



Farmers and Merchants Bank

March 22, 2008

Dear Business Owner:

We have opened the doors to our new full service-banking branch at 2140 Old Covington Road in Conyers. The bank offers a full suite of services, drive-up and ATM banking, and a fully integrated Cash Management Program for business customers. For over one hundred years we have been providing the best in community banking and we are excited to have opened a branch in Conyers. We look forward to becoming active members of the Conyers-Rockdale community.

Farmers and Merchants Bank recognizes that all companies have cash flow management needs. As your business changes and grows, Farmers and Merchants Bank can take you to the next level, building on your accomplishments to help you increase working capital and earning opportunities. You can take advantage of many of the resources that larger companies use to receive timely account information, online collections, and manage payments all with on-site personalized training for you and your employees. We offer a wide range of financial tools to manage the cash flow from your business more efficiently and effectively. Our Cash Management program includes the following:

- Simple Business Checking Account with 250 Free Transactions
- Remote Deposit - Safely Send Deposits Directly from your Computer to the Bank
- Free Business Internet and Free Bill Pay
- Free Personal Checking for your Employees including a "GO Anywhere" Debit Card
- Full Line of Visa/MasterCard Merchant Services
- Other financial services customized to meet your particular needs

We invite you to stop by and visit our new branch location in Conyers and consider Farmers and Merchants Bank for more of your financial needs. We look forward to providing you with the very best local customer service.

Best Regards,

A handwritten signature in black ink, appearing to read 'Guy M. Dabbs III', written over a thin horizontal line.

Guy M. Dabbs III  
Covington Division President