



FOR IMMEDIATE RELEASE

FIRST FARMERS & MERCHANTS BANK TO CELEBRATE ITS FIRST CENTURY

COLUMBIA, Tenn., (April 16, 2009) – What began in Mt. Pleasant, Tenn., in 1909 as Farmers & Merchants Bank, and has since grown to include almost 300 employees, a headquarters and 19 branch offices, will celebrate its 100th anniversary on July 26, 2009.

It's a peak few banks reach these days and will be commemorated through several observances later this month and throughout the next year.

“First Farmers & Merchants Bank has been successful because of two things – a thorough dedication to community service and a focus on doing everything we can to help the families and businesses in Middle Tennessee succeed,” said T. Randy Stevens, Chairman and Chief Executive Officer, First Farmers & Merchants Bank. “Over the last hundred years, we’ve been fortunate to have visionary leaders and Board members who have made smart decisions, as well as committed employees who have turned those decisions into reality. But we’ve also had the benefit of loyal shareholders and faithful customers. All of these folks have, in one way or another, joined together to help our bank thrive for one hundred years. And they’ll also be what sustain us for one hundred more.”

In the next four months, First Farmers will celebrate its century milestone with a series of events for shareholders, employees, customers and the general public.

Although it will look back on the performance of 2008, on April 21 the bank’s shareholders meeting will open the door to the century celebration through comments that will be made by Stevens. Bank customers and the general public will have their chance to join in the celebration on Friday, July 24 at every branch office of the bank throughout Middle Tennessee. Each of the nineteen branches is planning a unique celebration that day to thank customers and more details will be forthcoming.

The bank that would eventually become the First Farmers & Merchants Bank of today began as Farmers & Merchants Bank in 1909. Nurtured through the Great Depression by C.A. Brownlow, the institution later began expanding in 1946, opening a branch in Spring Hill and, in 1950, in Columbia.

Through a series of superb leaders that included Clarence Whelchel, Virgil H. Moore, Jr., Waymon L. Hickman and T. Randy Stevens, the bank has grown to its current size. One of the most successful independent community banks in Tennessee, it currently has total assets of approximately \$911 million, deposits in excess of \$744 million and an additional \$2.7 billion in assets held by its Trust & Financial Management Department. That office, opened in 1969, was the first trust department outside the major cities throughout the state.

“From one little bank, we’ve grown steadily through the years thanks to insightful leadership and dedicated employees,” Stevens said. “And thanks to some well-conceived moves, we’re now one of the largest community banks headquartered in Tennessee. By adhering to proven banking principles that have grown and protected the investments of everyone associated with our institution, we’ve kept First Farmers & Merchants Bank safe, sound and strong through many, many challenges. I’m pleased to see us positioned for continued growth and stability for the future and I would expect our next century to be an exciting time.”

Not bad for a quaint start in Mt. Pleasant.

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About First Farmers & Merchants Bank

Founded in 1909, First Farmers & Merchants Bank (Member FDIC) is one of the most successful independent banks in Tennessee, with total assets of approximately \$911 million and deposits in excess of \$744 million. An additional \$2.7 billion in assets is held by its Trust & Financial Management Department. Headquartered in Columbia, Tenn., the bank operates 19 offices in a seven county area in Middle Tennessee that includes Maury, Lawrence, Marshall, Hickman, Giles, Dickson and Williamson counties. It is distinguished by its commitment to traditional, personal banking relationships that incorporate state-of-the-art technology to provide the highest possible level of service. For additional information, visit www.fandmbank.com or call the main office at 931.388.3145.

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