## FARMERS BANK OF WILLARDS OCEAN CITY, MARYLAND

Farmers Bank of Willards entrusted Gillis Gilkerson with the construction of its new + / - 2,500 square foot bank branch located at 9701 Stephen Decatur Highway in Ocean City, MD. The full service branch compliments the existing Farmers Bank of Willards location in Midtown Ocean City strengthening the bank's coverage in West Ocean City, now conveniently located just off Ocean Gateway on Md Route 611. Celebrating 100 years in business, the community bank maintains its commitment to excellence and the highest level of personal customer service.

The West Ocean City branch balances traditional and modern aesthetics with touches of neoclassical elements, speaking to the bank's longstanding history with its sight focused on the future. Timeless accents like architectural columns and ornamental inlays combine with modern features like a metal roof and large glass storefronts to create a stunning exterior. The interior is filled with natural light and modern design appeal, with a bright and welcoming teller area and stylish offices and meeting rooms, complete with a touch of coastal flair. The bank branch prioritizes customer convenience with ample parking and three fully-covered drive through lanes, with two teller lanes, and a dedicated ATM lane.

Construction of the Farmers Bank of Willards West Ocean City branch was overseen by Gillis Gilkerson Project Manager Mike Truitt, and Superintendent Charlie Morris. The branch opened in January 2025, almost 100 years to the day the bank opened to the public in January 1925.

