

SPRING-SUMMER 2008

**F&M**  
BANK

# INSIGHTS

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

## F&M Launches ...

**\$100,000  
AMERICAN**



**DREAMSTAKES**



F&M Bank has just launched an eight-month promotion that will ultimately reward someone a cool \$100,000. In response to the mortgage and real estate issues plaguing many middle Tennesseans, F&M Bank's goal is to ease the burden of home ownership of one lucky person.

### What's Your \$100,000 Dream?

A new home?

A renovation?

Getting rid of your mortgage?

Despite today's news of a slower economy, depreciating home values and sub-prime lending, the fact remains, this is a great time

to buy a home, especially in middle Tennessee where property values are still appreciating.

You can register for the \$100,000 American DreamStakes at any of F&M Bank's middle Tennessee locations before November 14, 2008. At that time, 14 finalists will be randomly selected to participate in a December event that will determine the \$100,000 winner.

### More Ways To Win

In addition to giving away \$100,000, F&M will also sponsor 28 weekly drawings in which one person will win an amount equivalent to one month's mortgage or rent payment up to \$1,000. The drawings will be held in conjunction with weekly FunMobile visit between April and October. Everyone who has registered to date for the DreamStakes **at that F&M location** will be eligible to win.



In conjunction with the FunMobile, this 10' x 12" playhouse will make 28 scheduled appearances at F&M locations, further drawing attention to the \$100,000 DreamStakes.

The FunMobile will make two scheduled stops at each F&M office throughout the promotion, handing out free hotdogs, popcorn and drinks from 11 a.m. – 2 p.m., just prior to the drawing for the free mortgage payment.



## PEOPLE

### Williams Charged With Mortgage Division Growth

**Tim Williams** has joined F&M to accelerate the mortgage division. He comes to F&M from Wachovia in St. Louis, carrying out district manager responsibilities. Before moving to St. Louis, Williams was a mortgage

lender for both Preferred Lending and AmStar Mortgage in Clarksville.

"Clarksville is experiencing real estate opportunities not being enjoyed in most markets," said Sammy Stuard, F&M president and CEO. "The Census Bureau listed Montgomery County in the top 100 growing counties in the U.S. FiServ recently named Clarksville the most promising real-estate

appreciation market in the country. We intend to take advantage of these growth opportunities."

#### New F&M Mortgage Lenders

(from left) Clarksville – Ashley McClanahan, Chad Winn and Rod Hawkins; Mt. Juliet – Shane Finch; Murfreesboro – Kim Mills

Tim Williams,  
Vice President



It didn't take long for America's primary focus to turn from global issues to their wallet. After all, most of today's economic news sounds bleak. However, despite all the talk of recession, the sub-prime lending crisis, prices at the pumps and declining consumer confidence ... F&M Bank found numerous silver linings!

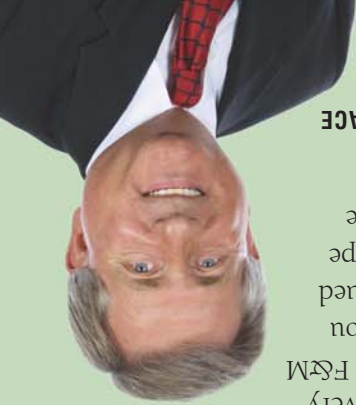
While the first inclination for many is to "sit tight" when the economy slows down, for others, it has been a time

## CHAIRMAN'S NOTES

to take action. With Wall Street Journal Prime now at 5.00%, there has been a marked increase in business and retail loan demand. F&M is most fortunate to be situated in markets that are still thriving and growing. As a result, our loan demand is up 14.7% and we were able to increase deposits by 10.4% and investment securities by 46%. At the end of the first quarter, F&M enjoyed total assets of \$648.3 million. Fueled by our continued

market expansion, aggressive new mortgage programs, plus the increased brand awareness from our \$100,000 American DreamStakes ... we anticipate a very strong 2008 for F&M Bank. Thank you for your continued support. We hope to see you in the bank soon!

**JOHN R. WALLACE**  
CHAIRMAN



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

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## Are Your ScoreCard Points Adding Up?

Why use cash when you can swipe and sign your way to merchandise and travel rewards just by using your F&M Express Check Card? Think about it. Besides racking up points, which can be spent on really cool stuff, there are lots of other good reasons to use your check card instead of cash:

- You always have the right change!
- Payment at drive-thru windows is a breeze!
- A cashier can't accidentally short you!
- Rid yourself of all that loose change!

Forget keeping track of how much money is in your wallet!

When you pay by cash, you get what you bought. When you pay by your F&M Express Check Card, you also accumulate points that add up FAST.

To check your ScoreCard balance ... or to browse all the merchandise and travel rewards ... visit

[www.scorecardrewards.com](http://www.scorecardrewards.com) today!



Work is underway on F&M's new office in Murfreesboro. Plans are to complete renovation of the new facility on Memorial Blvd. within 90 days. The current Murfreesboro facility will be turned into an office for F&M Mortgage.



## URGENT! Fraud Alert.



**Protect Yourself From Identity Theft!**  
F&M Bank will NEVER ask you for personal information such as account numbers, passwords or PIN via email or telephone.

