



2 0 2 1 A n n u a l R e p o r t



Serving the Place
We Call Home.



FIRST FARMERS
Grow With Us.

Celebrating A Century of Business and Partnership

First Farmers and Merchants Bank congratulates the Tennessee Farm Bureau Federation on a century of growth.

I am pleased to state that First Farmers and Merchants Bank was blessed with another record year. In his letter, President Brian K. Williams will discuss in detail our outstanding performance during 2021.

It is entirely appropriate to recognize our long-term friends, the Tennessee Farm Bureau and its service companies, in their celebration of 100 years (1921 – 2021) of outstanding success. The leadership of President Jeff Aiken along with the past Presidents, board of directors, officers, and employees have continuously earned the recognition of being the number one Farm Bureau in the nation. Congratulations to everyone, both today and in the past. And, please accept a never-ending thank you and appreciation for allowing First Farmers to be one of your partners and friends.

Sincerely,



T. Randy Stevens
Chairman & CEO



T. Randy Stevens and Jeffery L. Aiken stand together in front of a portrait of Joe Frank Porter, Tennessee Farm Bureau Federation's first President, at the home office of the Tennessee Farm Bureau Federation.

For over 100 years, Tennessee Farm Bureau Federation has served the people of Tennessee. We're proud to be long-term partners with this amazing organization.

As we congratulate Tennessee Farm Bureau Federation on its century milestone, we'd like to take this opportunity to reflect on our partnership and how it has evolved.

Our real connection started in 1949 when Joe Frank Porter became President of the Bank. Porter was the retired President of Tennessee Farm Bureau and his reputation as a strong leader was known by Clarence Whelchel of First Farmers. Porter's connections in the community benefited growth of the Bank and cemented our long-standing relationship with the Tennessee Farm Bureau Federation.

Whelchel and Porter worked together to lead the Bank until Porter's passing in 1951. Porter's leadership at First Farmers and his strong ties with Tennessee Farm Bureau Federation were the catalysts for our continued relationship over the next half-century.

From its humble origins in Maury County, Tennessee Farm Bureau Federation has grown into the largest state Farm Bureau in the nation with upwards of 680,000 members. The founding agricultural leaders of the Tennessee Farm Bureau had a mission to provide a better way of life for residents in the rural part of the state, and 100 years later, it is clear that they have accomplished this goal and much more throughout all 95 counties of our great state.

While it remains the voice for agriculture, Tennessee Farm Bureau reaches deeply into the lives of Tennesseans through the services and trusted advocacy it provides for its members.

First Farmers and Tennessee Farm Bureau Federation have embraced the same core values over the years that have



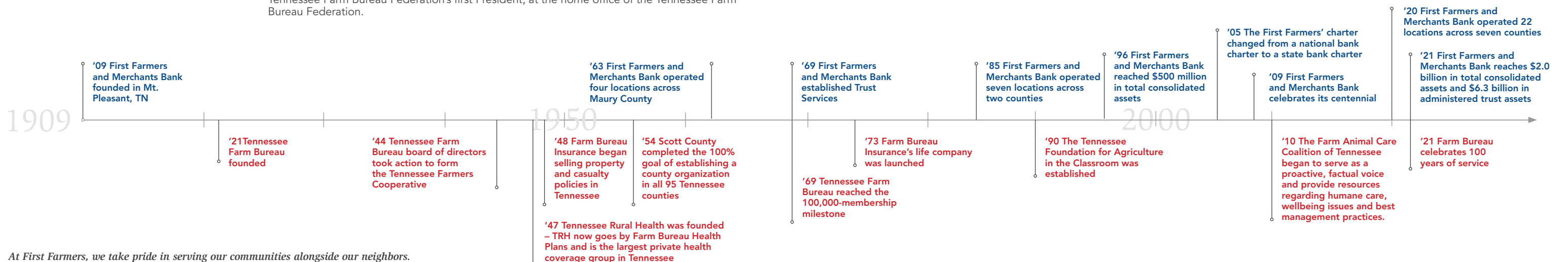
aligned our organizations closely due to our shared business principles and commitment to the people that we serve. We both strive to provide excellent service in a caring

and knowledgeable way, and we have both focused on maintaining a personal connection with those that look to us as trusted advisors.

