

FIRST FARMERS & MERCHANTS BANK PROMOTES CHESSOR

COLUMBIA, Tenn. – Feb. 15, 2008 – First Farmers & Merchants Bank today announced that long-time employee and banking industry veteran, Shela G. Chessor, has moved to the Main Office in Columbia.

Chessor previously served as F&M's Hickman County senior banking executive and Centerville Office branch manager. She is now located in the bank's main office in Columbia at 816 South Garden St.

Chessor has more than 25 years of banking experience and has been a part of the F&M team for the past 15 years. Previously, she held positions with NationsBank, Sovran Bank, and Security Bank and Trust Company.

A Centerville native, Chessor graduated from Hickman County High School in 1981. Her banking education includes completing programs at: American Banking Association's Tennessee School of Banking at Vanderbilt University; National Compliance School and National Graduate Compliance School at University of Oklahoma; American Banking Association's Tennessee Consumer School of Banking; American Banking Association's Tennessee Commercial School of Banking at Vanderbilt University; and Graduate School of Banking at Louisiana State University.

Her extensive community involvement includes: former board member of Hickman County Habitat for Humanity; board member of Hickman Community Hospital; board member of Hickman County Senior Citizens Center; committee member of First Wheels, a State of Tennessee program; former president and board member of Hickman County Chamber of Commerce; former board member of Hickman County Economic and Community Development Agency; and former board member of United Way of Hickman County.

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 main office at 931.388.3145.

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