## FARMING IS OUR FOUNDATION

F&M Bank is a community leader in agricultural and rural financing in the greater Shenandoah Valley. Our decision makers are experienced locals committed to finding the options you need to fuel our local economy. Let us help you turn your passion into a profit.



## ► BOBBY WILLIAMS

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Every farm is different and I am determined to provide individual solutions that meets their needs and long term goals. This is very important to me because I live in this beautiful Valley with my wife and 3 children -- farmers provide for all of us! Building relationships with many local farmers is something I strive for. This Valley has been built on hand-shake commitments and hard-work. By being a consistent and reliable resource, I can help each farmer continue to grow in any direction they want!

## CONTACT OUR AGRICULTURAL AND RURAL PROGRAMS TEAM TODAY!



