

**FOR IMMEDIATE RELEASE**

**FIRST FARMERS & MERCHANTS BANK ADDS WALKER TO ADVISORY BOARD**

**COLUMBIA, Tenn. (September 23, 2008)** – Cliff Walker, president of Columbia-based Haulers Insurance Company, Inc., has been named to the First Farmers & Merchants Bank Advisory Board of Maury County. The appointment was made by the bank’s Chief Executive Officer T. Randy Stevens.

“We’re pleased to gain Cliff’s experience,” Stevens said in making the announcement. “He has been greatly involved in the life of this community and his service to various organizations will certainly benefit our bank’s leadership and, ultimately, our customers.”

The Board advises F&M’s Maury County banks in their community relations efforts.

Walker has served as president of the Haulers Insurance Company since July 2005, having previously held the position of secretary and general counsel for the organization. An active member of the community, Walker is a former board member of Zion Christian Academy and a past board member of the United Way of Maury County and Maury Alliance. He has also served as president of King’s Daughters School and with the Kiwanis Club of Columbia.

Walker earned his Bachelor’s of Arts Degree in Economics from Vanderbilt University in 1988 and his law degree from Vanderbilt University Law School in 1991. He is a member of the Tennessee Bar Association, Tennessee Defense Lawyers Association and the American Bar Association.

He is married to Rhonda Young Walker and the couple has two children, 13-year old daughter Emma and 10-year old son George. The family attends Zion Presbyterian Church.

***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 more than \$879 million and deposits in excess of \$725 million. An additional \$2.7 billion in assets is 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](http://www.fandmbank.com) or call the main office at 931.388.3145.*

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