Our organizations share affinities with the agricultural community, and we strongly believe that is what has helped our partnership flourish. On a grand scale, agriculture is considered the backbone of our nation, and it has been our privilege to play a part in serving that community throughout Tennessee.

Tennessee Farm Bureau Federation has been giving a voice to the populations they serve since 1921. As our partner for the past 71 years, it is our hope to continue standing with them today, tomorrow, and for what we can foresee as another prosperous century of service.

It is evident that the partnership has strengthened the communities we call home, and it has been an honor to grow alongside Tennessee Farm Bureau Federation. We hope you join us in celebrating their 100 years of quality service to the people of Tennessee.



At First Farmers, we take pride in serving our communities alongside our neighbors.

Pictured on the outside cover (clockwise): Lenny and Tammy Magill, Glockstore.com; Joshua Brown, Joshua Brown Family Pharmacy; Dr. Christa S. Martin and Casey Weber, Tallgrass Meat Company.



Tim Pettus stands in front of the Southern Tennessee Higher Education Center in Lawrence County. The facility was designed to create unprecedented educational opportunities and celebrate academic collaboration, allowing students the opportunity to take classes from Columbia State Community College, Martin Methodist College, Tennessee Technological University, and the University of Tennessee.

It has been an honor serving the communities of Middle Tennessee. I am grateful for the life-long relationships I built along the way, and I look forward to continuing to be a strong advocate for this community.

Timothy E. Pettus

After nearly 50 years of dedication to the banking industry in Middle Tennessee, Timothy E. Pettus retired as Vice Chairman of First Farmers and Merchants Bank on December 31, 2021. During his nearly 20-year career with First Farmers, he led many of the efforts tied to restructuring the Bank's credit administration and directed the expansion of our footprint by developing several new branch locations across the mid-state. His unwavering leadership and dedication to mentoring the next generation of bankers will leave a lasting impact at First Farmers.

Tim has demonstrated a lifelong passion for empowering young people through education. The entire Pettus family has tirelessly dedicated their time and resources to support numerous educational projects in Southern Middle Tennessee. Tim will continue his service as a member of First Farmers' Board of Directors through the April 2022 Shareholders' Meeting. We are thankful for the indelible mark Tim has left upon First Farmers, and we will continue to benefit from his advice and strong advocacy for years to come.



First Farmers celebrated 112 years in business during 2021 and we set new records for assets, deposits and trust assets under management. Our commitment to establishing and cultivating deep relationships with our customers contributed to our favorable results in 2021.

Brian K. Williams

Dear Fellow Shareholders,

We are pleased to report that First Farmers achieved record assets, deposits and trust assets under administration in 2021. Ten percent growth in net income to \$15.6 million, or \$3.59 per common share, in 2021 represented the second-best earnings level in our 112-year history. Our commitment to establishing and cultivating deep relationships with our customers contributed to our favorable results in 2021.

Our team did an outstanding job capitalizing on the strong Middle Tennessee economy, as we gained market share across the First Farmers footprint. We also benefited from our focus on diversifying our revenue stream and growing non-interest income. As a result, our strong financial results were broad based - driven by improvements across our business. Net interest income after provision for loan losses, our largest source of earnings, increased 5.8% to \$45.3 million. Non-interest income grew 16.2% driven by growth in mortgage banking activities, trust services fee income, and service fees on deposit accounts.

The company's 2021 results were also highlighted by our unwavering focus on the safety and soundness of First Farmers as demonstrated by our continued improvement in loan quality. We also returned \$5.3 million to First Farmers' shareholders in cash dividends

and stock repurchases as part of our program to build long-term shareholder value. We repurchased 42,432 shares of First Farmers' stock in 2021, up 111% from 20,133 shares repurchased in the prior year.

I am very proud our team was able to deliver such positive results while navigating the continued uncertainty and disruption of the ongoing pandemic. This speaks volumes about their commitment to our customers and our communities. We remain dedicated to investing in our team and supporting their ability to deliver a premier customer experience.

Celebrating 112 Years of Growth in Middle Tennessee

First Farmers has proudly served Middle Tennessee for 112 years. As our marketplace has grown and times have changed, so have we. We have held true to our community banking roots while evolving to meet the needs of our customers.

