



**For additional information, contact:  
Robert E. Kimmel  
Chief Financial Officer  
(931) 380-8257**

**FIRST FARMERS DECLARES QUARTERLY CASH DIVIDEND OF  
\$0.20 PER SHARE**

COLUMBIA, Tenn. (March 20, 2018) – Today, First Farmers and Merchants Corporation (Ticker: FFMH), announced its Board of Directors declared a regular quarterly cash dividend of \$0.20 per share which will be paid on April 16, 2018, to shareholders of record as of April 2, 2018.

**About First Farmers and Merchants Corporation and First Farmers and Merchants Bank**

First Farmers and Merchants Corporation is the holding company for First Farmers and Merchants Bank, a community bank serving the Middle Tennessee area through 22 offices in eight Middle Tennessee counties. As of December 31, 2017, First Farmers reported total assets of approximately \$1.4 billion, total shareholders' equity of approximately \$123 million, and administered trust assets of \$4.7 billion. For more information about First Farmers, visit us on the Web at [www.myfirstfarmers.com](http://www.myfirstfarmers.com) under "Investor Relations."