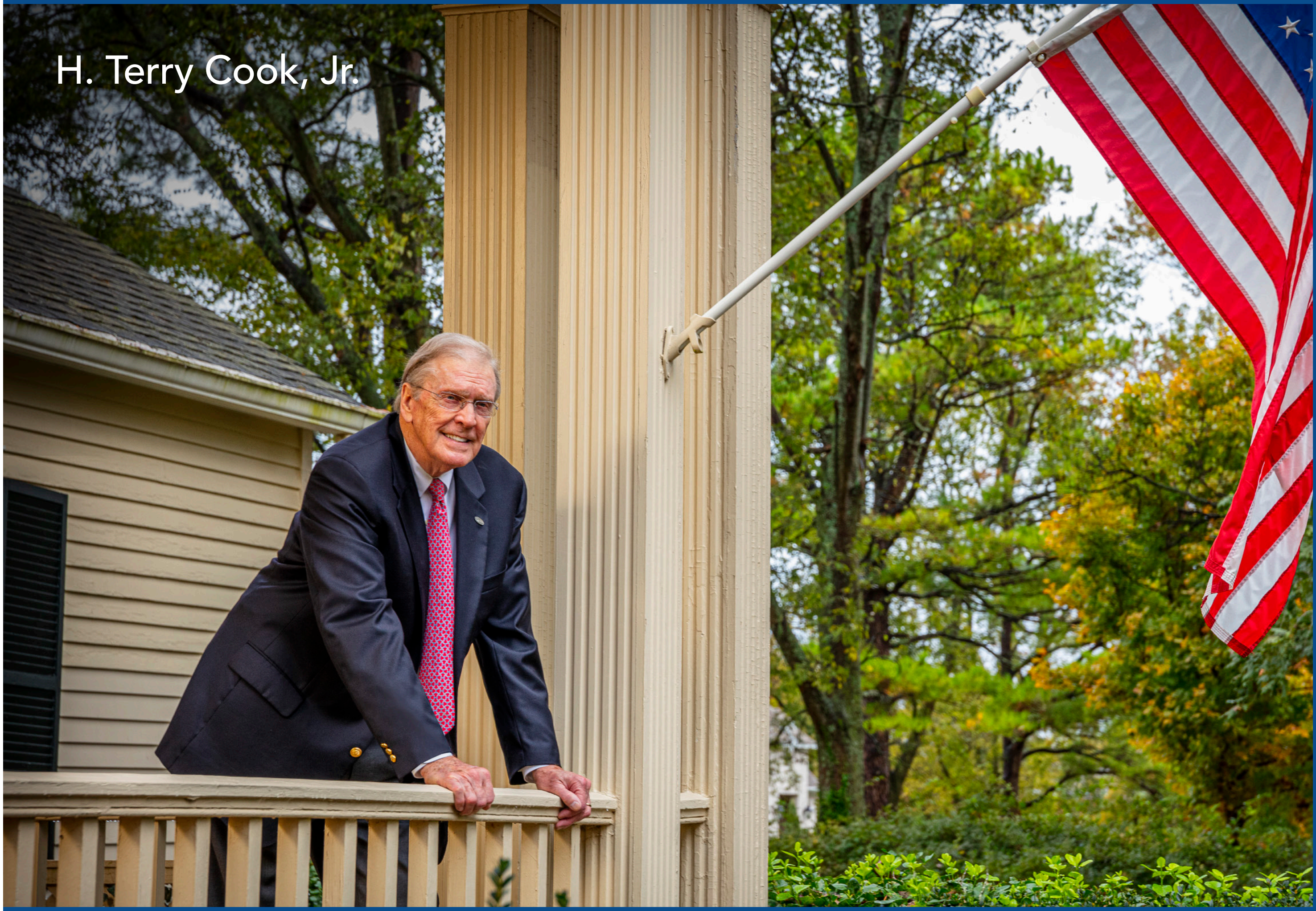
FIRST FARMERS

Grow With Us.

2020 Annual Report



H. Terry Cook, Jr.

Dear Shareholders:

H. Terry Cook, Jr. served thirty-one years as a member of the Board of Directors for First Farmers and Merchants Bank and its holding company, First Farmers and Merchants Corporation. From 2002 - 2004, Mr. Cook served as Chairman of the Oversight Committee. Mr. Cook, along with other members of the committee, provided essential direction as our bank reorganized its credit culture. The risk management practices instituted during this time enabled First Farmers' success through the Great Recession of 2008 and continue to drive the sound balance sheet which has characterized our bank during the 2020 COVID-19 Recession.