At the end of 2021, we took another step in our corporate evolution when Randy Stevens announced his planned retirement as Chairman and Chief Executive Officer of First Farmers and Merchants Bank. We are grateful for his almost 50-years of service and guidance in making First Farmers the banking partner our region's families and businesses value and trust. This transition is part of our management succession plan and is designed to ensure the bank is growing and evolving in a sustainable, forward-looking manner allowing First Farmers to remain our communities' banking partner of choice for the next hundred years and beyond.

Focus on the Future

We have exciting plans for 2022 with new services and new products, including plans to elevate the capabilities of the bank's digital banking platform. During the first half of 2022, we will complete the first phase of a series of significant projects expanding our digital platform with best-in-class services and capabilities, enhancing our customer contact center, and expanding other products and services.

Our entire team will remain focused on every aspect of the relationships with our customers. Alongside the trusted, personal touch of our bankers throughout the First Farmers footprint, we believe the expansion of our digital capabilities will further strengthen service capabilities and the overall experience of our customers. Well-executed investments in technology are a must as innovation in the financial services industry and customer preferences continue to evolve.

To our shareholders, thank you for your continued investment in our company and the trust you place in us each day. With your support, we will continue to keep First Farmers a strong, independent community bank committed to unmatched service to our customers while enhancing shareholder value.

Sincerely,

Brian K. Williams
President

Consolidated Balance Sheets

Dollars in thousands	December 31, 2021	December 31, 2020
ASSETS		
Cash and due from banks	\$ 19,791	\$ 29,126
Interest-bearing deposits	75,065	105,470
Federal funds sold	8,374	3,774
Total cash and cash equivalents	103,230	138,370
Securities available-for-sale	876,987	594,649
Securities held-to-maturity (fair market value \$15,932 and \$18,195 as of the periods presented)	15,128	17,259
Equity securities	2,481	2,242
Loans held-for-sale	2,197	3,679
Loans, net of deferred fees	886,891	964,695
Allowance for loan and lease losses	(9,605)	(9,715)
Net loans	877,286	954,980
Bank premises and equipment, net	32,627	34,421
Bank-owned life insurance	35,354	34,016
Goodwill	9,018	9,018
Other assets	18,430	13,511
TOTAL ASSETS	\$ 1,972,738	\$ 1,802,145
LIABILITIES		
Deposits:		
Non-interest-bearing	\$ 522,725	\$ 427,073
Interest-bearing	1,268,481	1,181,101
Total deposits	1,791,206	1,608,174
Securities sold under agreements to repurchase	–	11,691
Accounts payable and other liabilities	22,901	22,286
TOTAL LIABILITIES	\$ 1,814,107	\$ 1,642,151
SHAREHOLDERS' EQUITY		
Common stock - \$10 par value per share, 8,000,000 shares authorized; 4,317,306 and 4,359,738 shares issued and outstanding as of the periods presented	43,173	43,597
Retained earnings	119,507	108,761
Accumulated other comprehensive (loss) income	(4,144)	7,541
Total shareholders' equity attributable to First Farmers and Merchants Corporation	158,536	159,899
Non-controlling interest – preferred stock of subsidiary	95	95
TOTAL SHAREHOLDERS' EQUITY	158,631	159,994
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	\$ 1,972,738	\$ 1,802,145

