

**MAURY ALLIANCE CHAIR AND F&M BANK EXEC, BRIAN WILLIAMS,
COMPLETES LEADERSHIP YEAR ON STRONG NOTE**

COLUMBIA, Tenn. – January 30, 2009 – The Maury Alliance honored outgoing Chairman of the Board Brian Williams last night at the association’s annual meeting and dinner following what has been characterized as a strong year for the Alliance despite a challenging economy.

The senior executive of Commercial Banking at First Farmers & Merchants Bank, Williams was the 9th Chairman of the Alliance since its formation in 2000.

“Entering 2008, the Maury Alliance had an extensive program of work planned, and I am pleased to say that, thanks to the commitment and hard work of many people, we accomplished much of our plan.” Williams said. “It’s my hope that efforts undertaken in 2008 will continue to directly benefit Maury County in the coming years.”

Highlights of the Alliance’s year include almost 100 separate programs, projects and events that reflected a sense of business cooperation, despite a weakening national, regional and local economy. The County was certified by the State of Tennessee as a Three-Star Community, *Southern Business Development* established Maury County #23 of the 250 best places in the South to do business, and the *Nashville Business Journal* identified Columbia and Spring Hill as two major emerging markets in the Nashville area.

One key accomplishment included the completion of a comprehensive assessment last summer by Middle Tennessee State University concerning the County’s readiness to increase its economic development activity. The analysis was commissioned by the Alliance and shared with leaders in business, education and local government at its conclusion.

“One of the central focuses of the Alliance is attracting and recruiting better, higher paying industries and jobs to create a diversified and stable economy,” Williams said. “We determined we needed current, hard data to tell us just how competitive Maury County is in vying for new jobs. That’s why we commissioned the assessment.”

Its results helped the Alliance focus immediately on three strategies to spur growth: More closely uniting the public and private sectors to work together in new and innovative ways; re-assessing the future of the Cherry Glen Industrial Park; and beginning to work on a new industrial/business park close to I-65.

“Despite the work completed in 2008, these are still difficult and challenging times and the only way we’re going to prosper is to unite through an organization like the Maury Alliance to make this area even more conducive to business,” he said. “We’re bringing together public, private and educational components into a team, which is the mission of the Alliance -- to unite these groups in a common effort to improve the quality of life in Maury County.”

He was also quick to pass the praise to others for success during his year as Chairman.

“I was fortunate to be surrounded this year by a great team of individuals who really were the ones who made things work,” Williams said. “We had a strong Board of Directors, and our six councils carried out the 2008 plan of work very effectively. Support from local government was vital, as was the continuous effort of a great group of volunteers and the constant support of the Maury Alliance staff.

Williams is the eighth First Farmers & Merchants Bank executive to lead a chamber organization. Others include: Clarence A. Whelchel, president, Maury County Chamber of Commerce, 1952; Virgil H. Moore, Jr., president, Maury County Chamber of Commerce, 1957; David I. Wise, president, Maury County Chamber of Commerce, 1966; Waymon L. Hickman, president, Maury County Chamber of Commerce, 1977; Tim Pettus, president, Lawrenceburg Chamber of Commerce, 1982; T. Randy Stevens, President, Maury County Chamber of Commerce, 1988; and John Tomlinson, president, Maury County Chamber of Commerce, 1994. Randy Stevens repeated his service in 2002, this time as Chairman of the Board of the newly renamed Maury Alliance.

“When I came to F&M Bank, I learned early the value of being involved with community organizations like the Maury Alliance,” Williams said. “It was part of our culture, part of our focus on making our communities better places to live. But for me, even more, I’ve wanted to see Maury County succeed because this is home, and where I’m raising a family. It’s not just a stop along the way in a banking career.”

Williams has been at F&M Bank for over 15 years, becoming the lead executive overseeing the bank’s commercial banking line of business in 2008. An MTSU graduate, his professional and community service includes the Middle Tennessee Chapter of the Risk Management Association, the Middle Tennessee Council of Boy Scouts of America and the Columbia Rotary Club.

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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 \$884 million and deposits in excess of \$719 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 in Middle Tennessee that includes Maury, Lawrence, Marshall, Hickman, Giles, Dickson 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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