2018

REACHING NEW HEIGHTS

ANNUAL REPORT

FIRST FARMERS®

Dear Shareholders:

In 2018, First Farmers was blessed with another outstanding year. Thanks to the wisdom of the bank's Board of Directors, the leadership of the Executive Team and the dedication of the officers and employees, the bank and its holding company have successfully created the best record in the history of the bank.

Thank you for being a valued shareholder.

Sincerely,

T. Randy Stevens
Chairman and CEO

Dear Shareholders:

I write you with great excitement and enthusiasm for the year just ended and for the company's attractive prospects that lie ahead. To call 2018 a record year would be accurate, but it would be inadequate in some respects. Net income for 2018 was indeed a record amount, rising 37% to $14.2 million or $3.17 per common share from $10.4 million or $2.29 per common share for 2017. Clearly quite a feat, but less obvious is the fact that never in our 109-year history have we surpassed the prior year's earnings by so much. Moreover, return on assets climbed to 1.04% for the year while return on equity reached 11.41%.

These results reflect the multilayered success of our various lines of business. Net interest income, the largest source of revenue for the company, increased 7% to $41.7 million on the strength of both notable loan growth and higher net interest margin, the latter of which expanded again in 2018 due to our ongoing pricing discipline within the company's balance sheet management. Of importance, as we continue to grow our portfolio organically, is that we remain intent on promoting high asset quality and a low-risk profile, and in 2018, our credit quality metrics improved upon their already excellent levels.

Alongside this progress, we are pleased with the continued expansion of our sources of non-interest income, which helps diversify our revenues and opens new opportunities for growth across our customer base. During 2018, we experienced solid growth in trust, mortgage and investment services, underscoring our emphasis on these important areas as non-interest income surpassed 25% of the total revenue of the company.

Because of our strong financial performance, the Board of Directors voted in December to increase the company's regular quarterly cash dividend 5% to $0.21 per share. The higher rate went into effect with the dividend paid on January 14, 2019, to shareholders of record as of December 31, 2018. That dividend marked the third increase in our cash payout over the past five years, for a cumulative increase of 13%, and represented the 78th consecutive dividend for First Farmers' shareholders.

Our story for 2018 would be incomplete without mentioning an evolving banking footprint across Middle Tennessee. As part of our measured branching strategy, last year we purchased a branch office located on 21st Avenue South in the Hillsboro Village area of Nashville from First Tennessee Bank. The new office, opened in late December, marks the company's second location in Nashville and greatly strengthens our presence in the southeastern area of the city, providing First Farmers with greater exposure to some of Nashville's strongest growth dynamics and economic trends – in terms of both retail and business customers.

As we look ahead, we continue to focus on the key pillars of our business: our customers, our banking team and our shareholders. To set a framework for our future vision, we have reinforced our mission to affirm that First Farmers will continue to be Middle Tennessee's leading community bank. Supporting that mission, we have sharpened our strategic plan, initiatives and measurements to ensure our entire organization remains aligned on what we intend to achieve. We also are investing in all aspects of our business, from our team of bankers and service specialists who are passionate about First Farmers' style of community banking – and how we service our customers – to the technology and infrastructure that enhance our customers' banking experience by making products and services convenient, intuitive and secure. For you, our shareholders, these efforts and investments translate into strong value creation as we continue to deliver sustained, predictable returns over the long term, while effectively managing risk in order to minimize volatility.

Against the backdrop of a continued vibrant state economy, our view of First Farmers' future remains bright – as seen through the lens of a 109-year-old bank that values safety and soundness as much as growth. With strong fundamentals driving our performance and new opportunities ahead, we believe our market position is attractive in an increasingly disrupted banking environment, which in turn sets the conditions for our company to thrive. As our shareholders, we look forward to having you Grow With Us.

On behalf of the Board of Directors and management, I thank our shareholders, customers and team members for your loyal support and confidence in our company.

Sincerely,

Brian K. Williams
President

WOMEN OF FIRST FARMERS

A Special Thanks to the Women of First Farmers

First Farmers and Merchants Bank has a total of **291** employees, of whom **200** are women. Considering that **69%** of the bank's team is represented by women, it is evident how much the bank depends upon them and their leadership in our organization. Thank you to all of our bank family for the effort you put forth to make our bank successful.