Consolidated Statement of Income

Dollars in thousands, except per share data	Years ended December 31,		
	2021	2020	2019
INTEREST AND DIVIDEND INCOME			
Interest and fees on loans	\$ 38,491	\$ 40,316	\$ 40,772
Income on investment securities			
Taxable interest	6,789	4,852	5,042
Exempt from federal income tax	2,169	1,985	2,143
Interest from federal funds sold and other	88	170	236
Total interest income	47,537	47,323	48,193
INTEREST EXPENSE			
Interest on deposits	2,380	3,750	5,220
Interest on other borrowings	1	44	523
Total interest expense	2,381	3,794	5,743
Net interest income	45,156	43,529	42,450
(Provision credit) provision for loan and lease losses	(150)	700	(360)
Net interest income after provision	45,306	42,829	42,810
NON-INTEREST EXPENSE			
Mortgage banking activities	1,442	1,362	1,114
Trust service fees	4,045	3,643	3,598
Service fees on deposit accounts	7,093	6,617	7,077
Investment services fee income	341	371	404
Earnings on bank-owned life insurance	554	551	461
Gain on sales of securities	621	129	27
Gain on redemption of bank-owned life insurance	–	820	150
Gain on sale of White Bluff office	–	–	2,700
Gain on sale of Visa class B stock	1,811	–	–
Other non-interest income	876	954	676
Total non-interest income	16,783	14,447	16,207
NON-INTEREST EXPENSE			
Salaries and employee benefits	26,499	24,229	23,710
Net occupancy expense	2,699	2,478	2,518
Depreciation expense	2,033	2,074	2,056
Core provider expense	3,034	3,132	3,007
Software support and other computer expense	2,875	2,554	2,092
Legal and professional fees	794	927	1,001
Audits and exams expense	637	726	653
Advertising and promotions	1,004	894	1,269
FDIC insurance premium expense	636	365	80
Other non-interest expense	2,755	2,902	3,212
Total non-interest expenses	42,966	40,281	39,598
Income before provision for income taxes	19,123	16,995	19,419
Provision for income taxes	3,488	2,785	3,347
Net income	15,635	14,210	16,072
Non-controlling interest – dividends on preferred stock of subsidiary	16	16	16
Net income available to common shareholders	\$ 15,619	\$ 14,194	\$ 16,056
Weighted average shares outstanding	4,345,665	4,363,539	4,429,952
Earnings per share	\$ 3.59	\$ 3.25	\$ 3.62

* December 31, 2021 results include a one-time gain of \$1.3 million, net of tax, for the May 2021 sale of Visa Class B stock and one-time executive retirement benefit expenses in the amount of \$1.1 million, net of tax.

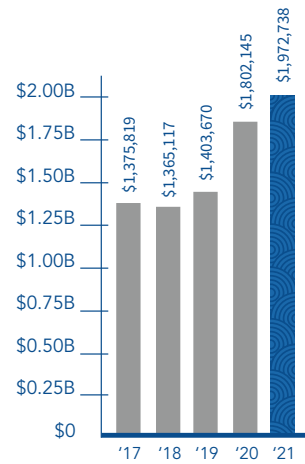
* December 31, 2019 results include a one-time gain of \$2.0 million, net of tax, on the January 2019 sale of the White Bluff office.

Financial Highlights

(dollars in thousands, except per share data)

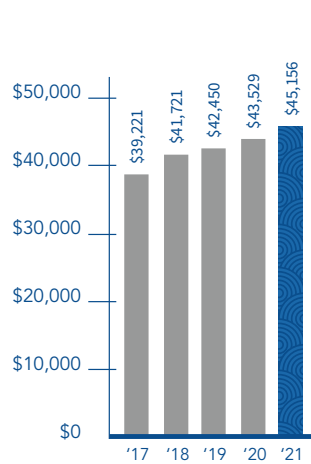
Total Assets

Total assets reached a record \$2.0 billion in 2021, a 43.4% increase since 2017. This continued growth highlights our success in building strong and trusted relationships throughout Middle Tennessee.



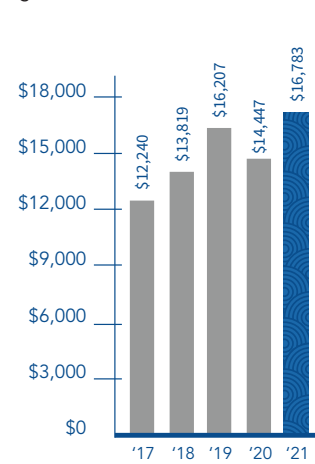
Net Interest Income

Net interest income, our largest source of earnings, continued to show steady growth with a 3.7% increase in 2021 and a 15.1% increase over the past five years.



Non-Interest Income

Our efforts to diversify our revenue stream have been successful. Our non-interest income, which includes mortgage banking activities revenue, trust services fee income, and service fees on deposit accounts, has grown 37.1% since 2017.



Trust and Wealth Management Department Exceeds \$6.3 Billion in Assets

As we take great pride in helping clients plan for their futures and achieve their goals, we entered 2021 eager to expand our capacity for meeting their needs while providing customized, integrated solutions unique to each individual's aspirations.

Excellent investment performance and our unwavering commitment to client service allowed us to experience robust growth in 2021 in trust assets under management, with the total administered assets reaching \$6.3 billion, a 6.8% increase from the previous year. Additionally, we achieved an 11% increase in revenue from 2020 for a total of \$4.0 million.

