

**FIRST FARMERS & MERCHANTS BANK OPENS FOR
BUSINESS IN FRANKLIN**

FRANKLIN, Tenn. – Dec. 13, 2007 – First Farmers & Merchants Bank announced today that its new location at 9040 Carothers Pkwy. in Franklin will open for business on Mon., Dec. 17. This is the first Williamson County location for the nearly 100-year-old community bank headquartered in Columbia, Tenn.

Founded in 1909, First Farmers & Merchants Bank is one of the largest and most successful community banks in Tennessee. F&M has total assets of nearly \$800 million and claims an additional \$2.6 billion in assets held by its Trust & Financial Management Department. The bank operates 19 branches in seven Middle Tennessee counties including Lawrence, Maury, Marshall, Hickman, Dickson, Giles and Williamson counties.

Veteran banker Craig Holland serves as Williamson County president and leads the expansion effort into Cool Springs. “We are excited about opening a new full-service office in Franklin. We feel being in Williamson County is a natural strategic move,” said Holland. “First Farmers & Merchants Bank offers a rich banking heritage in Middle Tennessee backed by a terrific combination of personal service, value and banking convenience. Our customers benefit from a real community banking experience while also enjoying the latest technological advances that make banking convenient.”

The new office on Carothers Parkway will serve as a temporary location for the bank until construction of its financial center on Cool Springs Boulevard is completed in the fall of 2008. The Cool Springs branch will offer a full line of personal and commercial banking products and services and will be staffed by a team of experienced professionals.

Holland brings more than 27 years of banking experience to First Farmers & Merchants Bank. He previously served as regional president for Community First Bank & Trust and held positions

at AmSouth Bank, First American National Bank and American National Bank & Trust in Bowling Green, Ky. Holland earned his bachelor's of science degree in finance from Western Kentucky University, completed the Kentucky School of Banking program at the University of Kentucky and the Graduate School of Banking at Louisiana State University. Community involvement includes 2008 incoming board chair for United Way of Williamson County and former board member for the American Red Cross of Williamson County. In 2007, Holland received the *Nashville Business Journal's* Williamson County Impact Award for "Community Supporter." He retired from the United States Army Reserve in the grade of Major following 23 years of enlisted and commissioned service.

Additional personnel at the Cool Springs branch include Dick Sevier who serves as first vice president and commercial relationship manager, Lucy Quillin is mortgage lender and Melissa Goodman is assistant branch manager.

Sevier has 35 years of commercial banking experience and previously served as senior vice president and manager of business banking at Bank of America. He is a graduate of Christian Brothers University in Memphis, Tenn. and the Graduate School of Credit and Financial Management, Amos Tuck School of Business at Dartmouth College. He resides in Lawrenceburg, Tenn.

Quillin brings with her more than 20 years experience in banking with 15 years in mortgage lending. She received her bachelor's of art degree from DePaul University in Chicago. Quillin serves on the scholarship committee for the Williamson County Board of Realtors and is previous silent auction chair for Vanderbilt Children's Hospital.

Goodman previously served as loan officer for Marshall Bank in Hallock, Minn.

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 nearly \$800 million and an additional \$2.6 billion in assets held by its Trust & Financial Management Department. Headquartered in Columbia, Tenn., the bank operates 19 offices in a seven county

area that includes Lawrence, Maury, 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. For additional information, visit www.fandmbank.com or call the Cool Springs branch at 615.771.6484.

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