

FALL 2007



INSIGHTS

A PUBLICATION FOR SHAREHOLDERS, CUSTOMERS & FRIENDS OF F&M BANK



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Don't look now ... but your F&M ExpressCheck Card is now loaded with endless possibilities. **Every time you sign a transaction receipt – instead of using your PIN – you'll automatically earn valuable ScoreCard Bonus Points** redeemable for brand name merchandise and travel awards including airline tickets! Start using your F&M ExpressCheck Card and SIGNATURE for all of your everyday purchases ... and watch your *Bonus Points* add up!

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What better time than the holidays to start racking up ScoreCard points! Put that checkbook away! As you do your holiday shopping for others ... start earning ScoreCard points for whatever YOU want!



GOLD Crest Program Receives National Award

The American Bankers Association Marketing Network has presented F&M Bank's *GoldCrest* program with a top Financial Marketing Award. The First Place award honored F&M Bank's *GoldCrest* customer program in the category of "Customer Retention" for banks in the asset range of \$500

Fred Landiss (center) receives ABA award along with partners of F&M's marketing firm Jeff Bibb (L) and David Hoke (R) of BLF Marketing, Clarksville, TN

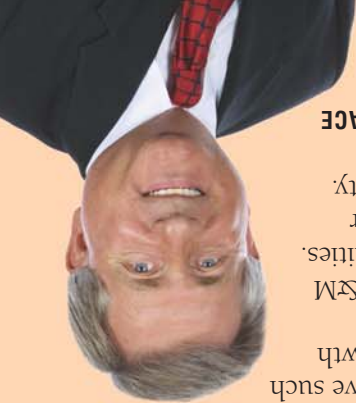
million - \$1 billion. The ABA Marketing Network announced its top marketing award winners at an Awards Gala on Sept. 17, during the organization's three-day annual conference in Baltimore. F&M senior vice president Fred Landiss was on hand to receive the award.



Are You A GoldCrest Customer?

Approximately 8% of all F&M

account holders are *GoldCrest* Customers who receive special rewards throughout the year, including rate discounts on loans, bonus rates on CDs, discounts on equity trades from F&M Investment Services and much more! To qualify, you **MUST** have a checking account and maintain total deposit balances of \$75,000 or combined loan and deposit balances of \$100,000. Ask any F&M Bank employee about how you can become a *GoldCrest* customer.



JOHN R. WALLACE
CHAIRMAN

Finally, F&M maintained our #1 ranking in Stewart County for the second year in a row, increasing our share of market to 44.48% ... up 3.60% over last year! We could not achieve such remarkable growth without YOU championing F&M in our communities. Thanks for your continued loyalty.

Regions/AmSouth, Bank of America and First Federal in that order. F&M Bank also took over the top spot in deposits for the entire Clarksville-Hopkinsville Metropolitan Statistical Area (MSA), which includes Stewart and Trigg counties. Market share in Montgomery County rose to 12.23%. BB&T fell to #2 with 10.44% and Regions/AmSouth holds 10.15% of deposits.

Another great year. More great results. F&M Bank has maintained its #1 ranking for total deposits in Montgomery County for the fourth year in a row. We increased market share to 16.51% of deposits, up 1.15% over 2006. According to FDIC reports of deposits through June 30, 2007, U.S. Bank ranked #2 with 13.93%, while Legends Bank had 13.14%. Other banks with double-digit market share include

F&M Keeps #1 Market Share in Montgomery and Stewart Counties – Takes Top Spot in MSA

CHAIRMAN'S NOTES

Member FDIC Equal Housing Lender
MKT0066-11/07-1.750

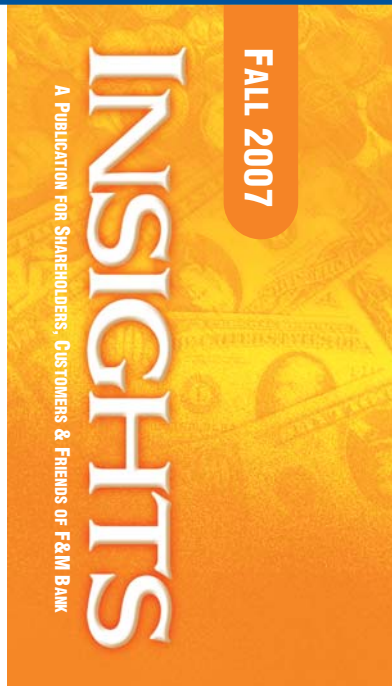
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With offices in Clarksville, Springfield, Greenbrier, White House, Lebanon, Mt. Juliet, Murfreesboro, Dover and Bumpus Mills

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NEW FACILITIES

Here We Grow Again – Three New Offices!

F&M Bank's 13th banking location is near completion and poised for a November opening at 1875-B Memorial Blvd. in **Murfreesboro**. Vice President and branch manager, Gentry Wheat, who joined F&M in March, has already built a strong loan portfolio and looks forward to opening the doors to businesses and residents who need a variety of deposit and lending services.



In September, **Brad Edwards** joined F&M Bank to lead our expansion into Sumner and north Davidson counties. He is currently working out of the White House office while property is being located in **Goodlettsville**.



Brad Edwards

Once secured, a permanent bank office will be constructed; during the construction phase, F&M will place a temporary facility on the property. Edwards is a graduate of Middle Tennessee State University and is active in several organizations in Gallatin, Goodlettsville and Hendersonville. He has also been selected to participate in the 2007-2008 Leadership Sumner program.

F&M Bank is only weeks away from breaking ground on a permanent facility in **White House**. With strong growth in this Robertson/Sumner County border community, F&M is stepping up its commitment to move into larger facilities that can better serve community.



PEOPLE

Lankford Hired For Lebanon

F&M Bank has hired **Jason Lankford** as vice president and commercial lender in Lebanon. Lankford was previously employed by U.S. Bank in Hickman. He has



Jason Lankford

also served as city president of People's State Bank of Commerce and vice president of Community Bank of Smith County. He graduated from Tennessee Technical University as well as the Southeastern School of Banking.



F&M HOLIDAY OPEN HOUSES

- Friday, December 7**
Springfield & Greenbrier Murfreesboro 9 a.m. - 4 p.m.
- Friday, December 14**
Dover & Bumpus Mills 9 a.m. - 4 p.m.
Lebanon & Mt. Juliet 11 a.m. - 4 p.m.
White House 10 a.m. - 4 p.m.
- Friday, December 21**
Clarksville 9 a.m. - 4 p.m.