

WINTER 2009

F&M
BANK

INSIGHTS

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

F&M Bank Named To BusinessTN Magazine's Hot100

F&M Bank is proud to have been named to the 2008 *Hot100* list of Tennessee companies to watch by *BusinessTN* magazine. The *Hot100* list is described as an annual look at companies who represent the best that Tennessee has to offer in terms of entrepreneurial vision and growth. According to the publication, selection of the *Hot100* is based on factors such as revenue,

employee growth, growth over a period of years, growth as compared to industry average and projected growth. In compiling the *Hot100* list, *BusinessTN* spotlights companies that are enriching local and regional economies, providing jobs, and contributing to Tennessee's entrepreneurial culture.



Hot 100

Status Has Its Rewards!

GOLD Crest FOR PROFESSIONALS

F&M Bank introduced our *GoldCrest Customer Program* three years ago as a way to recognize and reward our best customers. Today, we're taking *GoldCrest* a step further, rewarding business owners who have any personal checking account and whose business maintains \$250,000 in combined deposits and loans.

GoldCrest for Professionals provides perks to these business owners and their company, all of which provide higher earnings, deeper discounts and more convenience.

■ **24/7 Toll-Free Concierge Services** for events, tee-times, reservations and more

■ **Fraud Protection Plus** (\$48/year value) includes Credit Card Registration,



Credit Monitoring with Free Credit Report and \$5,000 Identity Theft Insurance

- **1/8% Mortgage Rate Discount***
- **Business Cash Management Discounts***
- **Free Remote Deposit Service***
- **100% Equipment Financing***
- **Loan Closings At Your Office***

Contact F&M for more information on how to qualify for *GoldCrest for Professionals*.

*Upon application and approval

Though many were ready to bring 2008 to an end, it was a good year for F&M. We completed new offices in Murfreesboro and White House; and despite a widely reported real estate crisis, we seized opportunities to grow our mortgage division. Since July, F&M added 20 lenders and opened four mortgage offices – a move that netted 520 loans totaling \$93 million – up from 2007's 125 loans of \$43 million. Assets topped \$700 million in 2008 and F&M increased its deposit share

CHAIRMAN'S NOTES

In key markets. We maintained our number one ranking in Montgomery County increasing deposit share to 18.96%, up 2.45% from 2007 – a full 6.50% over our nearest competitor. We maintained our lead in the Clarksville-Hopkinsville MSA with 13.65% of the market ... held on to our number one spot in Stewart County with 45.65% of deposits ... and jumped from third to second in Robertson County with 19.24% of market share. To kick off 2009, F&M will add banking services to our new

JOHN R. WALLACE
CHAIRMAN

Hendersonville mortgage office, and celebrate the openings of new offices in Murfreesboro and White House. 2009 will not be without challenges, but we are optimistic knowing that we have the stability, consumer confidence and leadership for another successful year. You keep us strong. Thanks!



WINTER 2009

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

INSIGHTS

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

www.myfmbank.com

Member FDIC Equal Housing Lender



YOUR MONEY. SMART CHOICE!

50 Franklin Street
P.O. Box 1130
Clarksville, TN 37041-1130

PRESORTED
FIRST-CLASS MAIL
PAID
TFS GRAPHICS, INC.



F&M Ramps Up Mortgage Operations

In March 2008, F&M Bank had three dedicated mortgage lenders. Today, F&M is 22 lenders strong, and are well positioned to take advantage of low rates and thriving middle Tennessee markets where other banks have shied away from mortgage lending.

To support our new lenders, F&M opened new mortgage offices in Murfreesboro, Hendersonville, Lebanon and Spring Hill. Mortgage lenders now work out of the Mt. Juliet branch and all five Clarksville offices.

Belinda Arender is F&M's new vice president and regional manager in Rutherford, Wilson and Williamson counties. Reporting to her are **Rhonda McCrary** and **Mike Shiver** (Murfreesboro); **Lisa O'Guin**, **Marsha Cassetty**, **Rick Smith**, **Lori Barnard** and **Marlin Lindsay** (Lebanon); **Tim Linville** (Mt. Juliet); and **Donna Martindale** (Spring Hill).

Rick Lott, new vice president and regional manager, leads the Hendersonville mortgage team of **Brian Maggart**, **Chris Tufts**, **Shawn Ireland** and **Greg Haag**.

Our new offices:

- **Murfreesboro** – 1639 Medical Center Parkway
- **Hendersonville** – 100 Bluegrass Commons
- **Lebanon** – 1670 West Main Street
- **Spring Hill** – 4910 Main Street

For more information, click on Meet Our Mortgage Team at www.myfmbank.com.

Belinda Arender and Rick Lott



We Have A Winner!

Ronnie Murray of Dover Wins \$100,000 DreamStakes

Tension built at Governor's Square Mall in Clarksville on Saturday, December 13 as each of the 14 finalists in the F&M Bank's \$100,000 American DreamStakes took their turn – choosing a key and trying to unlock a door that would determine the winner. At the very end, **Ronnie Murray of Dover** walked away with \$100,000.

"This is amazing," Murray exclaimed, stating that his church would be the first recipient of his good fortune.

During the event, F&M also drew the name of Wanda Warren of Springfield as the winner of the \$5,000 playhouse, which represented F&M's \$100,000 Dreamstakes during the eight-month promotion.