Our Chairman and CEO, T. Randy Stevens

BOARD OF DIRECTORS

T. RANDY STEVENS
Chairman and CEO
First Farmers and Merchants Corporation

JEFFREY L. AIKEN
President
Tennessee Farm Bureau Federation

JONATHAN M. EDWARDS
President and CEO
Edwards Oil Company

THOMAS NAPIER GORDON
Attorney and Managing Partner
Gordon Brothers Properties

DALTON M. MOUNGER
Attorney

TIMOTHY E. PETTUS
Vice Chairman
First Farmers and Merchants Corporation

MATTHEW M. SCOGGINS JR.
CEO Emeritus
Tennessee Farmers Insurance Companies

H. ALAN WATSON
CEO
Maury Regional Health Systems

BRIAN K. WILLIAMS
President
First Farmers and Merchants Corporation

EXECUTIVE TEAM

(seated L-R) BRIAN K. WILLIAMS – *President*, T. RANDY STEVENS – *Chairman and CEO*
(standing L-R) TIMOTHY E. PETTUS – *Vice Chairman*, ROBERT E. KRIMMEL – *Chief Financial Officer and Treasurer*

EXPANDING FOOTPRINT

Since its founding in 1909, First Farmers and Merchants Bank has become one of the most successful independent community banks in Tennessee.

1909
- Bank charter signed on July 24
- Established Mount Pleasant location

1963
- Opened Main Office in Columbia
- Four locations across Maury County

1969
- Established Trust Services, which will celebrate 50 years in 2019

1985
- Added Lawrence County with the purchase of the Bank of Loretto
- Seven locations across two counties

1990
- Entered Marshall County with the addition of the Lewisburg location
- Nine locations across three counties

1991
- Expanded into Hickman County with the purchase of the Centerville location from Sovran Bank
- 10 locations across four counties

1909 | 1963 | 1969 | 1985 | 1990 | 1991

1996
- $500 million in total consolidated assets

2002
- Moved into Giles County with purchase of the Community Bank in Pulaski
- 14 locations across six counties

2005
- Charter changed from a national bank charter to a state bank charter

2009
- Expanded to Williamson County with the opening of the Cool Springs office
- Bank's centennial celebration marked $100 million in equity capital
- 16 locations across seven counties

2011
- $1 billion in total consolidated assets
- 17 locations across seven counties

2014
- Expanded into Davidson County with the opening of the Green Hills office in Nashville
- 19 locations across eight counties

2018
- Second location in Davidson County opened on 21st Avenue in Nashville
- $1.3 billion in total consolidated assets
- $4.9 billion in administered trust assets

1996 | 2002 | 2005 | 2009 | 2011 | 2014 | 2018

VALUED CUSTOMERS

OUR APPROACH

First Farmers would not be as successful as it is today without our clients. We are dedicated to putting the needs of our clients first. It all starts with listening to our clients' goals to understand their unique situations and provide solutions to fit those needs.

BERRY BROOKS – *Sr. Commercial Banking Officer, First Farmers*
TIM DOWNEY – *CEO, Southern Land Company*

SOUTHERN LAND COMPANY
Tim Downey, CEO

Working with First Farmers is a little like going back in time – in the best possible way. It's simple and uncomplicated. They are very practical in their approach – even down to the paperwork – and are always a joy to work with.

We have worked with big banks over the years, and they tend to be a revolving door when it comes to lending relationship managers. With each new contact, we have to start from scratch educating them about our business and needs.

By contrast, we have had the same banker at First Farmers since day one as well as a long-tenured banking team there that we know and trust.

In today's technology-driven world, it is refreshing to have a banking partner that has not forgotten the value of relationships. First Farmers brings the best of the old days to the needs of today.

TYRONE NEAL – *President, JRN Inc.*
STEPHEN HUGHES – *Sr. Commercial Banking Officer, First Farmers*
BRETT NEAL – *Chief Operating Officer, JRN Inc.*
CLAY NEAL – *EVP, Real Estate, JRN Inc.*

JRN INC.
Tyrone Neal, President

Our partnership with First Farmers began almost five decades ago when my father (John R. Neal) became a KFC franchisee, moved to Columbia and leased office space on the second and third floors of First Farmers headquarters.

Today, JRN owns 158 KFC, Taco Bell and Pizza Hut restaurants across 11 states with 4,000 employees and is ranked in the top 50 largest franchise companies in the country. Our family also owns Neal Auction Company located in New Orleans, which specializes in fine art and antiques.

My father always said you don't need a fair-weather banker, and First Farmers has been a true partner through thick and thin. Dad would often say "tell your banker first"– whether it's good news or bad. That's the type of relationship we've had every step of the way.

Continuity, faith and a growth mindset are the primary ingredients of our collective success.

