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## Beach tunes usher in new bank with look of San Clemente original

Farmers & Merchants Bank unveils an architecturally distinctive remodel downtown as the Eliminators provide surf music.

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Someday, Noah Beato is apt to be some kind of guitar player. Hair shaking, he already knows how to steal the show as he mimics his grandfather, lead guitarist Joe Kurkowski of the Eliminators surf band. Noah gyrated on the blacktop Saturday with a ukulele as the Eliminators performed onstage at a grand-opening celebration for Farmers & Merchants Bank's new branch in San Clemente.

*FRED SWEGLES, THE ORANGE COUNTY REGISTER*

By FRED SWEGLES / THE ORANGE COUNTY REGISTER

There's a new landmark along Highway 1 in San Clemente, and it's not a refurbished Ole Hanson original. It just looks like one.

[Farmers & Merchants Bank](#) hosted a grand-opening celebration Saturday for its new branch at 621 N. El Camino Real. It's a remodeled building that dates back decades, but not nearly to the 1920s, when San Clemente founder Ole Hanson fulfilled a vision of creating a "Spanish Village by the Sea" on a then-vacant stretch of Orange County coast.

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Mayor Lori Donchak said it's a welcome addition to downtown San Clemente.

"It has highly distinctive architecture, and it really raises the bar on what is possible along El Camino Real," she said.

[SEE A SLIDE SHOW OF THE GRAND OPENING HERE.](#)

F&M Bank, which had operated a branch in San Clemente a block south of this one since 2006, said it invested about \$2 million to turn a nondescript building into an iconic one.

"The bank was asked to design its building by the city of San Clemente to set an example," Dan Walker, president and chairman of the board of F&M Bank, said in a statement. "Farmers & Merchants Bank is very happy with its outcome, and the city of San Clemente can be proud of its newest building of stature."

The new facility offers 8,200 square feet of space – 2,100 square feet more than the former location – along with more parking.

On Saturday, visitors checked out the new facilities and took advantage of the spacious rear parking lot to listen to the [Eliminators](#) surf band and dine on food provided by [Bad to the Bone BBQ](#).