



**MIDDLE TENNESEANS INVITED TO JOIN
FIRST FARMERS IN CELEBRATING A CENTURY OF BANKING**

COLUMBIA, Tenn., (July 17, 2009) -- On Sunday, July 26, 2009, First Farmers & Merchants Bank will mark 100 years of banking and community service throughout Middle Tennessee. Two days prior, on Friday, July 24, citizens get their turn to do the celebrating at any of the bank's seventeen branch offices.

"So few businesses these days achieve such longevity, especially banks," said John Tomlinson, chief administrative officer, First Farmers & Merchants Bank. "We owe our success to customers and shareholders who have trusted us and believed in us for generations. So, we've invited them – as well as citizens throughout each of the communities we serve -- to drop by our branch offices so we can say 'thanks,' while also commemorating this milestone."

The day's festivities will start at 10:00 a.m. at the bank's Mt. Pleasant office (128 North Main St., Mt. Pleasant), not far from the original bank where the modern-day First Farmers & Merchants was re-chartered in 1909 as Farmers & Merchants. Guests will gain a real sense of 100 years of history with various activities including Civil War re-enactors, antique cars and a display recapping much of the bank's pre- and post-1909 history. The lobby itself will be decorated in the 1900's era, the Mt. Pleasant High School band will play and another live band will perform music from the 50's and 60's.

At approximately 10:30 a.m., bank officials will offer remarks and Mt. Pleasant Mayor Richard Hendrix and Maury County Mayor Jim Bailey will designate the day "First Farmers Bank Day" in a brief ceremony.

Observances at all other branch offices on the 24th will begin at 11:00 a.m. and run until 1:00 p.m., with door prizes and light food offered as a special thank you.

At 1:30 p.m., bank officials will officially open the new Northside Financial Center (901 Nashville Highway, Columbia) in special ribbon cutting ceremonies. The 12,000 square foot Northside Center offers drive-through services as well as Saturday banking, a coin counter for customer use and other banking conveniences. It opens with a staff of eight employees.

A special exhibit documenting the bank's ten decades (1909-2009) will be on display at the main branch office location in Columbia (816 Garden St.) for interested customers and citizens. The display will offer a colorful peak into the bank's history, which actually began years before the 1909 anniversary date.

A native of Giles County, John Polk Brownlow established the Mt. Pleasant Bank and Trust Company in 1891, following a nineteen year banking stint in Missouri. In 1894, he opened a second bank in Columbia and changed the name of both to "Farmers & Merchants Bank" and placed his son, Cecil A. Brownlow, in charge of the original Mt. Pleasant bank.

Upon retiring in 1909, JP sold the Columbia bank to Maury National Bank and C.A. re-chartered the Farmers & Merchants Bank in Mt. Pleasant, thus laying the foundation for today's First Farmers & Merchants Bank.

C.A. nursed the bank through World War I, the county's phosphate rush and the Great Depression, eventually turning the reins over to Clarence Welchel in 1944. Welchel began the bank's expansion in 1946, opening a second office in Spring Hill and a third, in 1950, in Columbia.

The following two leaders, Virgil H. Moore, Jr., and Waymon L. Hickman, further expanded the bank's footprint with new offices in Lawrence, Marshall, Dickson, Hickman and Giles counties. They also established the bank's Trust & Financial Management Department, coaxed Saturn to the county and implemented other technology and banking conveniences.

Current chairman and CEO, T. Randy Stevens, continued the bank's expansion with a move into Williamson County in 2007 and, last year, led the bank to its best year on record in terms of loans, assets and shareholder equity and its second best year ever for net income and deposits.

Today, the bank is recognized as one of the most successful independent community banks in Tennessee.

“The folks of Middle Tennessee have been good to us,” Tomlinson said. “And while there’s no way to know what our next century will look like, I can’t think of a better place in which to spend it!”

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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 approximately \$917 million and deposits in excess of \$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.