



Dear Valued F&M Bank Client:

The U.S. Treasury Department and Federal Trade Commission (FTC) are warning Americans about fraud surrounding Economic Stimulus Payments. Fraudsters may ask you to pay a fee to get your stimulus payment or convince you to give them your personal information in order to intercept your payment.

Farmers & Merchants Bank would like to remind clients to remain vigilant against fraudsters and to share the following FTC tips.

4 Tips for Avoiding a Stimulus Payment Scam

1. Only use irs.gov/coronavirus to submit information to the IRS – and never in response to a call, text, or email.
2. The IRS won't contact you by phone, email, text message, or social media with information about your stimulus payment, or to ask you for your Social Security number, bank account, or government benefits debit card account number. Anyone who does is a [scammer phishing for your information](#).
3. You don't have to pay to get your stimulus money.
4. The IRS won't tell you to deposit your stimulus check then send them money back because they paid you more than they owed you. That's a [fake check scam](#).

For more information, please visit:

<https://www.consumer.ftc.gov/blog/2020/04/coronavirus-stimulus-payment-scams-what-you-need-know>.

If you are ever unsure about the authenticity of a phone call, text message, or email you have received, a good rule of thumb is DO NOT RESPOND and, instead, seek out the customer service phone number online, on the back of your credit or debit card, or on a monthly statement to call directly.

If you have questions or concerns, please call the F&M Bank Client Care Center at [866-437-0011](tel:866-437-0011) during the hours of Monday through Friday 7am - 9pm, Saturday from 8am - 9pm, and Sunday 8am - 5pm PT.

As always, thank you for being a Farmers & Merchants Bank Client.

Sincerely,



Daniel K. Walker
Chairman of the Board and CEO



Copyright © 2020 Farmers & Merchants Bank, All rights reserved.

You are receiving this email because you are a customer of Farmers & Merchants Bank.

Our mailing address is:

Farmers & Merchants Bank
302 Pine Ave
Long Beach, CA 90802

[Add us to your address book](#)

Want to change how you receive these emails?

You can [update your preferences](#) or [unsubscribe from this list](#)

IF YOU WISH TO NO LONGER RECEIVE THESE E-MAILS PLEASE CLICK ON [UNSUBSCRIBE](#)
AND YOUR OPT-OUT REQUEST WILL BE HONORED WITHIN 10 BUSINESS DAYS.

Farmers & Merchants Bank will never ask you for sensitive information such as a Social Security Number, PIN, account numbers or passwords in an e-mail.

