

Lodi CA News and Updates: Record Second Quarter and Year-to-Date Earnings Reported for Farmers & Merchants Bancorp

July 28, 2022

July 28, 2022 - PRESSADVANTAGE -

FTL Lodi, financing services company based in Lodi, CA, is happy to note that another Lodi-based company, Farmers & Merchants Bancorp, the parent company of Farmers & Merchants Bank of Central California, has produced a record net income of \$18.4 million for the second quarter of 2022, which translates to \$23.58 per share. This is a 15.3 percent increase from the \$20.45 per share during the second quarter of 2021. Total deposits rose to \$357 million, which is an 8.1 percent rise in year-over-year to \$4.8 billion. F&M Bank is the 12th biggest bank that offers funds to agriculture in the US. More information about FTL Lodi can be gleaned from <http://familytitleloans.org/location/lodi-ca/>.

"It is always good to see a company in the region doing well," a spokesperson for Family Title Loans said. They also want to point out that such positive news means well for the economy of Lodi, which is a city found in San Joaquin County, CA, located in the middle of the state's Central Valley. It is also a relatively good place to live in with its very pleasant environment and its fairly affordable prices of goods. Nevertheless, even in the best of times, there will always be financial emergencies that take people by surprise, such as medical bills and the like. It could be that one is behind the monthly rent or the monthly payments for home financing.

To qualify for the emergency cash from FTL Lodi, the borrower will need to have a steady and consistent monthly income. For those who are unemployed at the present time, retirement, disability, or even unemployment income can also be used to qualify. And those who apply for the emergency funds will need to be prepared to make the regular payments after getting approved and receiving the desired amount. Several repayment alternatives may also be offered and in most cases, it is also allowed to pay the entire amount off early without having to pay a penalty fee.

FTL Lodi will just need the borrower to have a car title that will be used as collateral, and the borrower doesn't have to have a good credit score. The financing company will estimate the market value of the vehicle and the capacity of the applicant to make the payments for the amount borrowed when deciding

whether to approve the application or not. Since it is the car title that is used as the collateral, the borrower won't have to worry about not being able to drive the car while the payments are outstanding. And once all payments have been made, the company will then return the to vehicle title. Those who want to learn more about the financial assistance available from FTL Lodi can visit their website.

It is important to note that the approval process will be very quick and can take as little as 30 minutes because there is no credit history to check. Those who would like to benefit from the financial assistance offered can either apply in person at their Lodi office or online. For those who have been approved online, they will need to bring their vehicle to the office for a visual inspection and have its current market value estimated. The total amount that can be provided will be based on the estimated price of the car. Thus, those who are interested in the financial services of FTL Lodi may want to visit trustworthy auto appraisal websites, such as the Kelley Blue Book, to have a good idea of the current value of their vehicle.

Family Title Loans has gained a lot of experience in providing the best possible customer service for financial services to the residents of Lodi. Most of the time, customers would be able to get the emergency funds within the same day that they have applied.

Those who would like to get more details about the financial services provided by FTL Lodi can visit their site, or contact them on the telephone or through email. They are open from 3:00 pm to 1:00 am, from Monday to Saturday. Those who want to know the exact location of their offices or other relevant details about the company can go to their Google Maps page at <https://maps.google.com/maps?cid=5904545845898447573>.

###

For more information about FTL Lodi, contact the company here: FTL Lodi (209) 666-8833 info@familytitleloans.org Lodi, CA 95240

FTL Lodi

Family Title Loans is a premier lender helping people get access to money who may not have ideal credit. You may be able to borrow against in equity in your car, truck, SUV, motorcycle, or even boat. Contact us today to learn more.

Website: <http://familytitleloans.org/location/lodi-ca/>

Email: info@familytitleloans.org

Phone: (209) 666-8833