

**FOR IMMEDIATE RELEASE**

**FIRST FARMERS & MERCHANTS ANNOUNCE NEW NORTHSIDE BANKING CENTER;  
PATRICK KLESEL TO SERVE AS BRANCH MANAGER**

**COLUMBIA, Tenn. (October 2, 2008)** – First Farmers & Merchants Bank has announced it will replace its Northside branch with a larger, more comprehensive banking center offering customers a greater array of banking services.

The new finance center, currently housed as a walk-up location in the Nashville Highway Kroger with a drive-through in the parking lot, will be built next door on the former Jones Home Furnishings store site and will feature additional services, as well as expanded hours and conveniences. Patrick Klesel, recently hired from Regions Bank in Columbia, will assume the center's leadership.

“We've had very loyal customers of our branch operations in the Northside area for years and this new facility will allow us to further strengthen the services and customer attention they've come to expect and receive,” said Harvey Church, First Farmers & Merchants Bank's Maury County president and head of the bank's private banking services. “Northside has also been an important part of the bank's growth and we would expect that to continue as we seek to be the most convenient bank in Maury County.

“The new facility is also a tribute to the professionalism of our employees there. True to our mission, they've helped deliver outstanding customer service to our neighbors in that area. This new finance center should make it even easier to further that service.”

The 12,000 square foot center will consolidate both the walk-up and drive-through operations of the current Northside branch, as well as pull together loan operations for both consumers and businesses in the area. It will offer expanded drive through services, as well as expanded in-branch hours, including Saturday banking. Banking employees in Kroger will move to the drive-through facility in November and the entire operation will transition to the new center in 2009. The financial center will begin operations with a staff of ten banking professionals.

“I'm also pleased to announce that Patrick Klesel will serve as branch manager,” Church said. “Patrick came to us from Regions where he was Loan Officer for several years focusing on both loans and investments. Prior to that, he held several positions with Wells Fargo Financial in both Columbia and Tullahoma. As a resident of Maury County for a number of years, his background and experience should serve the people of the Northside area well and continue our strong commitment to Maury County.”

Construction of the new facility is expected to begin later this fall, with an opening in mid-2009.

***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 \$698 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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