The growth experienced in 2021 provides stability in revenue moving into 2022. While key indicators predict a decline in trading revenue in the year ahead, only

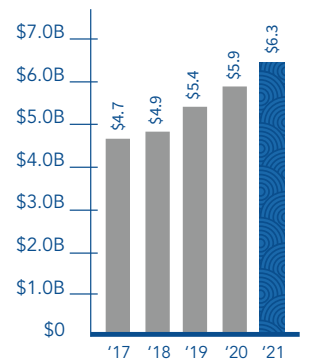
financial planning, and estate planning. These efforts allowed us to equip clients in being actively involved with their financial planning.

We embrace new technology efforts to enhance the overall client experience, including a new wealth management software—Money Guide Pro. This platform allows us to aggregate clients' assets into one place and easily adjust their wealth management plan based on changing needs and aspirations.

Beyond asset management, we continue to explore user-friendly options for online tools and mobile capabilities. This allows us to reach the next generation with helpful financial resources and to expand our capacity for meeting clients where they're at in their financial journey.

Administered Trust Assets

Trust assets under administration hit a record \$6.3 billion while trust services income was also a record \$4.0 million in 2021, up 11% from the prior year.

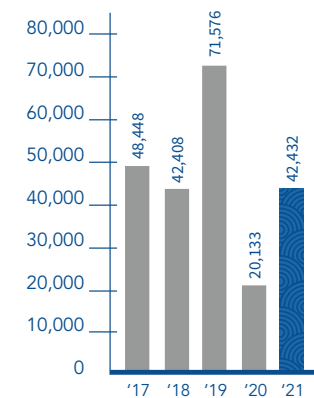


First Farmers' asset quality remained strong in 2021 as highlighted by our low level of non-performing assets. We also continued to build shareholder value by returning over \$5.3 million to shareholders in 2021 through our cash dividend and stock repurchase programs.

Robert E. Krimmel
Chief Financial Officer and Treasurer

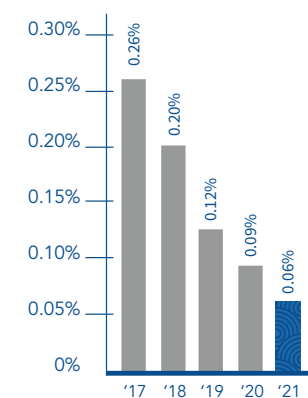
Stock Repurchases

Stock repurchases are an important part of our program to build long-term shareholder value. We repurchased 42,432 shares in 2021, up 111% from 2020 with 224,997 shares repurchased over the last five years.



Non-performing assets to total assets

We remain focused on the safety and soundness of First Farmers. Asset quality improved in 2021 with only \$1.2 million in non-performing assets, or 0.06% of total assets.



We are proud of our team's work to grow while remaining committed to the community and serving our clients with excellence. We continue to expand our technology for enhanced convenience as we deliver a personalized client service experience that's unparalleled in the industry. This approach has created exceptional growth in our administered trust assets.

Dawn D. Moore
Chief Wealth Management Officer

a small portion of our revenue relies on trading activity, ensuring we will continue to experience stable growth due to our managed asset-based business model.

In addition to experiencing record-growth in assets under management, our team dedicated significant time to building a Women and Wealth program, which helps women build financial confidence by educating them about investing,

As we continue implementing new technology, our team remains committed to serving our clients. Whether they prefer to visit in person, over the phone, or online, First Farmers will always serve as a friendly, dependable resource for our local communities.

Serving Our Community

First Farmers is committed to our mission to enrich our community. Mirroring our strong customer relationships, our Bank is also dedicated to establishing and maintaining long-lasting partnerships that are mutually beneficial for our customers and the communities we serve.

Since our founding, we have contributed time, talent, and resources within Middle Tennessee. In 2021, our community outreach took many forms.

Supporting youth throughout Middle Tennessee, First Farmers continued our enduring partnerships with the Boys & Girls Clubs of South-Central Tennessee and aMuse'um Children's Museum of Columbia, Tennessee.

With our support of the Boys & Girls Club, we sponsored the Great Futures Gala, which honored young people on a path

Our lending team helped Middle Tennessee families secure affordable housing by partnering with The Housing Fund, Inc., and Pathway Lending. Through our partnership with The Housing Fund, Inc., we support down payment assistance programs and homebuyer education courses to help Middle Tennesseans achieve their goals. With Pathway Lending, First Farmers invested in affordable rental housing for low-income families.