JEFF PANNELL – *CEO, Farm Bureau Insurance of Tennessee*
ANTHONY KIMBROUGH – *CEO, Farm Bureau Health Plans*
RHEDONA ROSE – *EVP, Tennessee Farm Bureau Federation*
BRIAN WILLIAMS – *President, First Farmers*

TENNESSEE FARM BUREAU FEDERATION
Jeffrey Aiken, President

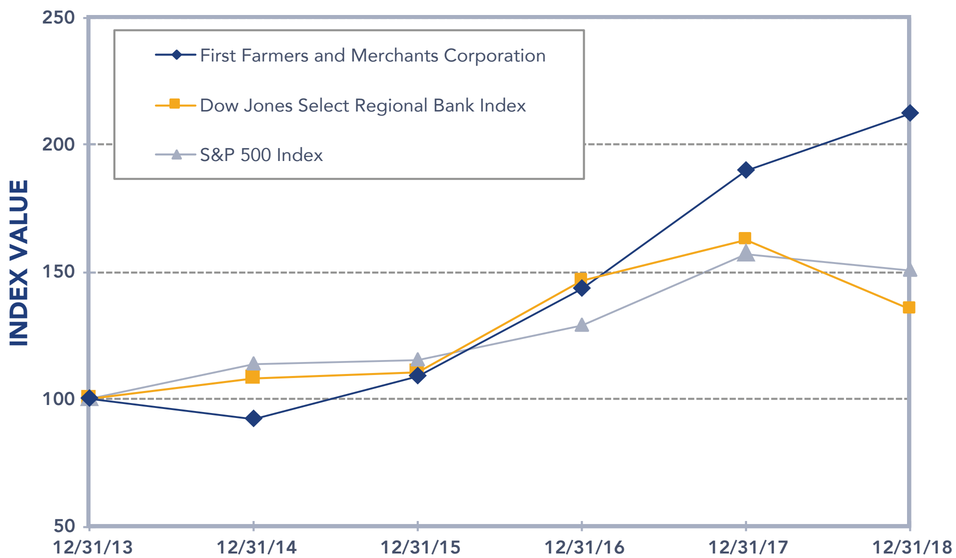
First Farmers has been a strong and reliable partner and the primary home bank for the Tennessee Farm Bureau and all of our companies throughout our 97-year existence. Our values and philosophies closely align; provide excellent service to customers with a caring and knowledgeable staff, attain steady and sustainable growth to ensure longevity and profitability, achieve respect and active involvement in the communities served, incorporate cutting edge technology without losing the personal connection, all while continually representing the values important to those they serve. First Farmers has maintained the great service we've always enjoyed and everyone expects from their bank while adapting new technologies suitable for any size customer and competitive with the most progressive banks.

From cattle production with Tennessee Livestock Producers to 191 offices across Tennessee providing auto, property, life and health insurance, we're honored to have grown with First Farmers through their expertise, knowledge and desire to serve both individuals and businesses with their banking needs.

TOTAL SHAREHOLDER RETURNS

We know we have many constituencies – customers, team members, shareholders and the communities we serve – all vital to the financial health and progress of our bank, all driven by different aspects of our performance. For shareholders, performance is ultimately measured by how well we do versus other investment opportunities in the context of total shareholder return, whether in the banking industry or elsewhere. Having exceeded the regional bank index by more than 57% over the past five years, First Farmers continues to create exceptional value for its shareholders.

TOTAL RETURN PERFORMANCE



INDEX	PERIOD ENDING 12/31/13	12/31/14	12/31/15	12/31/16	12/31/17	12/31/18
First Farmers and Merchants Corporation	100.00	92.30	109.12	143.68	189.75	212.02
Dow Jones Select Regional Bank Index	100.00	108.05	110.42	146.67	162.82	135.05
S&P 500 Index	100.00	113.69	115.26	129.05	157.22	150.33

Source: S&P Global Market Intelligence ©2019

CREATING LONG-TERM VALUE

One glance at our financial statements for 2018 confirms the power and momentum of our banking operations, the strength of our customer and client relationships, and the opportunities ahead. All the key metrics of success – from higher earnings to the growing amount we return to shareholders in the form of dividends, allowing you to participate directly in our growth – show our dedication to enhancing your value in First Farmers over the long term.

