



Ideas and Execution on Financial Institutions

OTC MARKETS

100 M Street, Suite 220

Washington, DC 2003


May 4, 2015

Dear OTC Markets,

F & M Bank Corporation, the holding company for both Farmers and Merchants Bank of Timberville, VA and TEB Life Insurance Company, has applied for listing on the OTCQX venue of OTC Markets. As part of the listing process, F & M Bank Corporation seeks to appoint FIG Partners LLC to serve as their OTC Corporate Broker. FIG Partners is an approved Corporate Broker, and we currently are a Market Maker of PSBR, as well as approximately 800 banks and financial institutions, with over 600 of them being similar OTC Markets listed community banks and Bank Holding Companies. As part of our Due Diligence process, FIG has reviewed the public financial statements for FMBM, and would be qualified to give aid and guidance concerning the trading of the company's stock. We would also be able to facilitate introductions and foster relationships with Institutional investors, Investment Bankers and other key market participants.

FIG Partners, "BNKS", is a US registered broker dealer and a member in good standing with FINRA. FIG Partners is not currently subject to any sanctions resulting from disciplinary actions from any government or self-regulatory organizations that would prohibit or restrict our ability to serve as a Corporate Broker. FIG Partners is willing and able to exercise independent judgment as the Corporate Broker for F & M Bank Corporation. Should you have any questions, I can be reached at 1-844-273-2189 or TPadala@FIGPartners.com.

Thank You,



Timothy Padala

Senior Vice President

FIG Partners LLC

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