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**FIRST FARMERS & MERCHANTS BANK CELEBRATES OPENING
OF ITS NEWEST LOCATION IN COOL SPRINGS**

Open house introduces services, staff to visitors

FRANKLIN, Tenn., (March 27, 2009) – Balloons, ribbons, piggy banks, lots of coins and a steady stream of visitors marked the opening of First Farmers & Merchants Bank’s financial center in Cool Springs on Friday, March 27th. Aside F&M Bank executives, on hand for the special event were dignitaries including Franklin Mayor John Schroer and Alderman-at-Large Dr. Ken Moore, United Way of Williamson County president/CEO Ann Buchanan, area chamber members, business leaders and members of the Cool Springs and Franklin communities.

The facility is the nineteenth branch office of the Columbia-based bank that will celebrate its 100th anniversary later this year.

“I was pleased to see so many people come check us out today,” said F&M Bank Williamson County President R. Craig Holland. “We’re looking forward to providing Williamson Countians a new alternative for their banking and financial needs and my team and I especially want to develop some long-term relationships with businesses, investors and other customers. I believe we have the right mix of services and customer support that people want in a banking partner.”

A ribbon cutting with officials from all three Williamson County chambers welcomed customers who toured the new branch office while meeting staff who answered questions about the banking center’s technology and services. Lucky visitors also picked up a number of prizes, including ten free, one-year safety deposit boxes. Joe Caudle of Franklin won the day’s grand prize of a flat panel plasma TV and DVD player.

The 5,600-square foot financial center and branch bank offers a variety of services including in-branch and drive-thru retail banking, private banking, commercial banking, on-line banking, mortgage

lending and trust & investment services and the newest technology in document storage -- self-service safe deposit boxes utilizing palm recognition technology.

The office's automated coin counter was also busy helping visitors count their loose change.

In his role as Williamson County president, Holland will oversee all F&M banking activities throughout the county from the financial center. He used the event to introduce his team to visitors.

Lana C. Preston, F&M Vice President, is branch manager. A 28-year banking veteran, she has been responsible for both lending and managing the bank's Campbell Station office in Spring Hill, as well as the office in Marshall County, TN. From 2003 to 2007, she managed the bank's Centralized Loan Processing and Post Closing Review departments. In addition, she was responsible for underwriting residential mortgage loans for all of the F&M service area. She was previously with the former Third National Bank -- now SunTrust Bank, Nashville -- and has been with F&M for 12 years.

Dick Sevier, who is senior commercial relationship manager. Sevier has 37 years of commercial banking experience, 23 having been spent with Bank of America and the last 5-1/2 with First Farmers and Merchants. He has a BS degree from Christian Brothers University of Memphis and his banking education includes degrees from the National Commercial Lending School and Graduate Schools in Norman, Oklahoma and the Graduate School of Credit and Financial Management at the Amos Tuck School of Business at Dartmouth College.

Berry Brooks, who will be the center's other commercial banking relationship manager. Brooks is a Vanderbilt graduate with an MBA from the University of Tennessee and a banking certificate from the LSU School of Banking. Since 1971, he has held banking positions with Commerce Union/Bank of America and First American/AmSouth. He has been with First Farmers & Merchants since 2000.

Melissa Goodman, who is relationship manager for Business Banking. Prior to her stint with First Farmers, Goodman was an agribusiness loan officer at Marshall Bank, NA, Hallock, Minnesota. She has Bachelor of Science & Master of Science Degrees in Agricultural Economics from North Dakota State University in Fargo and additional banking education with both consumer and commercial lending schools through the Minnesota, South Dakota and Tennessee Bankers Associations.

Linda Thomason, who is vice president and trust officer. Thomason has 25 years banking experience with SunTrust Bank, 22 years of which were spent in the Trust Retirement Services Division as a relationship manager. She is a Lipscomb University graduate and holds a banking certificate from the Cannon Financial Institute's Retirement Plan Services School and the designation of Certified Retirement Services Professional (CRSP), also from Cannon. She is a member of the Middle Tennessee Employee Benefits Council

Amy Delk-Crawford, who is treasury management specialist. An eleven-year banking veteran, Delk-Crawford just joined F&M from Fifth Third Bank, Nashville, where she was vice president/private banker. Prior to that, she held branch manager and banking center manager positions with National Bank of Commerce and Bank of America in Lawrenceburg and Nashville. She is a graduate of Freed-Hardeman University.

Holland joined First Farmers & Merchants Bank in 2007. Prior to First Farmers & Merchants, he spent 30 years with several banks including: American National Bank & Trust in Bowling Green, Kentucky; First American National Bank/AmSouth Bank, Nashville, Tennessee; and Community First Bank & Trust, Franklin, Tennessee. He's the past board chair and campaign chair for United Way of Williamson County, Tennessee, and is presently on the United Way Executive Board, Finance Committee and Compensation Committee. Holland also serves as a trustee of the Tennessee Banker's Association consumer lending school. In addition, he is a member of the Columbia State Community College Foundation Board serving as chairman of the college's Williamson County Development Committee.

He received his B.S. in Finance, an A.A in Banking and a minor in Military Science from Western Kentucky University, Bowling Green, Kentucky. He is a graduate of the Kentucky School of Banking at the University of Kentucky, and the Graduate School of Banking at LSU in Baton Rouge, LA. In addition, he holds his Series 7 General Securities License.

"F&M Bank has a long history of providing strong customer service while building ties throughout the community," Holland said. "I expect this office will be a great neighbor and look forward to helping people in the community with their banking and financial needs."

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 \$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 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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