

A Win-Win for Everyone



Backed by more than a century of experience, **Farmers & Merchants Bank** helps customers and communities thrive.

At Farmers & Merchants Bank, customers and community small businesses get first-rate service backed by 100-plus years of heritage and success. But to call the bank experienced is still an understatement.

“Not many businesses launched in 1915 are still around today,” says Farmers & Merchants Bank president Chris Latta. “We’re the oldest community bank headquartered in Calhoun County and still going strong. How many other banks can say they’ve survived the Great Depression, two world wars, and even the financial crisis?”

Native to Piedmont, Latta’s family founded Farmers & Merchants Bank. Five generations later, the bank remains committed to founder Charley N. Thompson’s original goal of serving families and small business owners largely ignored by big-city banks.

“Community banking is a win-win for everyone. We’re most successful when our customers are successful, whether that’s buying their first home or taking their small business to the next level,” Latta explains.

Across four full-service branches, plus a soon-to-be new location in Centre, Farmers & Merchants Bank provides the service, solutions, and strength that help communities thrive. That starts

with treating every customer like family and not as just a transaction.

“Our bank doesn’t stop at providing loans and accounts. We work hard every day to earn the trust of the individuals and small businesses who make this part of Alabama special,” Latta says. A self-described local, the Jacksonville State University graduate earned his Master’s in Business Administration from Samford University in Birmingham before returning to the family business. “This is where we live, work, and play. At the end of the day, our No. 1 priority at Farmers & Merchants Bank is to improve our community by getting involved.”

Beyond Banking

From giving back to community nonprofits to backing local small businesses with vital lending and support, Latta’s team snaps into action when customers need a helping hand. During the pandemic, the bank’s dedicated employees worked around the clock to secure essential Paycheck Protection Program funding for small business owners.

“Communities need people who aren’t afraid to roll up their sleeves and help. And over the past years, we’ve had opportunities to do that,” says Latta of his organization’s disaster relief team.

When severe weather strikes, Farmers & Merchants Bank employees can be found helping neighbors clear downed trees and debris.

“We made a commitment years ago to supporting our local schools and student athletes,” adds Latta. That includes the bank’s fan favorite half-court shot competition and spirit scholarship. Both provide scholarships to male and female student athletes from local schools. The half-court shot also includes an opportunity at a \$10,000 scholarship and prize. Local students have received over \$25,000 in scholarships from participating in these promotions in just the past five years.

“Community banks are unique because we’re still all about people. At Farmers & Merchants Bank, we get to know our customers personally, and they get face-to-face access to the people making the decisions, especially on the lending side,” Latta concludes. “We believe in creating long-lasting relationships. That’s how you become the bank customers and community small businesses trust.”

