



JUDY MUSGRAVE NAMED F&M SPRING HILL BRANCH MANAGER

SPRING HILL, Tenn. Oct. 11, 2006 – First Farmers & Merchants Bank announced today the promotion of Judy Musgrave to branch manager of the bank’s Spring Hill office. As branch manager, Musgrave will oversee the lending of personal, retail, mortgage and business loans and the general operations of the Spring Hill office.

“Judy’s lending experience combined with the leadership experience she earned through serving as branch manager at other financial institutions make her an ideal choice for this position,” said F&M President John P. Tomlinson. “I’m sure she will continue to succeed as Spring Hill’s new branch manager.”

For the past four years, Musgrave worked for F&M as a relationship manager in the main office in Columbia. Before joining F&M, she served as a branch manager at two financial institutions, FMAC and US Bank, and was assistant branch manager at Tennessee Credit.

“I truly love people, which is why I have enjoyed working for F&M so much. I meet the nicest and kindest folks,” said Musgrave. “I’m looking forward to building the same types of relationships through my new role in the Spring Hill office.”

Musgrave is a life-long Lewisburg resident and Marshall County High School graduate. In her free time, she enjoys volunteering for the American Cancer Society’s Relay for Life and spending time with her two sons.

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.

###