Approaching twenty years since being implemented, this structure continues to play a major role in the bank's performance. Thanks to Mr. Cook and those who served with him for their leadership during this restructure.

Sincerely,

T. Randy Stevens
Chairman and CEO

Letter to Shareholders

To say that 2020 was an unprecedented year fails to capture the complexity and severity of the global pandemic. However, First Farmers' team members rose to the occasion with tremendous resolve and optimism and continued to serve our communities and customers with the high level of dedication for which we are known. Since our founding in 1909, First Farmers has transcended the most challenging events in our country's history - the Great Depression, World Wars, economic hardships and, now, the COVID-19 pandemic. We feel privileged to assist our communities during these times and honored that generations of customers continue to put their trust in us.

To help businesses during the pandemic, we participated in the Small Business Administration Paycheck Protection Program ("SBA PPP"). Through the focused commitment of our team members and the dedication of substantial resources, we administered over 800 loans, which totaled $86.0 million and positively impacted over 13,500 jobs. Following the onset of the pandemic, the First Farmers team went above and beyond the usual ways of doing business and instituted contingency plans to continue to be the strong financial partner our communities have relied on for more than a century. From expanding drive-through and walk-up operations to leveraging and growing our existing technology platforms, we were able to meet our customers' changing needs. Throughout 2020, our customers' health, welfare, and financial security came first.

A key factor in our ability to continuously serve our customers was the investment in technology. In the last few years, we have introduced Zelle, Cardless Cash, and Electronic Signature. These advancements enabled our teams to offer safe and secure alternatives to face-to-face transactions, and throughout the pandemic, we have seen rapid adoption of these banking options and strong growth in our existing mobile deposit and online banking services. Year-over-year, Cardless Cash activity grew 230%, Zelle transactions grew 1,574%, and Electronic Signature utilization increased 481%.

In reviewing the financial performance of First Farmers in 2020, we must first recognize the extraordinary decline in interest rates during the year as the Federal Reserve worked to counter the harsh economic shock of the COVID-19 pandemic. The Federal Funds Rate, which was reduced three times in 2019, was cut twice again in 2020 by 150 basis points, and significantly impacted our net interest margin. We posted net income of $14.2 million, or $3.25 per common share, in 2020, down 12% from $16.1 million, or $3.62 per common share, for 2019, which included a one-time gain of $2.0 million, net of tax, from the sale of the White Bluff office in January 2019. Adjusted net income excluding special items, totaled $13.0 million, or $2.98 per common share, compared with $14.0 million, or $3.15 per common share, for 2019. Given the pressure of a historically low interest rate environment, our strategic focus on diversifying the company's revenue stream with non-interest income is vital, and in 2020, we saw mortgage banking revenue set a record, increasing 22% year-over-year. We will continue scaling our non-interest income to enhance return on asset levels.

Despite the hurdles of 2020, First Farmers achieved record balance sheet growth, including record levels for total assets, total deposits, and total administered trust assets, which exceeded $5.9 billion. Loan growth increased 3% for the year, impacted by the pandemic, as customers grew cautious with business investment decisions and our lenders pivoted to non-traditional calling efforts rather than in-person meetings.

The quality of our assets demonstrated remarkable resilience throughout the year. Total nonperforming assets were 0.09% at year's end, down from 0.12%, and we reported net recoveries to average loans for the year. In response to the COVID-19 triggered recession, we increased the allowance for loan and lease losses ("ALLL") during the year by $700,000, and at year-end 2020, the ALLL had increased to 1.08% of total loans outstanding, excluding SBA PPP loans, compared to 0.96% at year-end 2019.

First Farmers assisted businesses and individuals strained by the economic challenges of 2020 by offering the deferral of loan payments. And, standing as another measure of strong asset quality, the level of loans with deferred payments as a percentage of total loans declined from a high of 14.89% in May 2020 to just 0.92% by year-end.

Notwithstanding an overall weak year for bank stocks, we never lost sight of our commitment to deliver sustained, predictable results for our shareholders, and I am pleased to report that the company's book value grew 11% improving to $36.68 per share. Our Board of Directors is confident in our business model and has continued to support the cash dividend along with extending the stock repurchase program for up to 200,000 shares through 2021.