$14.2
Million
Net Income

Highest in
First Farmers History

$3.17
Earnings per
Share

Highest in
First Farmers History

$0.81
Dividends per
Share

78 Consecutive Periods
of Cash Dividends to
Shareholders

1.04%
Return on
Assets

Highest Level in
10 Years

11.41%
Return on
Equity

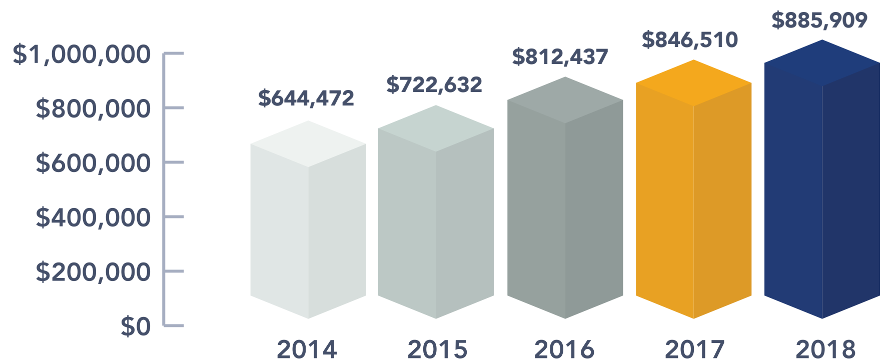
Highest Level in
17 years

EXCELLING IN EVERY WAY

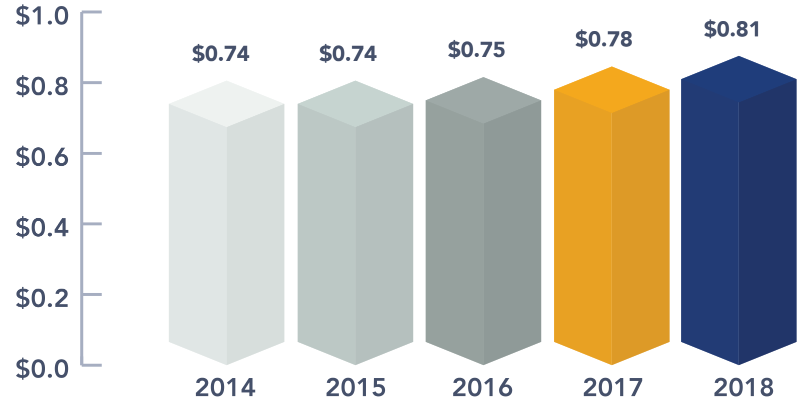
For investors, it all begins with growth, and absent that, few things really compensate or lay the groundwork for future prosperity. We are pleased to have added $288 million in net loans since the beginning of 2014, a 45% increase that reflects both organic growth as well as our strategic expansion into new markets.

From this balance sheet strength – along with notable earnings growth from banking operations and other sources of non-interest income, which translated into the highest level of earnings for the company in its history – comes the flexibility to deploy our capital in ways that accrue to the benefit of our shareholders. In 2018, we raised our dividend 4% to an indicated annualized rate of $0.81 per share – for a cumulative increase of 13% over the past five years. This forward rate represents a payout ratio of 26% of 2018 earnings.

NET LOANS (IN THOUSANDS)



DIVIDENDS PER SHARE

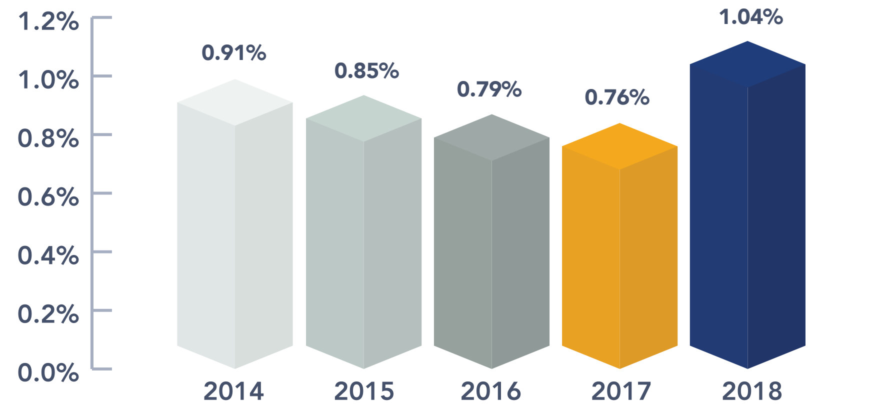


LEADING THE WAY

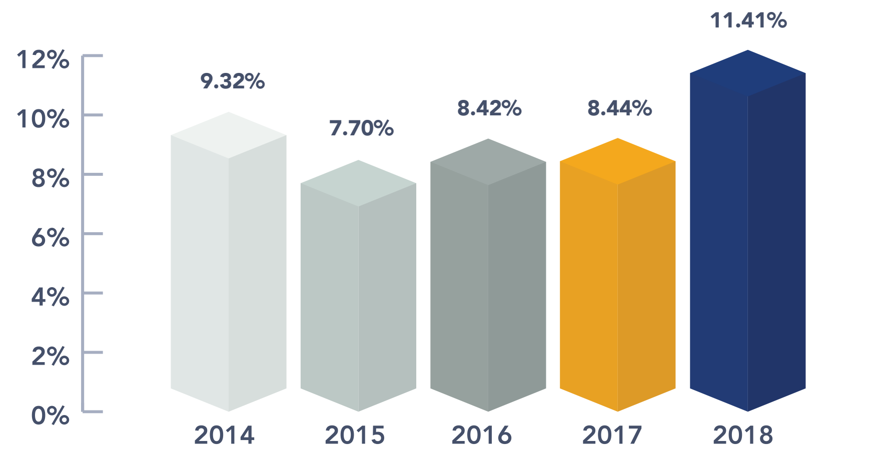
When banks compare themselves to one another, a common benchmark is drawn along the lines of profitability, either based on average assets or average equity. These measurements, when above 1% or 10%, respectively, are considered strong and among the best in banking. We are pleased to be in such rare company.

