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WITHERS I Form 4	DEAN W											
May 19, 201	1											
FORM	14									APPROVAL		
	• • UNITED	STATES		RITIES A shington,			NGE	COMMISSIO	N OMB Number:	3235-0287		
Check th if no long subject to Section 1 Form 4 c	ger STATEN 16. or	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES								January 31, 2005 d average ours per e 0.5		
Form 5 obligatio may cont <i>See</i> Instr 1(b).	ns Section 17(a) of the l	Public U		ding Cor	npan	y Act c	ge Act of 1934, of 1935 or Secti 40				
(Print or Type]	Responses)											
WITHERS DEAN W Symb				r Name and			C	5. Relationship of Reporting Person(s) to Issuer				
(Lost)	(Eirot)	(fiddle)		ANK CO	-	om.ot	<u>ן</u>	(Check all applicable)				
(Last) (First) (Middle) 18012 NEW MARKET RD			3. Date of Earliest Transaction (Month/Day/Year) 05/19/2011					X Director 10% Owner X Officer (give title Other (specify below) below) President				
				nendment, Date Original Ionth/Day/Year)				6. Individual or Joint/Group Filing(Check Applicable Line) _X_Form filed by One Reporting Person				
TIMBERVI	ILLE, VA 22853							Form filed by Person	More than One	Reporting		
(City)	(State)	(Zip)	Tab	le I - Non-E	Derivative	Secur	ities Ac	quired, Disposed	of, or Benefic	ially Owned		
1.Title of Security (Instr. 3)	2. Transaction Date 2A. Deemed (Month/Day/Year) Execution Date, if any (Month/Day/Year)			3. 4. Securities Acquired Transaction(A) or Disposed of Code (D) (Instr. 8) (Instr. 3, 4 and 5) (A) or				Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
				Code V	Amount	(D)	Price	(Instr. 3 and 4)		Dec		
Common Stock	05/19/2011			Р	500	A	\$ 13.4	2,767	Ι	By Traditional IRA		
Common Stock								2,563	D			
Common Stock								471.0536 <u>(1)</u>	I	By Roth IRA		
Common Stock								1,591.3215 (2)	I	By Wife		
Common Stock								8,065	Ι	Allocated to Mr. Withers		

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in the Company's ESOP

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactio Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	Secur	int of rlying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Own Follo Repo Trans (Instr
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships							
	Director	10% Owner	Officer	Other				
WITHERS DEAN W 18012 NEW MARKET RD TIMBERVILLE, VA 22853	Х	X President						
Signatures								
Sylvia T. Bowman Attorney in Withers	05/19/2011							
<u>**</u> Signature of Reportir		Date						

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Includes 5.1955 shares Mr. Withers received in the F&M Bank Corp. Dividend Reinvestment Plan.
- (2) Includes 17.4874 shares Mrs. Withers received in the F&M Bank Corp. Dividend Reinvestment Plan.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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