As we look toward the future, we anticipate the pace of digital adoption will continue to grow; thus, we plan to further expand our digital offerings in the coming year. While 2020 propelled a digital shift with our customers, 2021 will allow us to build on enhanced mobile and online banking platforms to continue the digital momentum. In addition to digital channels, we will look to other technology and process improvement solutions to achieve ongoing efficiency gains in our operations and delivery systems.

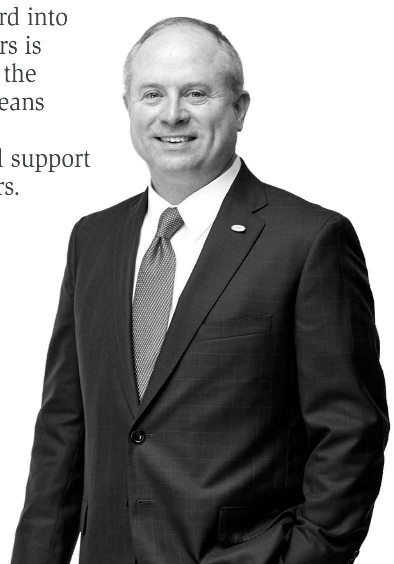
Perseverance is a word that comes readily to mind as I reflect on the commitment of First Farmers to serve those who depended upon us in 2020. Our company grew stronger, closer, and even more connected to our customers and communities. As we move forward into 2021, we believe that First Farmers is better positioned than ever to be the financial partner Middle Tennesseans value and trust.

Thank you for your continued support of and investment in First Farmers.

Sincerely,

B.K. Williams

Brian K. Williams
President



"Our top priority is to be a strong financial partner for our customers, and we are proud of how we were able to continue providing great levels of service safely amid the pandemic."

Cathy S. Mashburn
Senior Market Manager
Lawrence County

Since 1909, First Farmers has served families and businesses across Middle Tennessee. Our experienced team knows and understands the communities we serve and has the ability to make decisions locally.

When looking back on 2020, many people would say it will undoubtedly go down as one of the most challenging years in a lifetime.

Despite numerous issues presented by the global COVID-19 pandemic, 2020 also became one of the greatest testaments to our team's strength and character at First Farmers.

As Tennessee officials declared a state of emergency in March and as terms like "masking" and "social distancing" became a part of our everyday lives, First Farmers did not hesitate to ensure we would be able to continue to serve our customers safely.

Michelle M. Clayburn, Card Services Manager, transformed COVID into an inspiring acronym to encourage a more positive approach to 2020 and beyond.

C ommitted
O ptimistic
V ersatile
I nnovative
D ependable

"This theme summed up beautifully the mindset we adopted as we acted to respond to our team members and customers during this pandemic," said R. Craig Holland, Chief Operations Officer, who leads the bank's COVID task force.

"We ensured continuity of service for customers—from enhanced drive-through abilities to finding new ways to deliver services online," said Paul T. Butts, Jr., Executive Vice President.

"Our team drastically changed the normal ways of doing business to meet the customer needs in this unprecedented time," said Trenton W. Schmidt, Branch Manager, Northside Columbia. "We opened our drive-through and enhanced online operations for nontraditional services and continued to open accounts, CDs, loans and provide financial direction."

