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**For Immediate Release**

**F&M Bank Promotes Laura Osborne, Jim Hartsell, Charity Skipper and  
Cynthia M. Waitkus-Kolbasowski**

**Salisbury, NC, January 9, 2024** – We’re excited to announce the promotions of Laura Osborne, Jim Hartsell, Charity Skipper and Cynthia M. Waitkus-Kolbasowski.

In her new role as Senior Operations Officer/Senior Vice President, Laura Osborne will lead F&M Bank’s newly established Operations Services department. A Salisbury native, Laura has contributed significantly not only to F&M Bank, but also to our community as Treasurer on the Board of Directors for Rowan Vocational Opportunities. Laura has dedicated 25 years to F&M Bank clients, and her exemplary service has earned her both the Carlyn E. Bernhardt Whatever It Takes Award and the Ellis W. Cauble Outstanding Service Quality for Internal Support Award.

F&M Bank has also recognized Jim Hartsell’s exceptional service with the Whatever It Takes Award and the Internal Service Quality Award. Born and raised in Stanly County, Jim gives back to the community as a baseball coach for recreational teams, middle and high school teams, as well as Legion Baseball teams. With three decades of experience serving F&M Bank, Jim Hartsell now serves as Senior Information Technology Officer/Senior Vice President.

Recently promoted from Assistant Vice President to Vice President, our Deposit Services Officer, Charity Skipper shares her passion for solving problems, building lasting relationships and helping clients utilize the Bank’s digital solutions. A Randolph County native, Charity is loyal to the F&M Bank tradition of community service through her involvement with her local church.

Also promoted from Assistant Vice President to Vice President, our Information Security Officer, Cynthia M. Waitkus-Kolbasowski has served F&M Bank for 24 years. Her above-and-beyond approach to client care has earned her the Internal Service Quality Award and the Virginia Hedrick Memorial Award.

In an era when many banks have a revolving door of employees and names, F&M Bank is different. Thanks to a tradition of strength and security, clients know that they’ll see the same faces—and the same name on the building—the next time they come in.

“Please join us in congratulating Laura, Jim, Charity and Cindy on their promotions,” said F&M Bank Chairman & CEO Steve Fisher. “We have no doubt they will continue to excel in their careers with F&M Bank!”

**About F&M Bank**

F&M Bank is a community bank established in 1909 and headquartered in Salisbury, NC. Operating throughout the Piedmont and the Research Triangle area, the bank has grown to over \$900 million in assets with 11 offices in Rowan, Cabarrus and Wake counties. Focused on providing personal attention and convenience for every client, the bank offers a complete range of financial services for individuals and businesses. F&M Bank has been voted the Best Bank in Rowan and Cabarrus counties for over a decade. F&M Bank is a Member FDIC and an Equal Housing Lender. For more information, visit us online at [fmbnc.com](http://fmbnc.com).

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