



FOR IMMEDIATE RELEASE

**FIRST FARMERS & MERCHANTS BANK ANNOUNCES
PROMOTIONS AND NEW '08 OFFICERS**

COLUMBIA, Tenn. – April 3, 2008 – First Farmers & Merchants Bank announces the following promotions and new addition to the F&M team. All have been appointed as new officers in 2008.

Long-time employee and banking industry veteran, Shela Chessor, is promoted to vice president. 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.

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.

Hinson is also an industry veteran with more than 20 years of banking experience. She previously served as mortgage loan originator with F&M and held positions with Metropolitan Federal, Leader Federal, Commerce Union Bank, Nations Bank and Union Planters Bank.

Kathy Rosson is promoted to commercial banking officer where she is responsible for originating commercial loans with the overall objective of maintaining the bank's asset quality and developing new business relationships and fostering existing relationships. Rosson is a member of the NAIOP Developing Leaders Nashville Chapter and an Ambassador for the Spring Hill Chamber of Commerce

Linda Thomason has recently joined F&M as vice president and trust officer at the Cool Springs office with a focus on retirement plans, IRA's and investment services. She has more than 25 years of banking experience and previously as served as a Relationship Manager for the

Retirement Services division for SunTrust in Nashville.

Sissy Sewell is deposit operations officer and oversees all deposit operational activities, including bookkeeping and special projects. Sewell has 24 years banking experience with F&M ranging from bookkeeping, accounting and electronic banking areas. Sewell is very active in her community, church and school activities of Santa Fe. She also serves on the Board of Directors of the Crime Stoppers of Maury County.

Shannon Tidwell is information technology officer and has 10 years of related experience. Within this role he directs and manages computing and information technology strategic plans, policies, programs, computer services, network communications, and management information services. Tidwell is president of the Collinwood Youth Football Program.

Michelle Gardner serves as director of loan servicing and assistant vice president. Gardner has worked with F&M for 10 years. She previously worked as a collector for Primus Automotive Services. Gardner earned a bachelor's of science in finance from Austin Peay State University and her community involvement includes Service Unit Treasurer for Hickman County Girl Scouts.

Claiborne comes to F&M with 24 years of experience in banking and real estate. Before joining F&M, she worked as a lender at Greene County Bank in Murfreesboro and SunTrust Bank in Brentwood. She started her mortgage career at Franklin National Bank in Franklin as a sales and operations manager and was promoted to senior regional sales manager after the bank's merger with Fifth Third Bank. A Maury County native, Claiborne attended Columbia State Community College in Columbia and graduated from Southeastern Paralegal Institute in Nashville. She is a past president of the Columbia Jaycees and is currently a member of Pleasant Heights Baptist Church. Jody has three children and three grandchildren.

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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