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

COLUMBIA, Tenn. (June 26, 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 July 23, 2018, to shareholders of record as of July 9, 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 March 31, 2018, First Farmers reported total assets of approximately \$1.4 billion, total shareholders' equity of approximately \$122 million, and administered trust assets of \$4.7 billion. For more information about First Farmers, visit us on the Web at www.myfirstfarmers.com under "Investor Relations."