



CRAIG HOLLAND JOINS F&M AS WILLIAMSON COUNTY PRESIDENT

FRANKLIN, Tenn. May 18, 2007 – Craig Holland has joined First Farmers & Merchants Bank as president of Williamson County, the bank’s leadership team announced today.

“Craig’s experience, leadership skills and expertise in Williamson County will be invaluable as we further expand our services in this growing market,” said T. Randy Stevens, F&M chairman and CEO. “Under Craig’s management, F&M will play an integral role in the commercial and residential growth of Williamson County.”

Holland has 27 years of banking experience, including 18 years in Williamson County. Prior to joining F&M, he served as Williamson and Rutherford County regional president for Community First Bank & Trust. In this position, he was responsible for sales and service of the retail, commercial, mortgage, private banking and investment service areas. Before this, he was Williamson County city president for AmSouth Bank, formerly First American National Bank.

“Williamson County is a perfect market for F&M,” Holland said, “because Williamson Countians are seeking the combination of sophisticated financial products and personal service that is the hallmark of First Farmers & Merchants Bank.”

Holland graduated from Western Kentucky University with a bachelor’s degree in finance. He is also a graduate of the Kentucky School of Banking at the University of Kentucky and the Graduate School of Banking at Louisiana State University. Holland is a retired major in the United States Army Reserve with 23 years of enlisted and commissioned service.

Holland currently serves on the United Way of Williamson County Board of Directors and is the board chair elect for 2008. He is also a former campaign chairman for United Way of Williamson County, board member and allocations chairman for United Way of Dickson County and board member for the Williamson County Red Cross. He currently teaches consumer lending at the Southeast School of Banking and is a former faculty member of Belmont University and the American Institute of Banking. Holland is married, has three daughters and one grandson.

Founded in 1909, First Farmers & Merchants Bank (Member FDIC) is one of the most successful independent banks in Tennessee, with total assets of approximately \$800 million and an additional \$2.6 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.

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