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**FIRST FARMERS & MERCHANTS BANK ENTERS
SECOND CENTURY OF SERVICE WITH NEW LOGO**

COLUMBIA, Tenn. – January 19, 2010 – First Farmers & Merchants Bank today marked the beginning of its second century of service to Middle Tennessee by unveiling a new company logo.

The updated design – a graphic treatment of the words ‘First Farmers’ -- debuted at the company’s Main office in Columbia. Chairman and CEO T. Randy Stevens had the honor of uncovering the first sign, an act that will be repeated tomorrow with First Farmers county presidents revealing new signs at the Northside office in Columbia, one of the two Lawrenceburg offices, and the Cool Springs office in Franklin before an audience of employees, Board members and friends.

Over the next six months, the bank will introduce the logo in the communities throughout the remainder of its seventeen-branch banking system.

“We’ve just completed celebrating our 100-year anniversary and, at the same time, we’ve been planning an exciting and meaningful way to launch the bank into its next century,” Stevens said. “We believe that unveiling our new logo now, on the heels of our 100th, is a great way to show our renewed commitment to strong relationships, community service, financial strength and stability. We’re proud of our new mark and anticipate that our customers and friends will like it, too.”

In a nod to its rural roots, the bank’s old logo gives way to a new formation of the words ‘First Farmers’ with three stacked gold “crop rows” – or arches – above it. With colors of blue and gold, the new logo will appear on signage, statements, ATMs, cards, even employee clothing.

“We think the mark is distinctive, respecting our past but pointing us to the future,” Stevens said. “We also like the fact that people in our communities already call us “First Farmers,” the first two words in the bank’s name. It’s a nice fit for who we are.”

The events were open to customers and the general public and featured brief remarks from the bank's executive leadership before the unveiling.

Chartered as Farmers & Merchants Bank in 1909 by C.A. Brownlow, the financial institution became First Farmers & Merchants National Bank in 1954, later adopting the brand name "F&M Bank." This past summer, on July 26, 2009, the bank marked its 100th anniversary with a series of celebrations.

The bank is also coming off one of its strongest financial years on record for both net income and deposits and the best year ever in terms of loans, assets and shareholder equity.

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About First Farmers

Founded in 1909, First Farmers (Member FDIC) is one of the most successful independent banks in Tennessee, with total assets of approximately \$930 million and deposits in excess of \$768 million. An additional \$2.7 billion in assets is held by its Trust & Financial Management Department. Headquartered in Columbia, Tenn., the bank operates 17 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.myfirstfarmers.com or call the main office at 931.388.3145.

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