Furthering financial literacy and education at multiple levels of our community, we shared elder financial exploitation prevention tactics. Our presentations included ID theft prevention and recovery steps and ways to prevent scams. We also had the pleasure of teaching our youngest community members and their families about the banking profession.



When choosing our partners to serve the place we call home, we look for organizations who share First Farmers' steadfast connection and commitment to our communities.

Marcus F. Houston
Community Development Officer

\$697,000+
in community support



to achieving a bright future. Our partnership with aMuse'um Children's Museum contributed to their annual Food Truck Festival and sustained our exhibit at the museum focused on introducing banking to Middle Tennessee's youngest citizens. First Farmers also attended and contributed to A Kids Place Time to Shine Gala, which raised money to provide hope, help, and healing to abused children in our community.

This year's efforts furthered the Bank's mission by supporting our five key giving pillars:

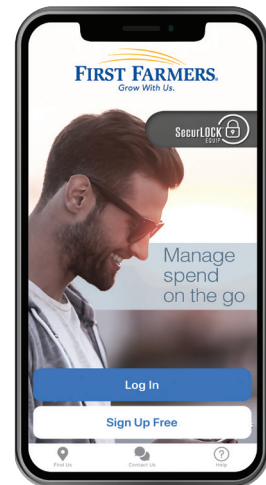
- Affordable Housing
- Children, Youth and Education Organizations
- Civic Enhancement/Community Improvements
- Community Arts
- Community Health and Wellness

We are honored to volunteer our time and resources to the community that has supported us over the years.



1. We sponsored a Habitat for Humanity Williamson-Maury Critical Repair. Names, left to right Mrs. Augusta Walker; Jill A. Giles, Chief Accounting Officer First Farmers; Scott Barker, Critical Repair Manager, Habitat for Humanity Williamson-Maury; Marcus F. Houston, Community Development Officer, First Farmers 2. Ladies of Water Valley CFE Elder Financial Exploitation Prevention Presentation (First Farmers LtoR): Marcus F. Houston, Community Development Officer; Glynis D. Smith, Physical Security/Fraud Officer 3. A Kids Place Time to Shine Gala (First Farmers LtoR): C. Stacey Shedd, Chief Retail Officer; Miriam T. Green, Branch Manager; Carol D. Messer, Relationship Manager; Suzanne A. Estes, Commercial Relationship Officer; Cathy S. Mashburn, Relationship Manager; Cynthia D. Tease, Personal Banker; Timothy E. Pettus, Vice Chairman 4. 5th Sunday Fellowship Plaque Presentation to First Farmers for Donations (LtoR): Robert C. Stevenson, Branch Manager, First Farmers; Demetrius Nelson, Minister of Carmack Blvd and Representative of 5th Sunday; First Farmers: Paul T. Butts, Jr., Executive Vice President; Carol D. Messer, Relationship Manager 5. Pathway Lending Donation (LtoR): Barbara Harris, CFO, Pathway Lending; Clint Gwin, President & CEO, Pathway Lending; Marcus F. Houston, Community Development Officer, First Farmers; Amy Bunton, COO, Pathway Lending; Mason Worthington, Director, Tennessee Rural Entrepreneurship; Richard Bird, SVP Finance and Compliance, Pathway Lending 6. Boys & Girls Club of South-Central Tennessee Donation: Robyn B. Peery, CEO, Boys & Girls Club of South-Central Tennessee; Sam N. Wantland, General Counsel and Special Assets Officer, First Farmers 7. Centerville Elementary School Career Day (First Farmers LtoR): Marcy L. Jenkins, Branch Manager; Jennifer G. Talley, Assistant Branch Manager 8. aMuse'um Children's Museum Donation (First Farmers LtoR): Trenton W. Schmidt, Branch Manager; Robert C. Stevenson, Branch Manager

New Technology and Products



Technology continues to bolster First Farmers' product offerings.

Enhancements spanned all aspects of our business, from consumer-facing features to multiple new technologies designed to improve internal processes and communications. Each update helped build a solid foundation for further technology enhancements coming in 2022.



It is our intent to harness the power of new technology to bring added speed, efficiency, and convenience to each customer we serve.

