F&M Bank selects ICI for Image Exchange and ATM Advice

McLean, VA, August 12, 2005 - Farmers and Merchants Bank headquartered in Timberville, VA has engaged ICI Consulting to review and evaluate Image Exchange and ATM vendors. ICI is a firm that provides financial institutions with core processing, check imaging and back office consulting services.

"We hired ICI because they have a proven vendor evaluation and contract negotiation process. ICI's assistance will help ensure that we choose the correct Image Exchange and ATM vendors to meet our long term strategic goals," said Neil Hayslett, Senior Vice President and Chief Financial Officer of Farmers and Merchants Bank. "ICI works with these vendors on a daily basis and our executive committee sees real value in leveraging ICI's industry knowledge and experience."

"We first worked with F&M Bank seven years ago on their check image archive evaluation. Selecting the optimal Image Exchange and ATM partners are important decisions for every financial institution," said Greg Schratwieser, President and CEO of ICI. "Our consultants will draft the RFPs, attend vendor presentations, conduct site visits and negotiate the final contracts. Ultimately, ICI will assist F&M Bank in determining which vendors offer the best Image Exchange and ATM solutions for their needs. We hope to help expedite this decision making process over the next four months."

About ICI Consulting

Since 1994, ICI has assisted financial institutions assess, cost justify, evaluate and implement core processing, check imaging (archive, image exchange, remote capture, float), lockbox, lending, branch and internet solutions. In the past 11 years, ICI has performed over 200 vendor evaluations.

If you wish to schedule a FREE Exploratory Webcast or Meeting, please contact Greg Schratwieser at greg@ici-consulting.com or 800-729-8237. Please visit our website at www.ici-consulting.com.