

FEDERAL DEPOSIT INSURANCE CORPORATION
WASHINGTON, D.C.

and

STATE OF GEORGIA
DEPARTMENT OF BANKING AND FINANCE
ATLANTA, GEORGIA

In the Matter of)

F & M BANK TRUST COMPANY)
MANCHESTER, GEORGIA)

(Insured State Nonmember Bank))

ORDER TERMINATING
CONSENT ORDER

FDIC-10-873b

IT IS HEREBY ORDERED that the CONSENT ORDER issued against F & M Bank and Trust Company, Manchester, Georgia, by the Federal Deposit Insurance Corporation and the Georgia State Department of Banking and Finance on February 4, 2011, pursuant to section 8(b) of the Federal Deposit Insurance Act, 12 U.S.C. § 1818(b), and O.C.G.A. Code § 7-1-91, respectively, be and hereby is terminated.

Pursuant to delegated authority.

Dated this 29th day of October, 2025.

/s/
Ann Servaes
Deputy Regional Director
FDIC Atlanta Region
Division of Risk Management Supervision

/s/
Oscar B. Fears III
Commissioner
Department of Banking and Finance
State of Georgia