



**MAIN FIRST FARMERS & MERCHANTS COLUMBIA OFFICE
CLEARS NEARBY LOT FOR FUTURE NEEDS**

COLUMBIA, Tenn., June 25, 2009 – First Farmers & Merchants Bank Chairman and CEO T. Randy Stevens added another skill to his already significant resume today. Taking the helm of a excavator trackhoe, he began the process of razing empty houses on property the bank recently purchased across the street from their main Columbia office.

Until this morning, the lot contained five houses that had been vacant or served as rental houses. The bank cleared the property and will hold it for future development and expansion.

“We’re always planning for the future and felt the property would help us alleviate any potential growing pains we might have,” Stevens said before he fired up the heavy equipment. “There are no immediate plans for the property, but it’s nice to know we have space should we need it down the road.”

The current intent is for the area to remain a green space.

The financial institution recently announced its results for the first quarter of 2009, with total deposits and consolidated total assets growing to approximately \$758 million and \$916.7 million, respectively, coming on the heels of one of the bank’s best years on record. Stevens credited First Farmers’ management philosophy, employees and loyal customers for the recent good news.

On Friday, July 24, 2009, the bank will celebrate its 100th anniversary with observances at each of the institution’s 17 branch offices. It will also cut the ribbon on its new Northside Financial Center in Columbia that day.

Following his brief foray on the trackhoe, Stevens said he’d leave the heavy equipment work to Bank President Tim Pettus, who is well-known for his abilities with a John Deere tractor pulling team.

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 approximately \$917 million and deposits of approximately \$758 million. An additional \$2.7 billion in assets is held by its Trust & Financial Management Department. Headquartered in Columbia, Tenn., the bank operates 17 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.

###