

## **FREQUENTLY ASKED QUESTIONS:**

### **Q – How can I obtain Farmers & Merchants Bancorp, Inc. stock quote information?**

**A** – This information may be obtained by calling the Corporate Secretary at the Main Office of Farmers & Merchants State Bank at 800-451-7843.

### **Q – Where is the certificate number?**

**A** – The certificate number is located in the upper left-hand corner of your certificate. It's a unique number identifying your certificate.

### **Q – How can I redeem, liquidate or trade my shares for cash?**

**A** – You may sell your shares through a broker. If you do not have a broker, you can call:

Boenning & Scattergood  
Thomas L. Dooley  
9916 Brewster Lane  
Powell, OH 43065  
866-326-8113

Howe Barnes Hoefer & Arnett, Inc.  
Lew Coines  
222 S. Riverside Plaza, 7<sup>th</sup> Floor  
Chicago, IL 60606  
800-800-4693

Keefe, Bruyette, & Woods (KBW)  
Troy Carlson  
787 7<sup>th</sup> Ave., 4<sup>th</sup> Floor  
New York, NY 10019  
212-887-8901

Sweney Cartwright & Co.  
George Geissbuhler  
17 S. High Street, Suite 300  
Columbus, OH 43215  
800-334-7481

### **Q – How can I buy additional shares?**

**A** – You can purchase additional shares by contacting:

Boenning & Scattergood  
Thomas L. Dooley  
9916 Brewster Lane  
Powell, OH 43065  
866-326-8113

Howe Barnes Hoefer & Arnett, Inc.  
Lew Coines  
222 S. Riverside Plaza, 7<sup>th</sup> Floor  
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17 S. High Street, Suite 300  
Columbus, OH 43215  
800-334-7481

### **Q – What is a medallion signature guarantee?**

**A** – Medallion signature guarantees can be obtained at most financial institutions and brokerages. The application of a medallion signature provides the authentication of the guarantor that the endorser of a certificate is the registered owner and has the legal authority to sign the certificate.

### **Q – How can I change or correct the name on my certificate?**

**A** – If your name is wrong or has legally changed, you must endorse the back of the certificate and have your endorsement medallion signature guaranteed. The certificate should be endorsed with the name as it appears on the certificate. Fill out the back of the certificate with the new or corrected name, or supply Registrar and Transfer Company with a letter of instruction. Send the certificate back to the address below. When sending in any certificates through the mail, we recommend purchasing insurance valued at 2% of the certificates current market value. This amount is what it commonly costs to replace a certificate if it is lost in the mail.

Registrar and Transfer Company  
Attn: Stock Transfer Department  
10 Commerce Drive  
Cranford, NJ 07016-3572

***Q – How can I change or correct my address?***

**A** – You may notify Registrar and Transfer Company of an address change by calling toll free, or by writing to Registrar and Transfer Company at the address noted below. Please have your Social Security Number (Tax Identification Number) available for account verification. You may also request a change of address by completing the Change of Address form on your dividend check stub or on the reverse side of your dividend reinvestment statement, if applicable.

Registrar and Transfer Company  
Attn: Stock Transfer Department  
10 Commerce Drive  
Cranford, NJ 07016-3572  
1-800-368-5948  
[info@rtco.com](mailto:info@rtco.com)

***Q – How do I transfer my shares to another person?***

**A** – In order to transfer your shares to another person, you must endorse the reverse of the certificate and indicate the name of the person to whom the security is being transferred. You must also include mailing and delivery instructions for the certificate to be returned. Any endorsement must be guaranteed by a medallion signature guarantee. If the transfer involves an estate, corporation, trust or custodial account, please call Registrar and Transfer Company for further instructions.

***Q – How do I send certificates for transfer?***

**A** – All transfers should include a completed Form W-9. You can obtain a Form W-9 from the Internal Revenue Service, the Post Office or on Registrar and Transfer Company's website at [www.rtco.com](http://www.rtco.com). Important Note: Whenever you mail certificates, it is advisable to insure the certificates for 2% of their current market value. This amount is what it commonly costs to replace a certificate if it is lost in the mail. All transfers should be insured and mailed to:

Registrar and Transfer Company  
Attn: Stock Transfer Department  
10 Commerce Drive  
Cranford, NJ 07016-3572

***Q – Where can I obtain general information regarding my account?***

**A** – You may obtain general information regarding your account by calling, toll-free, Registrar and Transfer Company at 1-800-368-5948. Please have your Social Security Number (Tax Identification Number) available for account verification and the name of the security that you own. You can also receive account information online at [www.rtco.com](http://www.rtco.com) or by writing Registrar and Transfer Company at the address provided below. Be sure to include the name of the security that you own and any other information related to your question. Most correspondence will have a response mailed within five days of the letter being received by Registrar and Transfer Company.

Registrar and Transfer Company  
Attn: Stock Transfer Department  
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Cranford, NJ 07016-3572