NEWS RELEASE

F&M Bank Corp. to Webcast, Live, at VirtualInvestorConferences.com February 8

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Company invites individual and institutional investors as well as advisors to attend interactive real-time virtual VirtualInvestorConferences.com

TIMBERVILLE, Va., Feb. 6, 2018 /PRNewswire/ --**F&M Bank Corp. (OTCQX: FMBM**), the only publicly traded institution based in the Harrisonburg/Rockingham County MSA, VA, is the holding company for Farmers & Merchants Bank, today announced that Neal Hayslett, EVP will present live at VirtualInvestorConferences.com on February 8, 2018.

DATE: Thursday, February 8, 2018
TIME: 12:30 PM
LINK: https://tinyurl.com/0218prepr

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 and run the online system check to save time and receive event updates.

Learn more about the event at www.VirtualInvestorConferences.com.

Recent Company Highlights for the quarter and year to date:

- Net income of $1.8 million and $9.0 million, respectively;
- Net income excluding one-time tax adjustment of $2.6 million and $9.8 million, respectively;
- Net interest margin of 4.52%;
- Loans held for investment increased $25.3 million YTD;
- Return on Average Assets of 1.21% YTD.

About F&M Bank Corp.

The primary mission of Farmers & Merchants Bank is to be a strong, independent community banking organization that provides a reasonable return to our shareholders, quality service to our customers and communities, and a rewarding and challenging workplace for our employees.

F & M Bank Corp., incorporated in Virginia in 1983 is a financial holding company, owns 100% of the outstanding stock of Farmers & Merchants Bank, which incorporated in 1908 (F&M Bank), and a majority interest in VSTitle. F&M Bank owns 100% of TEB Life Insurance Company (a captive life insurance company), Farmers & Merchants Financial Services, Inc. (our investment division) and a majority interest in VBS Mortgage (our residential mortgage division).

About VirtualInvestorConferences.com
Since 2010, VirtualInvestorConferences.com, created by BetterInvesting (NAIC) and PRNewswire, has been the only monthly virtual investor conference series that provides an interactive forum for presenting companies to meet directly with investors using a graphically-enhanced online platform.

Designed to replicate the look and feel of location-based investor conferences, Virtual Investor Conferences unites PR Newswire's leading-edge online conferencing and investor communications capabilities with BetterInvesting's extensive retail investor audience network.

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