



**VETERAN WILLIAMSON COUNTY BANKERS JOIN GROWING
COMMERCIAL BANKING TEAM AT FIRST FARMERS BANK IN FRANKLIN**

FRANKLIN, Tenn. – (August 17, 2009) – Chuck Isaacs and Deborah Tilford, two long-time Franklin, Tennessee bankers, have joined the Commercial Banking team at First Farmers & Merchants Bank in Cool Springs.

“The addition of Chuck and Deborah further strengthen our presence in Williamson County,” said R. Craig Holland, Williamson County President for First Farmers & Merchants Bank. “Their banking experience, professional knowledge and customer focus significantly enhance our growth plans in this area and will help take us to the next level. I’m excited they’ve joined our team.”

Isaacs will be senior commercial relationship manager and help the Williamson County bank foster closer relationships with businesses throughout the county. A native of Franklin, Isaacs most recently was senior vice president/chief lending officer at Community First Bank & Trust in Columbia. Prior to that, he held positions at a variety of Franklin-based banks, serving as senior vice president at Civitas/Green Bank for 10 years, vice president at Calvary Bank for 7 years and a banking officer at Williamson County Bank/Sovran C&S/Bank of America for 8 years.

He is a member of the Franklin Noon Rotary Club, past president and/or board member of the Carter House Association, the Carnton Association, Habitat for Humanity and the Williamson County Chamber. A graduate of Battle Ground Academy and The University of Tennessee, Knoxville, he and his wife Cathy, have two children, Lizzy, a senior at Battle Ground Academy, and Julianne, a sophomore at The University of Tennessee.

Deborah Tilford will serve as the portfolio management officer for the Commercial Banking team, with duties to include underwriting and portfolio management support.

Prior to joining First Farmers, Tilford was a vice president of Credit Administration with Community First Bank & Trust in Franklin for eight months, a senior vice president/senior credit officer with Green Bank in Franklin for 10 years and vice president and portfolio manager with First Union National Bank in Nashville for 6 years. She has also worked with SunTrust Bank and two community banks in Bowling Green, Kentucky, while in college.

She is a graduate of Western Kentucky University in Bowling Green, holding both an Associates Degree in Banking and a Bachelor of Science Degree in Business Administration, with a major in Finance. She and her daughter, Chelsea, live in Franklin.

In addition to their Williamson County duties, both will also liaison with the bank's Commercial Banking group headquartered in the bank's main office in Columbia, Tennessee.

"Chuck and Deborah are a great fit for First Farmers and will be integral in helping our commercial banking team continue its efforts to spur greater business growth in Middle Tennessee," said Brian K. Williams, First Farmers' senior executive for commercial banking. "We want to positively impact the communities we serve and their work will help us go far in achieving that in Williamson County."

###

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.