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FIRST FARMERS UPGRADES AND EXPANDS ATM FLEET

At 34 ATMs, bank now offers greater convenience to southern Middle Tennessee customers

COLUMBIA, Tennessee, (January 10, 2012) – First Farmers & Merchants Bank today announced it will be adding nine new ATMs in Shell Quik Mart convenience stores, expanding the bank’s ATM network to 34 and making it one of the largest ATM networks in southern Middle Tennessee.

“Placing ATMs in these Shell Quik Mart stations and other non-bank locations provides our customers even greater access to their money,” said John Tomlinson, chief administrative officer, First Farmers & Merchants Bank. “We know people today have hectic lives, so giving them another way to handle their banking transactions will offer them much needed convenience. Partnering with Quik Mart for this expansion made a lot of sense given their similar devotion to customer service and the popularity of their stores.”

Shell Quik Mart is the convenience retail operation of South Tennessee Oil Company, based in Lawrenceburg. The company now offers eleven First Farmers ATMs.

Four of the newest ATMs are located in Columbia Quik Marts -- on Carmack Blvd, Hampshire Pike, East James Campbell Blvd and Nashville Highway -- and one each is located in Shell Quik Marts in Lawrenceburg, on N. Locust; in Spring Hill, on Main Street; in Lewisburg, on N. Ellington Parkway; in Summertown, on Highway 43; and in Loretto, on South Military.

First Farmers also announced it is replacing much of its ATM equipment with new ATMs, some of which will offer a new deposit feature, and all of which will be Americans with Disabilities Act (ADA)-compliant with voice enablement for the visually impaired.

The deposit automation feature will enable customers to deposit checks and cash directly without an envelope. Plus, they can receive an image of their deposited check as part of their receipt, assuring

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greater deposit accuracy. The voice enablement feature will help customers with either sight problems better understand handle their transaction. Timetable for this change out is the first quarter of 2012.

South Tennessee Oil Company has 42 Shell Quik Mart locations in southern Middle Tennessee and northwestern Alabama, including the First Farmers markets of Columbia, Spring Hill, Mt. Pleasant, Loretto, Pulaski, Lawrenceburg and Lewisburg. Other Tennessee locations include: Savannah, Adamsville, Connersville, Tullahoma, Shelbyville, Manchester and Waynesboro. Alabama markets include: Huntsville, Town Creek, Tuscumbia, Florence, Muscle Shoals, Lexington, Rogersville, Ardmore and Sheffield.

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About First Farmers & Merchants Bank

Founded in 1909, First Farmers & Merchants Bank (Member FDIC) is one of the most successful independent banks in Tennessee, with total assets of approximately \$989 million and an additional \$3 billion in assets held by its Trust & Financial Management Department. Headquartered in Columbia, Tenn., and long the market leader in Maury County, the bank operates 18 offices in a seven county area in Middle Tennessee that includes Maury, Lawrence, Marshall, Hickman, Giles, Dickson and Williamson counties, and has almost 20 percent of all deposits in six of these counties. First Farmers 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. For additional information, visit www.myfirstfarmers.com or call the main office at (931) 388-3145.