

## Farmers & Merchants Bank of Western PA Corporate Profile

F&M has a diversified business mix, which includes:

- F&M Bank – hometown banking services, including:
  - Personal, consumer banking
  - Consumer & Commercial Business Lending
  - Home Equity and Mortgage Services
  - Business, & cash management services
  - Consumer online financial management services
  
- F&M Wealth Management – Investment Services

### **HEADQUARTERS**

F&M Main Office, 222 Market Street, Kittanning, PA 16201

### **TELEPHONE**

Main Telephone, Telephone Banking and Customer Care Center  
724-543-1125

### **EXECUTIVE OFFICERS**

Richard Krauland, President & Chief Executive Officer  
Clem Rosenberger, SVP, Chief Operating Officer  
Kristen Robertucci, SVP, Chief Financial Officer  
Herman Krummert, SVP Chief Lending Officer  
Andy Hornyak, SVP, Chief Credit Officer

**EMPLOYEES:** 100

**ASSETS:** \$425 million as of 3/31/13

### **LOCATIONS**

F&M Bank, 9 offices in Armstrong County

- F&M Main Office
- 8 branches throughout Armstrong County

F&M Wealth Management

- Butler, PA

**WEBSITE:** [www.fmbwpa.com](http://www.fmbwpa.com)

### **ONLINE BANKING**

F&M FREE Online Banking with Net Banker  
F&M FREE Online Bill Payer  
F&M Cash Management

### **COMMUNITY IMPACT**

Farmers & Merchants Bank of Western PA is proud to support our locally owned businesses and organizations through employee volunteering, donations, and fundraising. We are dedicated to enhancing the local community, and quality of life throughout Armstrong County. Our contributions remain in our area through nonprofit organizations, financial education, and our F&M Bank Employee Volunteerism Program.

### **AWARDS**

- 2013 Keystone Imperial Partner for Free Enterprise Education
- 2008 - 2013 Armstrong County Sports Hall of Fame – Generosity of exemplary commitment to the Scholar-Athlete Programs of Armstrong County

- 2012 Golden Apple Business Award by the Commonwealth of Pennsylvania House of Representatives
- 2009-2012 The Keystone Royal Partner for Free Enterprise Education
- 2009-2012 Newspaper in Education Award – Valley News Dispatch
- 2008, 2010-2012 – Readers Choice Gold Award, Best Financial Institution
- 2012 ABA Community Bank Award for Outstanding Volunteer Community Dedication
- 2012 Business of the Year, Armstrong County Chamber of Commerce
- 2011 Top Workplaces with Pittsburgh Post-Gazette
- 2011 Applause & Accolades for Arts on the Allegheny
- 2011 Junior Achievement Leadership Circle Award
- 2011 Day of Giving Support of Local Nonprofit Organizations
- 2010-2011 American Cancer Society's Relay for Life Silver Award
- 2010 Business of the Year, Armstrong County Chamber of Commerce
- 2010 Vision for Tomorrow from 4CTechnologies for Information Technology – Brad Toy, Vice President / IT Manager & Lou Palumbo, IT Specialist
- 2008 Dedication of Service to the Marines of Allegheny Valley Detachment #827 and the Marine Corps League – For exemplifying the Marine Corps "Can Do Attitude" in all you do.