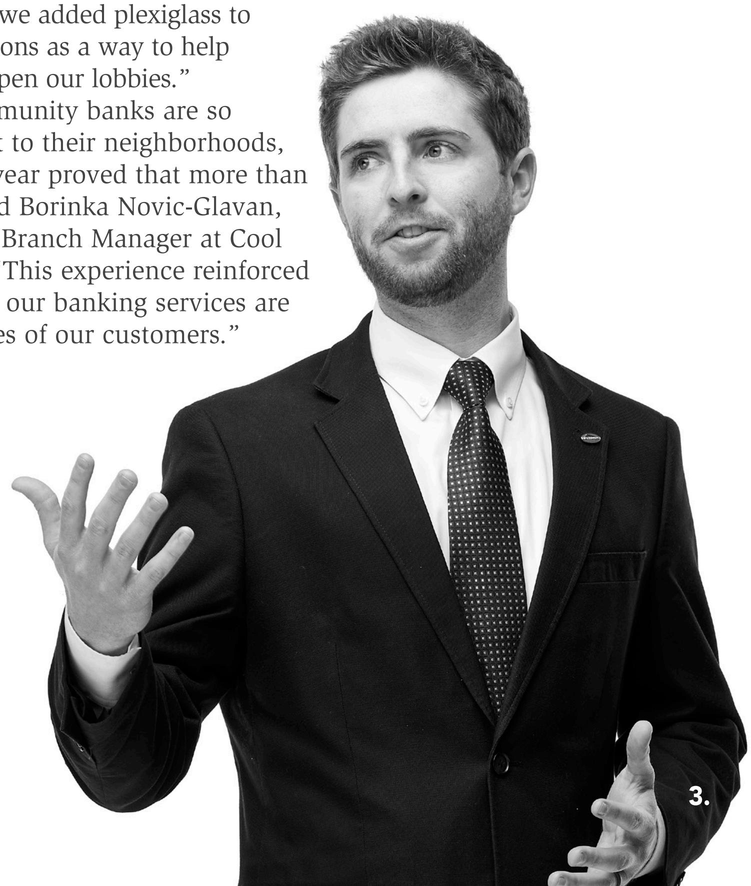
"When you work for a community bank like ours, the community matters above all else, and we remained focused on delivering support to our community, at a time of great need," said Marcus F. Houston, Community Development Officer.

"We found different ways to help customers, such as providing education on using our digital banking tools," said Kelsey K. Gengler, Assistant Branch Manager at Green Hills. "When our lobbies closed, we took change orders to customer's vehicles and made appointments for in-person services. Later on, we added plexiglass to teller stations as a way to help safely reopen our lobbies."

"Community banks are so important to their neighborhoods, and this year proved that more than ever," said Borinka Novic-Glavan, Assistant Branch Manager at Cool Springs. "This experience reinforced how vital our banking services are in the lives of our customers."

22

Our 22 locations in Middle Tennessee put us in the community alongside our customers serving as partners to help grow together.



Trenton W. Schmidt
Branch Manager
Northside Columbia Branch

800+

As a Small Business Administration (SBA) lender, First Farmers processed more than 800 loan applications for the Paycheck Protection Program (PPP).

"I can't tell you how many people from various departments reached out asking how they could help. It was a testament to the commitment and character of the team at First Farmers."

William R. Nigh
Chief Banking Officer

While adapting to staggered shifts and working remotely, First Farmers' Contact Center became a hub for providing information and service to customers in ways the bank had not experienced in the past.

Thanks in part to the electronic signature capabilities implemented in the third quarter of 2019, the bank was positioned to offer customers a safe and secure method for signing loan documents, renewing a certificate of deposit (CD), opening accounts, and other items that require a signature. In fact, the use of electronic signatures had a 481% increase year over year.

When the CARES Act passed in late March and Congress decided the best way to get money to businesses was through the SBA PPP loan program, First Farmers rose to the challenge. In a matter of weeks, First Farmers marshaled its people and tech resources to process more SBA loans than it had in its 111-year history.

The entire bank pulled together, and many long nights and weekends were required to quickly build a program that would allow customers to receive the SBA's PPP loans they needed to keep their doors open and employees on the payroll.

"When I stop to think about how many businesses that we were able to help maintain their workforce through a time of deep uncertainty, it's very humbling and gratifying," said Ragen R. Spiva, Loan Servicing Supervisor. "I feel truly blessed to be part of the First Farmers team that was able to assist businesses in keeping over 13,500 jobs in our communities."

"Our bank team wanted to be a part of the Paycheck Protection Program to help our communities and local businesses during the pandemic," said Rory A. Mallard, Senior Commercial Banking Officer. "It was a labor of love that was well worth every minute spent."

Ragen R. Spiva
Loan Servicing Supervisor

"Our ability to help customers—before, during, and beyond the pandemic—has a deep impact on businesses, families, and the region's economic health. That is what community banking is all about."

Marcus D. Williams
Branch Manager
McEwen Branch

Awards and Honors

At First Farmers, we strive to make a positive difference for our customers, communities, and employees; so, it is always an honor when others recognize our efforts.

In 2020, First Farmers' accolades included being named the Best Bank and Best Mortgage Lender in Maury County and the Best Bank in Spring Hill and Thompson's Station.

However, one of the most meaningful moments was when our own Timothy E. Pettus was named a Leader in Banking Excellence by the Tennessee Bankers Association (TBA).

