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## Navigating Uncertainty With the Three C's of Business Banking

by W. Henry Walker, CEO, Farmers & Merchants Bank

**T**he Orange County business climate is one of great complexity. Businesses small and large must navigate an uncertain financial and regulatory environment to employ strategies that mitigate risk and promote consistent growth. This means that business leaders must ask a lot of themselves, their employees and their bank.

Farmers & Merchants Bank believes that succeeding in this unpredictable environment is contingent upon three core components, deemed *The Three C's of Business Banking*.

### Capital

The ongoing strain on the markets has made valuable capital hard to find, even for qualified volatility and support growth. This requires partnering with not only a well-capitalized lender, but also one that understands the nuances of your business and can deliver financing solutions that align with your goals. A strong banking relationship goes a long way in fulfilling these important capital requirements.

### Communication

Your banker must be an individual, not an institution. Communicate with him regularly about your financial realities and work together to devise strategies that evaluate both the challenges and opportunities within your market. This conversation should analyze factors that are unique to your business and shape your overall objectives. The fast pace of business demands that your banker must always be within reach and offer the flexibility to respond to your needs in real time.

### Customization

While a strong case could be made for "conservatism" as the third C, customization cannot be overlooked. The flurry of regulation and M&A activity in the banking industry has created an environment where many businesses do not even remember the bank with which they began their relationship. This reality runs counter to the need for banks to offer custom financing solutions that align with your business's objectives and evaluate the industry trends, local issues and cultural factors that make your business unique.

Since its founding in 1907, Farmers & Merchants Bank has operated according to the



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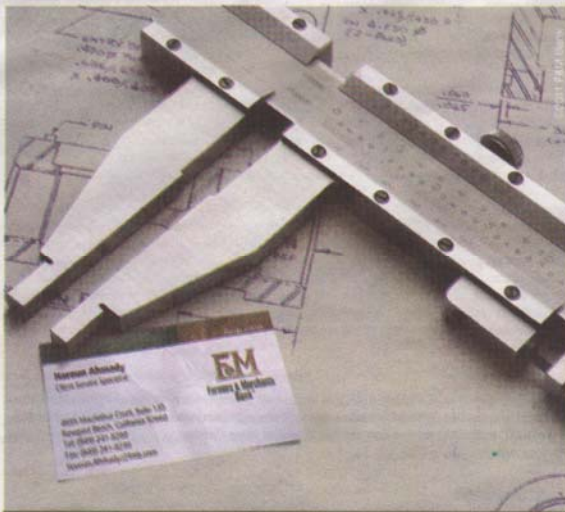
belief that banking is a relationship and not a transaction. Customers should have direct access to their banker as a trusted advisor who consistently takes their best interests to heart. The fast pace and high stakes of today's business climate require that banks act as an extension of their customers' business. *The Three C's of Business Banking* represents both a blueprint for success and a deeply held value system by which to operate in the ever-changing world of business.

### Farmers & Merchants Bank

Farmers & Merchants Bank has 22 branches in L.A. and Orange counties and is a California state chartered bank with deposits insured by the Federal Deposit Insurance Corporation (Member FDIC) and an Equal Housing Lender. For more information about F&M, please visit the website [www.fmb.com](http://www.fmb.com).



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