Shannon L. Tidwell
Chief Information Officer

25,000+
e-newsletter subscribers

As a trusted partner in the Middle Tennessee community, First Farmers strives to support our customers by constantly evolving and improving our services. While this often includes providing in-person service at our physical offices, it also increasingly means introducing digital products that make remote banking more convenient.

As our community grows, we are working hard to support the customers' preferred method of banking across all platforms. We dedicated 2021 to building a stable foundation for future improvements, including implementing a new call flow in our contact center. This new process will allow our team to provide extended capabilities and more efficiently support customers.

Other updates include the introduction of a digital dashboard, which tracks customer behavior and reporting metrics, providing us with greater visibility as to how our customers prefer to conduct their banking. For wealth management, we invested in a new financial planning software to improve the way we assist our customers' with their financial decisions.

2021 added a strong focus on improving communications, both internally and externally. We launched our Twitter account in early 2021, which allows us to share urgent updates with our customers. The customer e-newsletter launched in March, reaching nearly 25,000 subscribers each month with business news, helpful resources, and financial tips.

Looking ahead, we are excited for the launch of our comprehensive digital banking experience. Enhancements include user name and password resets, quick actions for transfers and payments, budgeting tools, a money manager dashboard, and more. This transition would not be possible without the improvements made throughout the past year. We look forward to supporting our customers with their technology needs even more strongly in 2022.

Our Mission and Core Values



First Farmers strives to be the financial partner Middle Tennesseans value and trust. Our mission statement and core values guide us toward this goal.

Brian K. Williams
President

First Farmers' mission statement, vision, and core values reflect who we are and where we are going. With a growing team and customer base, we are dedicated to weaving these principles throughout the Bank's organization. Since we updated these statements to account for our continued growth, these six core values have guided our decision-making as we strive to enrich the lives of our team members, customers, and communities.

- 1. RELATIONSHIPS**
Banking is at its heart about people and opportunity. Our team members work together to be trusted advisors for our customers.
- 2. RESPONSIBILITY**
We take our responsibility seriously to do what is right for our customers and the communities we serve.
- 3. RELIABILITY**
Middle Tennesseans have been counting on us since 1909, and we are here through every chapter of their lives.
- 4. RELEVANCE**
We embrace change and anticipate our customers' needs.
- 5. RESULTS**
We hold ourselves to high standards of excellence and delivery of shareholder value over the long term.
- 6. RESPECT**
We treat team members, customers, and shareholders with appreciation and dignity.

Board of Directors



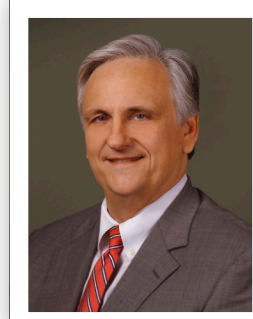
T. Randy Stevens
Chairman and CEO
First Farmers and
Merchants Corporation



Jeffrey L. Aiken
Deputy Commissioner
for the Tennessee
Department of
Agriculture



Jonathan M. Edwards
President and CEO
Edwards Oil Company



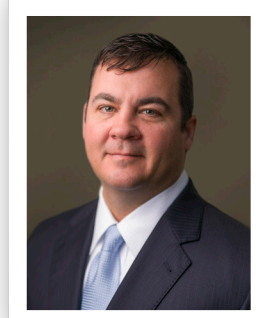
Thomas Napier Gordon
Attorney and Managing Partner
Gordon Brothers Properties



E. Marlee Mitchell
Partner
Waller Lansden Dortch &
Davis, LLP



Jeffrey L. Pannell
CEO
Tennessee Farmers
Insurance Companies



Richard C. Perko
President and CEO
Lee Company



Timothy E. Pettus
Vice Chairman
First Farmers and
Merchants Corporation



H. Alan Watson
Retired CEO
Maury Regional Health



Brian K. Williams
President
First Farmers and
Merchants Corporation



Gina B. Wolfe
Owner/Operator
Wolfe Enterprises



Executive Management

2021 brought many milestone moments for our Executive Management team. We're grateful for their continued commitment to excellence, which has allowed us to pursue our mission since 1909.

Our Executive Management's vision has led to steady growth across Middle Tennessee and thoughtful innovation to meet the needs of our customers and communities. In leading by example, this team reminds us to stay focused on what matters most—making a positive impact on the people and communities we serve.