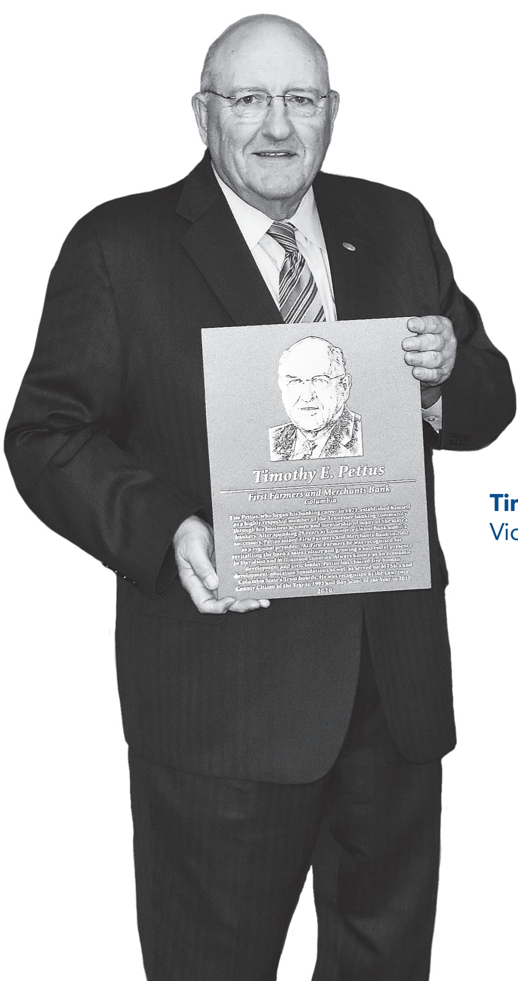
The honor recognizes an elite group of Tennessee bankers, past and present, who have excelled in the areas of banking, community service, and civic involvement.

Pettus began his banking career in 1973 and quickly established himself as a highly respected member of the Tennessee banking community through his business acumen and mentorship of many of the state's bankers.

Before joining First Farmers and Merchants Bank in 2002 as a regional president, his career included 29 years at Commerce Union Bank and its successors. During his 18 years with First Farmers, he has played a pivotal role in revitalizing sales culture and growing a successful presence in Davidson and Williamson counties.

Pettus is an established civic leader who has chaired five human development/education foundations and served on the board of trustees for MTSU and Columbia State. He was recognized as the Lawrence County Citizen of the Year in 1993 and Boy Scout of the Year in 2017.

A plaque highlighting Pettus' career now hangs at TBA's headquarters in Nashville to commemorate the difference he has made and to serve as an inspiration to other bankers across the state.



Timothy E. Pettus
Vice Chairman

Readers of *The Daily Herald* selected First Farmers as the Best Bank and Best Mortgage Lender in Maury County for the 15th consecutive year.

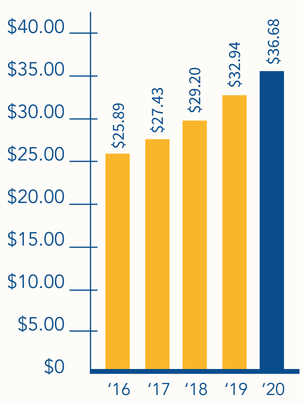
First Farmers was named Best Bank in The Best of Spring Hill & Thompson's Station, presented by *The Advertiser News* two years in a row.

Financial Highlights

(dollars in thousands, except per share data)

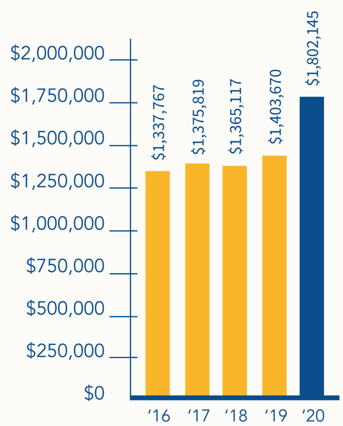
Book Value Per Share

Our commitment to deliver meaningful value to our shareholders is measured by our growing book value per share, which has improved 42% since 2016.



Total Assets

Total assets reached a record $1.8 billion at December 31, 2020. Our bank's assets size have grown $464 million or 35% over the last five years.

