



## **MCCOY ZACHRY JOINS FIRST FARMERS & MERCHANTS BANK AS CREDIT OFFICER**

COLUMBIA, Tenn., April 13, 2006 – First Farmers & Merchants Bank announced today the addition of McCoy Zachry as credit officer.

“McCoy has a diverse background, with experience in credit administration and real estate lending,” said T. Randy Stevens, chairman and chief executive officer of First Farmers & Merchants Bank. “This background makes him a very capable credit officer and a great asset to our bank.”

Zachry has more than 28 years experience working in credit administration and commercial real estate. Prior to working for First Farmers & Merchants Bank, he was a senior relationship officer for AmSouth Bank in Nashville, Tenn. In that position, Zachry worked with customers, lenders, attorneys, appraisers, construction professionals and realtors. Prior to that position, as senior vice president of First American National Bank, Zachry was responsible for a division that originated commercial and residential real estate loans.

“Being a part of First Farmers & Merchants Bank means being a part of the community” said Zachry.

Zachry graduated from Tennessee Technological University with a Bachelor of Science degree in industrial technology and has completed the five required sessions of the Commercial Investment Real Estate Council (CCIM). He also served in the United States Army Corp of Engineers.

Founded in 1909, First Farmers & Merchants Bank (Member FDIC) is one of the largest independent banks in Tennessee with total assets of over \$800 million and an additional \$2.5 billion in assets held by its Trust Department. Headquartered in Columbia, the bank operates 19 offices in a seven-county area that includes Dickson, Giles, Hickman, Lawrence, Marshall, Maury and Williamson counties. It is distinguished by its commitment to traditional, personal banking relationships and service to the community.

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