Our returns on assets and equity for 2018 reached 1.04% and 11.41%, respectively, placing First Farmers in a frontrunner status among community banks nationwide, a ranking propelled by our strong financial results for 2018. Even as a leader among our peers, we recognize much is yet to be accomplished – and much is yet to be orchestrated according to our strategic plan. We know that much is expected from us, and we are up to that challenge!

RETURN ON AVERAGE ASSETS



RETURN ON AVERAGE EQUITY



2018 REPORT TO SHAREHOLDERS

FIRST FARMERS AND MERCHANTS CORPORATION AND SUBSIDIARIES

CONSOLIDATED BALANCE SHEETS

Dollars in thousands

	December 31, 2018	December 31, 2017
ASSETS		
Cash and due from banks	$ 36,100	$ 26,878
Interest-bearing deposits	4,173	26,371
Federal funds sold	246	1,915
Total cash and cash equivalents	40,519	55,164
Securities:		
Available-for-sale	332,237	371,773
Held-to-maturity (fair market value $17,615 and $18,525 as of the periods presented)	18,644	18,675
Total securities	350,881	390,448
Loans, net of deferred fees	895,191	855,632
Allowance for loan and lease losses	(9,282)	(9,122)
Net loans	885,909	846,510
Bank premises and equipment, net	31,605	28,787
Bank-owned life insurance	31,960	32,091
Goodwill	9,018	9,018
Deferred tax assets	3,062	2,445
Other assets	12,163	11,356
TOTAL ASSETS	**$ 1,365,117**	**$ 1,375,819**
LIABILITIES		
Deposits:		
Non-interest-bearing	$ 302,345	$ 292,502
Interest-bearing	872,325	914,047
Total deposits	1,174,670	1,206,549
Securities sold under agreements to repurchase	40,579	31,222
Accounts payable and accrued liabilities	15,885	14,668
FHLB borrowings	4,000	-
TOTAL LIABILITIES	**$ 1,235,134**	**$ 1,252,439**
SHAREHOLDERS' EQUITY		
Common stock - $10 par value per share, 8,000,000 shares authorized; 4,451,447 and 4,493,855 shares issued and outstanding as of the periods presented	44,514	44,939
Retained earnings	89,299	79,793
Accumulated other comprehensive loss	(3,925)	(1,447)
Total shareholders' equity attributable to First Farmers and Merchants Corporation	129,888	123,285
Non-controlling interest - preferred stock of subsidiary	95	95
TOTAL SHAREHOLDERS' EQUITY	**$ 129,983**	**$ 123,380**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**$ 1,365,117**	**$ 1,375,819**

2018 REPORT TO SHAREHOLDERS

FIRST FARMERS AND MERCHANTS CORPORATION AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF INCOME

Dollars in thousands, except per share data	Years ended December 31, 2018	2017	2016
INTEREST AND DIVIDEND INCOME			
Interest and fees on loans	$ 37,821	$ 34,504	$ 32,056
Income on investment securities			
Taxable interest	5,347	4,852	4,785
Exempt from federal income tax	2,508	2,566	2,258
Interest from federal funds sold and other	217	171	232
Total interest income	45,893	42,093	39,331
INTEREST EXPENSE			
Interest on deposits	3,715	2,892	2,384
Interest on other borrowings	457	209	93
Total interest expense	4,172	3,101	2,477
Net interest income	41,721	38,992	36,854
Provision (credit) for loan and lease losses	50	(225)	840
Net interest income after provision	41,671	39,217	36,014
NON-INTEREST INCOME			
Mortgage banking activities	849	583	498
Trust service fees	3,650	3,122	2,673
Service fees on deposit accounts	7,186	6,925	6,451
Investment services fee income	584	423	289
Earnings on bank-owned life insurance	487	504	411
(Loss) gain on sales of available-for-sale securities	(205)	21	267
Gain on redemption of bank-owned life insurance	542	-	123
Other non-interest income	726	681	725
Total non-interest income	13,819	12,259	11,437
NON-INTEREST EXPENSE			
Salaries and employee benefits	22,883	20,868	18,460
Net occupancy expense	2,929	3,045	2,152
Depreciation expense	1,514	1,472	1,406
Core provider expense	2,818	2,732	2,576
Software support and other computer expense	1,999	1,745	1,444
Legal and professional fees	1,102	1,198	1,224
Audits and exams expense	692	451	723
Advertising and promotions	1,223	1,056	1,368
FDIC insurance premium expense	432	630	621
Other non-interest expense	3,092	3,174	3,850
Total non-interest expenses	38,684	36,371	33,824
Income before provision for income taxes	16,806	15,105	13,627
Provision for income taxes	2,593	4,727	3,349
Net income	**14,213**	**10,378**	**10,326**
Non-controlling interest – dividends on preferred stock of subsidiary	16	16	16
Net income available to common shareholders	**$ 14,197**	**$ 10,362**	**$ 10,310**
Weighted average shares outstanding	**4,477,947**	**4,523,677**	**4,634,171**
Earnings per share	**$ 3.17**	**$ 2.29**	**$ 2.22**

