter for acknowledgment purposes.

Very truly yours,

A handwritten signature in black ink, appearing to read "Matt", with a long horizontal line extending to the right.

Matthew Laumann
President, CEO
Farmers & Merchants Bank



Farmers & Merchants Bank
 An Independent Community Bank
 since 1913
 Member FDIC
 530 S. Main • P.O. Box 635 • St. Clair, MO 63077

RETURN SERVICE REQUESTED

ST. LOUIS
 MO 630
 17 DEC 15
 PM 5:1



US POSTAGE
\$00.48⁵
 First-Class
 Mailed From 63077
 12/17/2015
 032A 0061R15293

TOP Hat Exemption
 Pension & Welfare Benefits Admin.
 Room N-1513
 US Department of Labor
 200 Constitution Ave NW
 Washington DC 20540