



LAWRENCE COUNTIAN WINS FIRST FARMERS INNOVATION AWARD

COLUMBIA, Tenn. (May 3, 2010) – A Lawrence County employee of First Farmers and Merchants Bank has won the 2009 First Farmers Innovation Award.

Felicia Brown, a Treasury Management Specialist at the Locust Avenue branch office in Lawrenceburg, was given the honor for work she did improving the bank's Remote Deposit Capture system, and, in the process, doubling the number of clients that use the service.

The First Farmers Innovation Award is given annually to the employee who makes the most significant innovation in the delivery of products and services to the bank's customers. The winner is recognized at an annual officers' meeting with a plaque and, additionally, a \$1,000 gift is given in the employee's name by the bank to a non-profit selected by the recipient, which, likewise, is doing innovative things.

Brown chose God's Storehouse, a Lawrenceburg non-profit that collects and distributes food to the needy, as recipient of the award.

"Felicia is an excellent example of the smart, creative employees we have working at First Farmers and this award is just one way to recognize her efforts," said N. Houston Parks, First Farmers General Counsel, who conceived and implemented the award three years ago. "We also hope this award inspires a spirit of innovation throughout the bank so we're always bringing new and better ideas, concepts, programs and products to our customers."

Employees annually nominate either individuals or teams from within the bank for the award. The recognition program is meant to identify an employee or group that has done something novel, fresh and/or innovative to make the bank special to customers. The bank's executive team selects the winner from those nominated.

Established in 2007 by the bank's Commercial Banking team, First Farmer's Remote Deposit Capture system was designed to help clients in locations far outside of Middle Tennessee (e.g. from Boston, Mass., to Denver, Col.) make deposits from their office. But the program wasn't as efficient and convenient as the bank desired. So, Brown led a group that made it an all-electronic process, developed stronger procedural and customer service steps, implemented additional training and expanded customer technical support. In one year, the system doubled its client base and the bank is now anticipating utilization to double once more over the next six months.

"Of course, Felicia had a great team helping her in this effort, but her leadership was certainly a key factor in improving the effectiveness of this program," Parks said. "That pioneering attitude and teamwork is what's helped us succeed and will be a strong competitive edge for our future. We want to encourage that attitude."

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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 \$935 million and deposits in excess of \$772 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.myfirstfarmers.com or call the main office at 931.388.3145.