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

COLUMBIA, Tenn. (September 18, 2018) – Today, First Farmers and Merchants Corporation (OTC Pink: FFMH), announced its Board of Directors declared a regular quarterly cash dividend of \$0.20 per share which will be paid on October 15, 2018, to shareholders of record as of October 1, 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 June 30, 2018, First Farmers reported total assets of approximately \$1.4 billion, total shareholders' equity of approximately \$124 million, and administered trust assets of \$4.8 billion. For more information about First Farmers, visit us on the Web at www.myfirstfarmers.com under "Investor Relations."