



Frank Tabar joined Farmers and Merchants Trust Company in 2012 and currently holds the title of Senior Vice President and Strategic Risk and Operating Officer. Mr. Tabar has been in the trust business since 1983, earning his Bachelor of Science in Business Administration from San Diego, US International University, and his Master of Business Administration in Financial Management from National University, Los Angeles. He has specialized training in trust and fiduciary risk and compliance and is a Certified Trust Auditor (CTA), a Certified Fraud Examiner (CFE) and a Certified Securities Operation Professional (CSOP). Mr. Tabar has been married to his wife for over 30 years and they have two children, and he currently resides in Long Beach and Santa Barbara.