



F&M CELEBRATES VETERANS DAY WITH FLAG PIN GIVEAWAY

COLUMBIA, Tenn., Oct. 25, 2006 – Every Veterans Day, Americans show their support for the thousands of men and women who served in the military and risked their lives to protect the freedoms upon which our country was founded. To honor these men and women – as well as the troops currently serving in the Middle East – First Farmers & Merchants Bank will give away free American flag lapel pins on Friday, Nov. 10, the day before Veterans Day.

“We are very proud of our veterans and those currently serving in the military,” said T. Randy Stevens, F&M chairman and chief executive officer. “This is a special way for our customers and neighbors to join us in thanking our men and women in uniform for all they have sacrificed.”

The flag lapel pins will be provided at all F&M branch offices and are available to anyone, both customers and non-customers, while supplies last. Simply stop by any F&M office during normal hours. All F&M offices will be closed Saturday, Nov. 11 in observance of Veterans Day. For a list of office locations and hours, call 800-882-8378 or visit www.fandmbank.com.

Founded in 1909, First Farmers & Merchants Bank (Member FDIC) is one of the largest independent banks in Tennessee, with total assets over \$800 million and an additional \$2.5 billion in assets held by its Trust & Financial Management Department. Headquartered in Columbia, the bank operates 19 offices in a seven-county area that includes Maury, Lawrence, 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.

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