TECHNOLOGY AND INNOVATION INSPIRE BRAND EVOLUTION

GROW WITH US

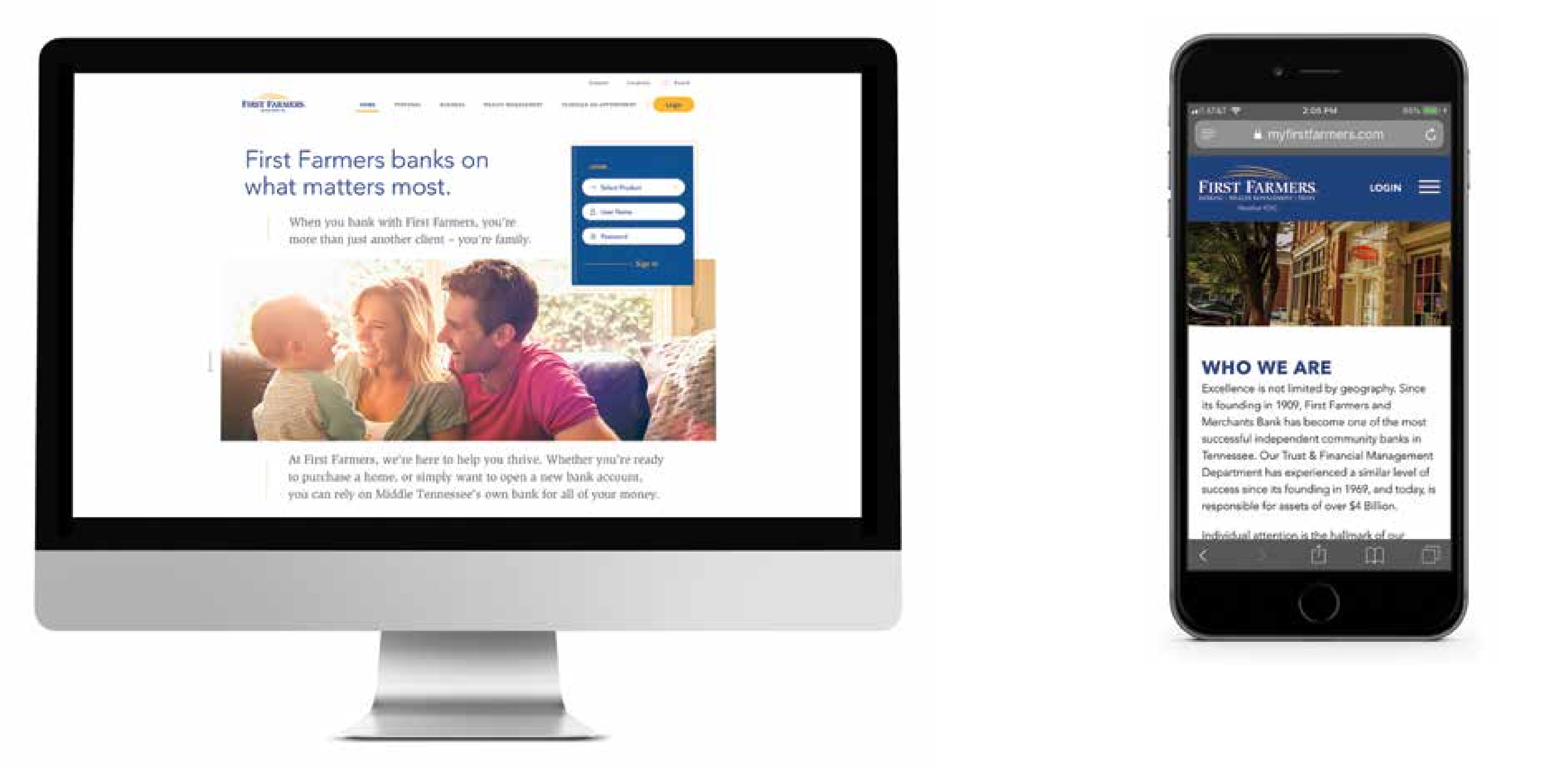
2019 marks the launch of a new branding campaign that acknowledges our past, communicates who we are presently and defines why we are in an ideal position to ensure a bright future for the people of Middle Tennessee.

First Farmers was born and raised in Middle Tennessee, so we truly know and can relate to the people who live here. We share the same values and can connect to their hopes, dreams and aspirations. Because our products and services are tailored to meet the needs of Middle Tennesseans, we're the right bank to help them grow as they move through every stage of their lives and every generation of their families.

Which leads us to our new theme that will help First Farmers continue to reach new heights: "Grow With Us."

