NEWS RELEASE

F&M Bank Corp Presentation Now Available for On-Demand Viewing

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Company invites individual and institutional investors as well as advisors to log-on to VirtualInvestorConferences.com to view presentation

TIMBERVILLE, Va., Feb. 12, 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 the February 8 presentation Neal Hayslett, EVP**,** is now available for on-demand viewing at VirtualInvestorConferences.com.

LINK: https://tinyurl.com/0218postpr

F&M Bank Corp's presentation will be available 24/7 for 90 days. Investors and advisors may download shareholder materials from the "virtual trade booth" for the next three weeks.

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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