



CASE STUDY



Industry

Finance

Company

[F&M Bank](#) is a financial institution deeply rooted in the Shenandoah Valley of Virginia. Since 1908, they have served the farmers, businesses, nonprofits and residents that call Virginia home. Headquartered in Timberville, the bank operates 13 branches spanning from Winchester to the Waynesboro-Staunton area.

As a community-focused bank, F&M prioritizes a shop local mindset, seeking partners who share their commitment to reinforcing the local economy and supporting small businesses and nonprofits.

Glo Fiber Business Solutions



Dedicated Internet Access

Business Challenge

F&M Bank has built its reputation on the trust of the Shenandoah Valley community. Grounded in its "GROW" values — Gregarious, Resolute, Original, and Wholehearted — the bank's mission centers on three core pillars: Sustenance, Security, and Enrichment. With a footprint stretching across the Shenandoah Valley, including several rural locations, F&M Bank's promise is to show up consistently for its customers.

Maintaining this level of banking built around community requires modern, resilient digital infrastructure. With a network of branches across broad and often rural geographies, the bank needed consistent, high-capacity bandwidth to support diverse technical applications from high-speed processing programs to high-definition security feeds.

The challenge was amplified by service reliability issues with other providers. In a highly regulated industry where national recognition from Forbes and Fortune is built on over a century of personal relationships, any downtime for ATMs or branch processing is a threat to the community trust F&M has nurtured since its founding. To continue helping communities move forward, F&M needed a technology partner that offered the same level of consistent, local responsiveness they provide to their own customers.



F&M Bank partnered with Glo Fiber Business to deploy high-speed fiber bandwidth across its entire branch network. The solution provides the consistent speed, flexibility, and capacity needed to run a variety of intensive programs simultaneously, which was a critical requirement for the bank's exponential growth. By choosing a local provider with a large footprint in the Shenandoah Valley, F&M ensured its technology partner was as invested in the community as they are.

Results

The partnership delivered immediate operational improvements in responsiveness and reliability. A real-world test occurred during an outage with the bank's other provider; F&M contacted Glo Fiber and had its bandwidth increased within minutes. This agility ensured all branches and ATMs remained fully operational without any downtime, maintaining the seamless service their customers expect. Ultimately, Glo Fiber provides F&M Bank with the trust and security needed to continue expanding across the Valley.

Community is at the heart of F&M Bank's mission. With Glo Fiber's equal dedication to high-speed, consistent bandwidth and local support, F&M Bank knows it has a partner that provides a sense of trust and security

"As a community bank, we understand that the area is growing and the businesses that we support are growing. Having a partner that is in that level of alignment with us and gives us a sense of trust and security that they're going to be uh around for the long haul as we continue to grow lets us know we have a good partner in the valley." Charles Driest — Executive Vice President, F&M Bank

Check out Driest's full comments on how Glo Fiber has supported F&M Bank's business growth in our video case study [here](#).



Key Benefits:

- **Exponential Growth & Capacity:** High-speed, consistent fiber bandwidth that provides the flexibility to run multiple simultaneous programs and banking applications without lag, supporting F&M's expansion across the Valley
- **Resilient Rural Connectivity:** Robust, high-speed support for rural branch locations like Edinburg and Woodstock, ensuring essential services, from security cameras to intensive data processing, remain online and secure
- **Agile Local Support:** Immediate access to local representatives who can adjust network capacity in minutes, ensuring ATMs and branch operations stay up and running even during third-party outages
- **Trusted Community Partnership:** A shared shop local mindset that combines cutting-edge technology with a mutual commitment to the long-term growth and security of the Shenandoah Valley community

To learn more about additional Glo Fiber Business solutions, visit glofiberbusiness.com



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