Our 2019 campaign comes to life with two new TV commercials that introduce our "Grow With Us" theme to Middle Tennessee. All of our 2019 marketing efforts, including print, billboards, in-branch signage and drive-thru banners, will deliver branding and product messaging that support our new theme.

FIRST FARMERS®
Grow With Us.



TECHNOLOGY ENHANCEMENTS

As technology continues to advance, First Farmers remains committed to offering the customer the convenience of online and mobile delivery channels with the security they expect. This pledge and the actions we are taking to act on it not only resonate with an evolving customer base, but solidify our position as a leader in the field. These opportunities can translate into higher customer satisfaction, loyalty and increased prospects for growth, and, in turn, enhanced future returns for shareholders.

In 2018, we made improvements to our website and implemented out-of-band authentication - a two-step authentication process that requires two different signals from separate networks for channels as a way to prevent fraud and hacking.

Technology initiatives to create additional efficiencies in our operations continue to be a focus. In 2018, we rolled out several support systems designed to improve critical processes, such as accounts payable processing and loan documentation.

Our information technology leadership team identified several areas of investment for 2019 that we expect will pay significant dividends in our business. While we are committed to being an organization that values personal relationships, plans are underway to ramp up our capabilities in the growing self-service channels.

For example, we are exploring new technology for the mobile banking app, e-signature capabilities, the ability to submit an online loan application and more. These options mirror the strides we have made in developing remote deposit capabilities and expanding easy-to-use ACH services.

VALUES WE STAND BY

MISSION STATEMENT / VALUES

First Farmers' mission is to continue to be Middle Tennessee's leading community bank.

To accomplish this we will empower our team members to be trusted advisors who make a difference for the customers, communities and shareholders we serve.

FIRST FARMERS' CORE VALUES

Integrity
We strive to do what is right for the customer the first time and every time, earning our customers' trust and maintaining customer privacy.

Service
We are in business to provide the very best and most comprehensive financial services needed to help customers achieve their financial goals.

Innovation
We constantly elevate our knowledge, skills and resources so that we can create success through new ideas, technologies, products and services.

Commitment
We are a bank dedicated to community service and, for us, that means that we aim to facilitate the success of individuals, businesses, organizations, communities, shareholders and our team members.

Leadership
We recognize that we are a leading community bank, and we intend to continue to be bold in leading in all aspects of superior financial services and community engagement.

SUPPORTING OUR COMMUNITIES

Service and commitment are core values our company, our employees and our leaders have demonstrated for more than a century.

Our objective is be an active member in each of our communities and provide support in our five giving pillars.

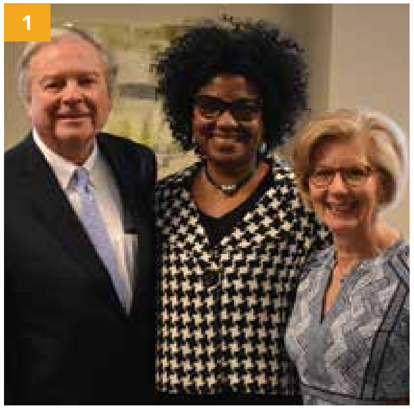
- Children, Youth and Education Organizations
- Affordable Housing
- Community Arts
- Civic Enhancement/Community Improvements
- Community Health and Wellness

First Farmers employees learn early in their careers that community involvement is part of our company's DNA, and it is easy to see that the leaders in our company have embraced this commitment.

Through financial contributions as well as the generosity of our employees giving their time and talent, First Farmers makes a significant impact in the communities where we live and work.

We support initiatives that enhance education and the arts in our communities, teach financial education and invest in economic development, affordable housing and more.

Additionally, we provide volunteer and financial support to a variety of organizations that work tirelessly to serve Middle Tennessee's most vulnerable citizens by meeting their basic needs and addressing issues such as poverty, hunger, health care and safety.



COMMUNITY PARTNERS

1. YOUTH EDUCATIONAL FOUNDATION
2. HABITAT FOR HUMANITY – WILLIAMSON AND MAURY COUNTIES
3. MAURY REGIONAL HEALTH CARE FOUNDATION
4. GREENWAYS OF NASHVILLE
5. HARVEST SHARE FOOD PANTRY
6. THE SHELTER INC
7. GRANBERRY ELEMENTARY SCHOOL – BRENTWOOD, TENNESSEE
8. HABITAT FOR HUMANITY – WILLIAMSON AND MAURY COUNTIES

