NEWS RELEASE

F&M Bank Corp. to Webcast, Live, at OTCQX Banks Virtual Investor Conference February 4

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NEW YORK, Feb. 2, 2016 /PRNewswire/ -- F&M Bank Corp., the only publicly traded institution based in Rockingham County, VA, is the holding company for Farmers & Merchants Bank, a locally owned, independent community bank founded in 1908.

F&M Bank Corp. (OTCQX: FMBM), today announced that Dean Withers, President & CEO, Neil Hayslett, EVP & Chief Administrative Officer, and Carrie Comer, SVP & CFO, will present live at the OTCQX Banks Virtual Investor Conference on February 4, 2016.

DATE: Thursday, February 4, 2016
TIME: 3:00 PM EST
LINK: http://tinyurl.com/feb4pre

This will be a live, interactive online event where investors are invited to ask the company questions in real-time - both in the presentation hall as well as the association's "virtual trade booth." If attendees are not able to join the event live on the day of the conference, an on-demand archive will be available for 90 days.

It is recommended that investors pre-register to save time and receive event updates.

Recent Company Highlights

- Net income of $8.4 million
- Net interest margin of 4.39%
- Charge-offs decreased to $243 thousand, the lowest level since 2006
- Non-Performing Assets Ratio decreased to 1.30%, the lowest level since 2008

- Loan held for investment increased $25.9 million

There is no fee for participants to log in, attend live presentations or ask questions.

To register and learn more about the event, visit www.virtualinvestorconferences.com.

The OTCQX Banks Virtual Investor Conference is made possible by a partnership between OTC Markets Group Inc. and VirtualInvestorConferences.com, a cooperative venture of PR Newswire and Better Investing™.

About F&M Bank Corp.

F&M Bank serves the Shenandoah Valley with ten full-service branches, a network of ATMs, and a wide variety of financial services. Both individuals and businesses find the organization's local decision-making, and up-to-date technology provide the kind of responsive, knowledgeable, and reliable service that only a progressive community bank can. Farmers & Merchants Bank has grown to over $600 million in assets — celebrating its most successful year in history in 2014 — and boasts over 160 full and part-time employees. Its conservative approach to finances and sound investments, along with excellent customer service, has made F&M Bank profitable and continues to pave the way for a bright future.

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