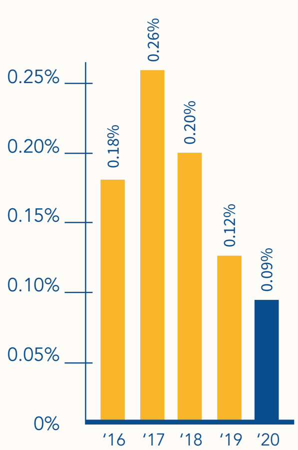


"Total assets and administered trust assets achieved record levels for 2020 and lay the foundation for the future, while mortgage banking activities yielded another record year of revenue, further diversifying our sources of non-interest income."

Robert E. Krimmel
Chief Financial Officer and Treasurer

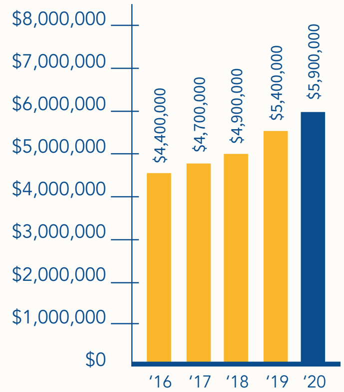
Non-Performing Assets to Total Assets

While our bank's asset size has grown 35% over the past five years, our commitment to asset quality has not wavered as evidenced by the bank's improving quality metrics.



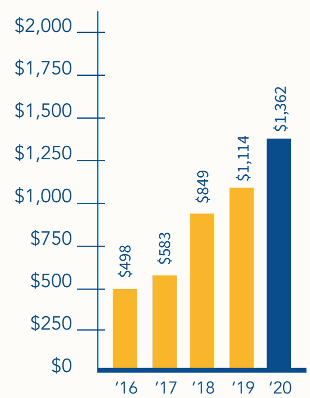
Administered Trust Assets

A steady source of revenue from our wealth management fee income is driven by continued growth of administered trust assets. Over the last five years, our bank's administered trust assets have grown $1.5 billion or 34% and reached a record $5.9 billion by the end of 2020.



Mortgage Banking Activities Revenue

Demonstrating our continued efforts to expand multiple lines of revenue, fee income from mortgage banking activities has grown 173% since 2016, and reached a record $1.4 million in 2020.



Consolidated Balance Sheets

Dollars in thousands	December 31, 2020	December 31, 2019
ASSETS		
Cash and due from banks	$ 29,126	$ 26,614
Interest-bearing deposits	105,470	6,712
Federal funds sold	3,774	819
Total cash and cash equivalents	138,370	34,145
Securities available-for-sale	594,649	329,796
Securities held-to-maturity (fair market value $18,195 and $18,005 as of the periods presented)	17,259	17,606
Equity securities	2,242	2,000
Loans held-for-sale	3,679	2,540
Loans, net of deferred fees	964,695	934,770
Allowance for loan and lease losses	(9,715)	(8,960)
Net loans	954,980	925,810
Bank premises and equipment, net	34,421	35,762
Bank-owned life insurance	34,016	32,198
Goodwill	9,018	9,018
Other assets	13,511	14,795
TOTAL ASSETS	**$ 1,802,145**	**$ 1,403,670**
LIABILITIES		
Deposits:		
Non-interest-bearing	$ 427,073	$ 311,274
Interest-bearing	1,181,101	908,967
Total deposits	1,608,174	1,220,241
Securities sold under agreements to repurchase	11,691	11,742
Accounts payable and other liabilities	22,286	21,799
FHLB borrowings	-	5,500
TOTAL LIABILITIES	**$ 1,642,151**	**$ 1,259,282**
SHAREHOLDERS' EQUITY		
Common stock - $10 par value per share, 8,000,000 shares authorized; 4,359,738 and 4,379,871 shares issued and outstanding as of the periods presented	43,597	43,799
Retained earnings	108,761	98,945
Accumulated other comprehensive income	7,541	1,549
Total shareholders' equity attributable to First Farmers and Merchants Corporation	159,899	144,293
Non-controlling interest – preferred stock of subsidiary	95	95
TOTAL SHAREHOLDERS' EQUITY	**$ 159,994**	**$ 144,388**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**$ 1,802,145**	**$ 1,403,670**