Standing

Paul Butts, Jr
Executive Vice President
of Branch Operations

Felicia Y. Brown
Chief Marketing
Officer

Robert E. Kimmel
Chief Financial
Officer and
Treasurer

Seated

Brian K. Williams
President

T. Randy Stevens
Chairman and CEO

Timothy E. Pettus
Vice Chairman



In 2021, T. Randy Stevens announced his retirement as Chairman and Chief Executive Officer of First Farmers and Merchants Bank as of December 31, 2021. Mr. Stevens will continue serving as a member of the Bank's Board of Directors as Chairman of the Board and CEO of First Farmers and Merchants Corporation until the shareholders' meeting in April 2022.

The Board of Directors named **Brian K. Williams** Chairman and CEO of First Farmers and Merchants Bank effective January 1, 2022.

816 South Garden Street
Columbia, TN 38401
800-882-8378
www.myfirstfarmers.com

Locations

DAVIDSON COUNTY

Nashville
21st Avenue Office*
2306 21st Avenue South
615-279-5218

Green Hills Office*
4013 Hillsboro Circle
615-279-5214

GILES COUNTY

Pulaski
Pulaski Office*
302 South Second Street
931-363-3830

HICKMAN COUNTY

Bon Aqua
East Hickman Office*
9512 Highway 46
931-670-0090

CENTERVILLE

Centerville Office*
116 Church Street
931-729-3522

LAWRENCE COUNTY

Lawrenceburg
Crockett Office*
116 West Gaines Street
931-766-5650

Lawrenceburg Office* +
1501 North Locust Avenue
931-762-6490

Loretto

Loretto Office*
201 South Military Street
931-853-4358

MARSHALL COUNTY

Lewisburg
Ellington Office* +
260 North Ellington Parkway
931-359-6222

MAURY COUNTY

Columbia
Main Office*
816 South Garden Street
931-388-3145

Campbell Plaza Office – Kroger* +
1202 South James Campbell
Boulevard
931-380-8278

Hatcher Lane Office*
1501 South James Campbell
Boulevard
931-380-8260

High Street Drive Thru
515 North High Street
931-380-8291

Northside Office* +
901 Nashville Highway
931-380-8340

Mt. Pleasant

Mt. Pleasant Office*
128 North Main Street
931-379-3292

Spring Hill

Spring Hill Office*
5398 Main Street
931-486-2212

Port Royal Office*
4871 Port Royal Road
931-486-2436

WILLIAMSON COUNTY

Brentwood
Brentwood Office*
5020 Harpeth Drive
615-514-1228

Franklin

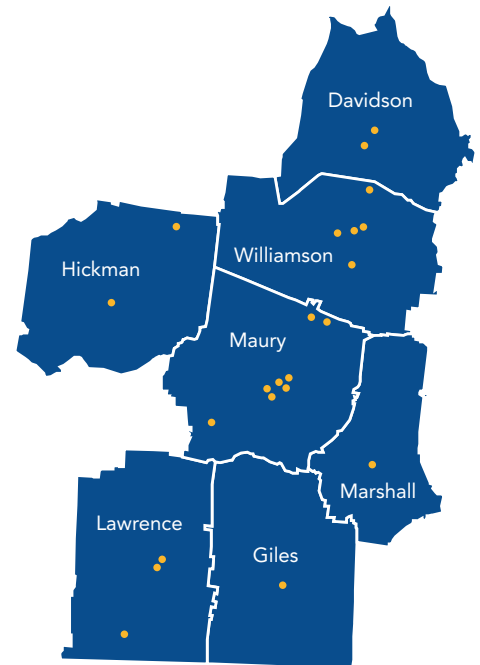
Berry Farms Office*
1004 Village Plains Boulevard
615-591-2430

Cool Springs Office*
300 Billingsly Court
615-771-6484

Downtown Franklin Office*
121 1st Avenue South
615-435-8818

McEwen Office*
1536 West McEwen Drive
615-435-8814

*ATM at Location
+ Open Saturday



HONORS & AWARDS – We are honored to have been voted *The Daily Herald's* Best Bank by our community members. We are also pleased to share that our own Stacey Crowell was chosen by *The Daily Herald* as Best Mortgage Lender and First Farmers was selected by readers of *Nashville House & Home & Garden Magazine* as Favorite Bank. These distinctions mean so much to us. It is a great privilege to be recognized for our service by our wonderful customers.