



F&M BANK TO CONSOLIDATE LEWISBURG OFFICES

Extending Hours at Ellington Parkway and Chapel Hill Offices

LEWISBURG, Tenn., March 28, 2006 –First Farmers & Merchants Bank announced today that services at the bank’s office on Ellington Parkway will expand – including longer hours – as part of a consolidation of services in Lewisburg. Hours at the bank’s Chapel Hill office will also be expanded.

Operations at the East Commerce office and the Downtown office and Drive-Through will be consolidated at the Ellington Office, located at 260 North Ellington Pkwy. F&M employees of the consolidated offices will be transferred to other locations, primarily in Marshall County, and no one will lose their job due to the change.

“We have a commitment to our customers to provide the highest level of service,” said Barry B. White, F&M Marshall County president. “Part of that commitment is the responsibility to use our resources wisely. The Ellington office is centrally located and convenient to our customers. The consolidation of services there will allow customers to have all of their banking needs met at one location and allow us to make the most effective use of our resources on their behalf.

“Most of the employees of the consolidated offices will be absorbed into the Ellington or Chapel Hill offices, as both offices will be extending their hours of operation as a part of the plan to better serve our customers,” White said. “Those not moving to Ellington or Chapel Hill will be offered positions in other F&M locations. No one will be laid off in this reallocation of personnel.”

The Ellington office provides F&M customers a full range of services including loans, safe deposit boxes, an ATM, drive-through service and extended hours.

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 \$2.4 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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