Consolidated Statement of Income

Dollars in throusands, except per share data	Years ended December 31, 2020	2019	2018
INTEREST AND DIVIDEND INCOME			
Interest and fees on loans	$ 40,316	$ 40,772	$ 37,821
Income on investment securities			
Taxable interest	4,852	5,042	5,347
Exempt from federal income tax	1,985	2,143	2,508
Interest from federal funds sold and other	170	236	217
Total interest income	47,323	48,193	45,893
INTEREST EXPENSE			
Interest on deposits	3,750	5,220	3,715
Interest on other borrowings	44	523	457
Total interest expense	3,794	5,743	4,172
Net interest income	43,529	42,450	41,721
Provision (provision credit) for loan and lease losses	700	(360)	50
Net interest income after provision	42,829	42,810	41,671
NON-INTEREST EXPENSE			
Mortgage banking activities	1,362	1,114	849
Trust service fees	3,643	3,598	3,650
Service fees on deposit accounts	6,617	7,077	7,186
Investment services fee income	371	404	584
Earnings on bank-owned life insurance	551	461	487
Gain (loss) on sales of securities	129	27	(205)
Gain on redemption of bank-owned life insurance	820	150	542
Gain on sale of White Bluff office	-	2,700	-
Other non-interest income	954	676	726
Total non-interest income	14,447	16,207	13,819
NON-INTEREST EXPENSE			
Salaries and employee benefits	24,229	23,710	22,883
Net occupancy expense	2,478	2,518	2,929
Depreciation expense	2,074	2,056	1,514
Core provider expense	3,132	3,007	2,818
Software support and other computer expense	2,554	2,092	1,999
Legal and professional fees	927	1,001	1,102
Audits and exams expense	726	653	692
Advertising and promotions	894	1,269	1,223
FDIC insurance premium expense	365	80	432
Other non-interest expense	2,902	3,212	3,092
Total non-interest expenses	40,281	39,598	38,684
Income before provision for income taxes	16,995	19,419	16,806
Provision for income taxes	2,785	3,347	2,593
Net income	14,210	16,072	14,213
Non-controlling interest – dividends on preferred stock of subsidiary	16	16	16
Net income available to common shareholders*	$ 14,194	$ 16,056	$ 14,197
Weighted average shares outstanding	4,363,539	4,429,952	4,477,947
Earnings per share	$ 3.25	$ 3.62	$ 3.17

*December 31, 2019 results include a one-time gain of $2.0 million, net of tax, on the January 2019 sale of the White Bluff office

Our Mission and Core Values

Change is a cornerstone of business, and—in light of how our company and our team have grown through the years—we revised our vision, mission statement, and core values to ensure they reflect who we are and where we are headed.

Through this process, six core values emerged that guide how we make decisions and strive to enrich the lives of our team members, customers, and communities.

RELATIONSHIPS
Banking is at its heart about people and opportunity. Our team members work together to be trusted advisors for our customers.

RESPONSIBILITY
We take our responsibility seriously to do what is right for our customers and the communities we serve.

RELIABILITY
Middle Tennesseans have been counting on us since 1909, and we are here through every chapter of their lives.

RELEVANCE
We embrace change and anticipate our customers' needs.

RESULTS
We hold ourselves to high standards of excellence and delivery of shareholder value over the long-term.

RESPECT
We treat team members, customers, and shareholders with appreciation and dignity.

Trust and Wealth Management Update

On the heels of the Trust and Wealth Management department celebrating its 50th anniversary in 2019, we entered 2020 determined to continue our team's momentum into our next decade of service.

Our long-tenured and highly experienced team realizes the importance of providing customized, integrated solutions that reflect each client's unique circumstances and aspirations.

We take great pride in helping customers achieve their goals as they plan for the future. Our approach to providing comprehensive retirement management, wealth planning, and family office services allowed us to grow administered trust assets to $5.9 billion.

From young people just getting started in their careers to people planning for retirement, First Farmers can take care of investing, financial planning, and estate planning needs while giving unparalleled personalized service.

Wealth Management is positioned for future growth in Middle Tennessee, with Chuck M. McDonald taking an active role in growing services in Williamson and Davidson County and Dawn D. Moore stepping into the Chief Wealth Management Officer role to spearhead the department's overall strategic direction.

"In light of the economic environment of 2020, we are very proud of how our team continued to deliver personalized service, which led to growth in our administered trust assets."

Dawn D. Moore
Chief Wealth Management Officer

Serving Our Community

First Farmers has a long history of giving back in Middle Tennessee, and our bank was built on the belief that a strong local bank begins with strong local relationships.

For more than a century, serving our community has been a tenant of how we operate, and that tradition continued in 2020 by supporting our five key giving pillars:

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

Serving our community takes many forms. For example, when tornadoes swept through Middle Tennessee in March, our team quickly organized a supply drive to help those affected.