BANK OFFICERS

T. RANDY STEVENS
Chairman of the Board and Chief Executive Officer

TIMOTHY E. PETTUS
Vice Chairman

BRIAN K.WILLIAMS
President

ROBERT E. KRIMMEL
Chief Financial Officer and Treasurer

STEPHANIE G. HARLAN
Executive Assistant and Secretary to the Board

FELICIA Y. BROWN
Chief Marketing Officer

LESLIE R. BROOKS III
Senior Commercial Banking Officer

PAUL T. BUTTS JR.
Senior Executive Branch Operations

M. HARVEY CHURCH
Senior Retail Banking Officer

R. CRAIG HOLLAND
Senior Operations Officer

STEPHEN K. HUGHES
Senior Commercial Banking Officer

CHUCK D. MCDONALD
Senior Trust Executive

RICHARD R. BENSON
Mortgage Relationship Manager

M. CAROL CALDWELL
Private Banker

STEVEN A. CHAPEL
Commercial Banking Relationship Manager

ANDREW W. DAVIS
Chief Credit Officer

ROBERT D. DOUGHER
Commercial Banking Relationship Manager

KATHY L. DUNCAN
Area Retail Manager

SUZANNE A. ESTES
Commercial Banking Relationship Manager

ROB FERRARA
Spring Hill Market Manager

JAMES C. GARDNER
Nashville President

MICHELLE D. GARDNER
Compliance Manager

JILL A. GILES
Controller

BEN GOBBLE
Business Banking Relationship Manager

MIRIAM T. GREEN
Loretto Branch Manager

PAUL E. GOOD
Senior Investment Officer

BILLY R. HARVEL
Commercial Banking Relationship Manager

W. BRITT HENDERSON
Treasury Manager

JUDY M. HICKMAN
Branch Administrator

LINDA L. HICKS
Director of Deposit Operations

JOHN M. HOLLINGSWORTH
Senior Commercial Relationship Manager

MARCUS F. HOUSTON
Community Development Officer

CHARLES F. ISAACS
Franklin President

DOUGLAS E. JAHNER
Business Banking Relationship Manager

CHARLES A. JONES
Trust Business Development Officer

MICHAEL A. JONES
Senior Business Banking Officer

RORY A. MALLARD
Senior Commercial Banking Officer

R. ZANE MARTIN
Business Banking Relationship Manager

CATHY S. MASHBURN
Lawrenceburg Branch Manager

ROBERT C. MATTHEWS
Director of Human Resources

CAROL D. MESSER
Main Office Branch Manager

MARK S. MEYER
Senior Investment Officer

DAWN D. MOORE
Senior Personal Trust Officer

FREDERIC A. PALMLIDEN
Trust Portfolio Manager

PAM D. PEERCY
Senior Accountant

CHARLIE E. PLUNKETT
Trust Officer

M. SHANE RAWDON
Information Technology Manager

JASON R. REDD
Chief Audit Officer and Information Security Officer

BRADLEY J. RICE
Commercial Banking Relationship Manager

C. LYNN ROSS
Director of Loan Operations

C. STACEY SHEDD
Area Retail Manager

JENNIFER B. SHEPARD
Brentwood City President

GLYNIS D. SMITH
Security/Audit Assistant

TARA M. STOUT
Director of Training and Development

LARISSA H. THOMAS
Senior Underwriting Officer

LINDA W. THOMASON
Trust Officer

SHANNON L. TIDWELL
Chief Information Officer

GAIL E. TINDALL
Chief Compliance Officer, BSA Officer, OFAC Officer

AMY B. VAUGHT
Senior Benefits Trust Officer

SAMUEL N. WANTLAND
Corporate Counsel and Special Assets Officer

EMMETT J. WEBB
Commercial Banking Relationship Manager

PAM D. WHITE
Central Balancing Manager

WILLIAM F. WHITE JR.
Commercial Banking Relationship Manager

BRENDA WOLAVER
Retail/Business Banking Relationship Manager

ROBERT A. WOOLEVER
Regional Credit Officer

BANK AND ATM 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 First Avenue South
615-435-8818

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

ADDITIONAL ATM LOCATIONS

COLUMBIA
Maury Regional
Medical Center
1224 Trotwood Avenue ^

QuikMart/Shell
2223 Carmack Boulevard^

QuikMart/Shell
312 East James Campbell
Boulevard^

QuikMart/Shell
1120 Hampshire Pike^

QuikMart/Shell
1517 Hampshire Pike^

QuikMart/Shell
1102 Nashville Highway^

QuikMart/Shell
2577 Nashville Highway^

QuikMart/Shell
1500 Nashville Highway^

Tennessee Farm Bureau
147 Bear Creek Pike^

LAWRENCEBURG
QuikMart/Shell
710 East Gaines Street^

QuikMart/Shell
2100 North Locust Avenue^

QuikMart/Shell
1904 West Gaines Street^

LEWISBURG
Downtown
121 Second Avenue South^

Marshall Plaza
1748 Mooresville Road^

QuikMart/Shell
800 North Ellington Parkway^

LORETTO
QuikMart/Shell
215 South Military Street^

MT. PLEASANT
QuikMart/Shell
9170 New Lawrenceburg
Highway^

NASHVILLE
Downtown
201 Broadway^

SPRING HILL
QuikMart/Shell
5414 Main Street^

***ATM at Location**
^Cash Dispenser Only
+Open Saturday

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