Farmers and Merchants Bank utilizes the following security procedures as part of our continuing commitment to provide the best possible service to our customers.

Security Procedures

1. By accessing the Services, you hereby acknowledge that you will be entering a protected web site owned by the Bank, which may be used only for authorized purposes. The Bank may monitor and audit usage of the system, and all persons are hereby notified that use of the Services constitutes consent to such monitoring and auditing. Unauthorized attempts to upload information and/or change information on this web site are strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act of 1986. The Bank utilizes Multi-Factor Authentication as a standard part of your online banking login routine. Our bank website menu contains an Internet Banking link to access your online banking. Once you click on the Sign-On option, you should notice that your address bar will change from white to green, which verifies that you're at the valid online banking site of Farmers and Merchants Bank. When you are logging in, enter your Username and Password, and then click on the log in button. Multi-Factor Authentication uses a cookie on your PC to determine if additional security is required. If you select "Don't challenge me again on this device", we will save a cookie locally and the system will bypass additional security questions. When you are signing in from a different computer other than what you selected "don't challenge me again on this device", we ask one of your challenge questions to verify your identity. If you do not select "don't challenge me again on this device" through the login process, we ask one of your challenge questions at each login.