First Farmers sponsored a banking exhibit at aMuse'um Children's Museum to introduce banking for Middle Tennessee's youngest community members.

At our second-annual Back2School Drive, we supported local schools through the collection of donated notebooks, glue sticks, crayons and other supplies.

Through our donation to Build and Learn, Inc., a community housing development nonprofit, we helped provide citizens in need of work with training to build and refurbish homes and guidance on how to use those skills to help veterans and others in need of assistance.

From volunteer hours to financial donations, we are honored to support the communities that support us.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1. Build and Learn (LtoR): T. Randy Stevens, CEO, First Farmers; Quinton Jones, Build and Learn Founder; Paul T. Butts, Jr., Executive Vice-President, First Farmers **2.** Giles County First Farmers Team celebrates EMS Appreciation Week **3.** Hickman County High School - Marcy L. Jenkins, Branch Manager, First Farmers **4.** Boys and Girls Club Gamesroom Partnership with Farm Bureau Health Plans (LtoR): Brian K. Williams, President, First Farmers; Robyn Perry, CEO, Boys and Girls Clubs of South Central Tennessee; Anthony Kimbrough, CEO, Farm Bureau Health Plans **5.** Back2School- (LtoR): Pam D. White, Central Balancing Manager; Shannon L. Tidwell, CIO; Tabatha K. Linley, Executive Assistant; Robert E. Krimmel, CFO & Treasurer; W. Britt Henderson, Chief Treasury Officer; First Farmers team **6.** aMuse'um Children's Museum (LtoR): Ryan J. Carey, Private Banking Officer, First Farmers; Maeghan Wall, Executive Director, aMuse'um Children's Museum; Brian K. Williams, President, First Farmers

New Technology and Products

In today's quickly changing technology environment, First Farmers made it a priority to support changing customers' needs, increase our operational efficiency, and provide tools to alert small-business owners and customers of potential fraud.

To further ensure safety and avoid slowing down important banking processes, we expanded our use of electronic signature technology to facilitate paperwork with high levels of security. We also invested in a Small Business Administration (SBA) lending platform to assist with the administration of our SBA Paycheck Protection Program (PPP) lending efforts.

Amid a highly contagious global pandemic, we were grateful to have extensive online and mobile banking functions that allowed our customers to bank from anywhere, including the comfort of their homes.

When the State of Tennessee issued its Safer At Home Order, we began to see a new need and level of increased demand for digital banking services. For our existing digital services, such as mobile deposits and online banking, we saw an average increase of 117% year over year. The adoption of these and other banking technologies will likely set a precedent for how customers access banking in the future.

> "Year in and year out, we are always working to find efficient, innovative, and safe ways to serve our customers."

Shannon L. Tidwell
Chief Information Officer

To provide additional customer education on these services, we rolled out the Anywhere Banking Kit on our website with tips on how to use online banking, bill pay, and mobile banking, as well as how to transfer funds and open accounts. It also included guides on using tools like Zelle®, cardless cash, and the SecurLOCK™ Equip mobile app.

Our ability to support contactless payments with Tap to Pay was right on time to help prevent virus spread. Instead of physically needing to swipe a debit card or pass it to another person, a quick tap of the card to the payment device is all that is needed.

During 2020, we were proud of how swiftly we enabled more than 72 percent of our team members to work from the safety of their homes with the proper controls and protections such as multifactor authentication for remote work.

When the pandemic forced the closure of our branch lobbies in March, our teams came together to provide enhanced drive-through services for customers and in-person services via appointments for maximum safety.

Each of these enhancements and what we learned from our time spent serving customers from afar has already helped refine processes in ways that will benefit current and future customers.

More customers came to rely on mobile banking and other technologies when the pandemic hit.

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

Jeffrey L. Pannell
CEO
Tennessee Farmers Insurance Companies

Richard C. Perko
President and CEO
Lee Company

Timothy E. Pettus
Vice Chairman
First Farmers and Merchants Corporation

H. Alan Watson
CEO
Maury Regional Health

Brian K. Williams
President
First Farmers and Merchants Corporation

Gina B. Wolfe
Owner/Operator
Wolfe Enterprises

816 South Garden Street
Columbia, TN 38401
800-882-8378
www.myfirstfarmers.com

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 1st Avenue South
615-435-8818

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

***ATM at Location**
+ Open Saturday