



Community Development Financial Institution

CLEARINGHOUSE CDFI ANNOUNCES CLASS A SHAREHOLDER EQUITY INVESTMENT FROM FARMERS & MERCHANTS BANK

\$250,000 equity investment will help to serve distressed communities throughout California

LAKE FOREST, Calif. – August 27, 2015 - Clearinghouse Community Development Financial Institution (CDFI) announced today a \$250,000 Class A equity investment from Farmers & Merchants Bank (F&M). This most recent investment by F&M positions it as Clearinghouse CDFI's sixth largest Class A Shareholder and brings Clearinghouse CDFI's total equity to over \$44 million. It will allow Clearinghouse CDFI to continue its mission of serving low-income communities in underserved areas.

"We thank Farmers & Merchants Bank for their continued support for Clearinghouse CDFI, including this most recent investment," said Douglas Bystry, President and CEO of Clearinghouse CDFI. "F&M's support over the years, which includes serving on many of our Boards and Committees, has helped Clearinghouse CDFI achieve its mission benefiting distressed communities. We look forward to continuing our longstanding partnership."

Clearinghouse CDFI will leverage the \$250,000 investment to finance community facilities, affordable housing projects, commercial real estate, and small businesses. Clearinghouse CDFI has been an industry leader for over 19 years and is rated 'AA' Stable by Standard & Poor's Ratings Services. Clearinghouse CDFI has issued \$1.1 billion in total loans which have created or retained more than 12,100 jobs and benefit over 998,925 individuals. Clearinghouse CDFI loans have developed or rehabilitated 10 million square feet of community-based real estate and constructed thousands of affordable housing units.

"Farmers & Merchants Bank is proud to support Clearinghouse CDFI and their mission of bringing impactful change to distressed communities," said W. Henry Walker, President of Farmers & Merchants Bank.

ABOUT CLEARINGHOUSE COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION (CDFI)

Clearinghouse CDFI addresses unmet credit needs in California, Nevada, Arizona, New Mexico, and Sovereign Nations in the Western United States. Clearinghouse CDFI bridges the financing gap between conventional lending standards and the needs of low-income and distressed communities. Clearinghouse CDFI is also a B Corp—a certification received from the nonprofit B Lab. B Corps are companies who meet rigorous standards of social and environmental performance, transparency, and accountability, and use business as a force for good. Today, Clearinghouse CDFI has over \$232 million in assets. More information is available at: www.clearinghousecdfi.com.

ABOUT FARMERS & MERCHANTS BANK

Founded in Long Beach in 1907 by C.J. Walker, Farmers & Merchants Bank has 24 branches across Orange County, Long Beach and the South Bay. The Bank specializes in commercial and small business banking, business loan programs, home loans, and a robust offering of consumer retail banking products including checking, savings and youth accounts. Farmers & Merchants Bank 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 www.fmb.com.

Media Contact:

Ron Demeter, Partner

Vectis Strategies on behalf of Clearinghouse CDFI

Phone: 310-614-1059

Email: rdemeter@vectisstrategies.com

###