

Congratulations to our Friends at Calvary Christian School

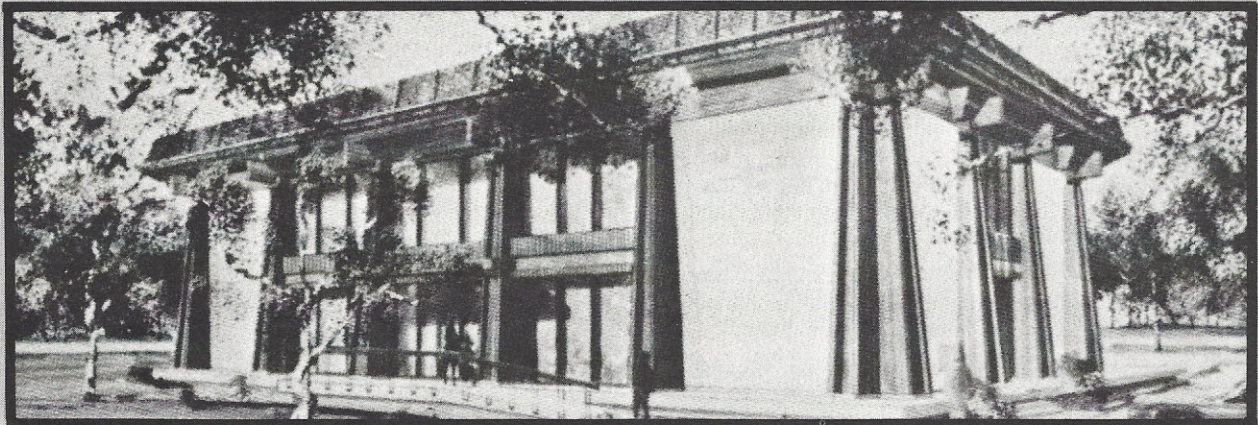


FARMERS AND MERCHANTS BANK

People to People Banking

Walterboro, S.C. St. George, S.C.

1902-1979



Celebrating our 77th year!

Member
FDIC

Accounts Insured to \$40,000