



## **F&M BANK TRANSFERS LEOMA OPERATIONS TO LAWRENCEBURG AND LORETTO**

LEOMA, Tenn., March 28, 2006 –First Farmers & Merchants Bank announced today that plans are underway to move the bank’s operations at Leoma to offices in Lawrenceburg and Loretto. The Leoma office will be closed and employees of the office will be transferred to other offices with no loss of jobs.

“We have a commitment to our customers to provide the highest level of service,” said Tim E. Pettus, F&M vice chairman and regional president. “Part of that commitment is a responsibility to use our resources wisely, and two other F&M offices are within just five miles of our Leoma office. To the north is our newly renovated and expanded Crockett office and to the south is our office in Loretto. This change will allow the bank to make better use of its resources and ultimately enhance the level of service for all customers in Lawrence County.”

Both the Crockett and Loretto offices offer F&M customers a full range of services including loans, safe deposit boxes, an ATM and drive-through service. The Loretto office also has extended hours.

“We certainly look forward to welcoming our Leoma customers to the Crockett and Loretto offices,” Pettus said. “We will continue to offer them the high level of service that they’ve come to expect from F&M”

Founded in 1909, First Farmers & Merchants Bank (Member FDIC) is one of the largest independent banks in Tennessee, with total assets over \$800 million and an additional \$2.4 billion in assets held by its Trust & Financial Management Department. Headquartered in Columbia, the bank operates 19 offices in a seven-county area that includes Maury, Lawrence, Marshall, Hickman, Dickson, Giles 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.