

FALL-WINTER 2009



# INSIGHTS

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

## An *Extreme* Success

**EXTREME  
MAKEOVER:  
HOME EDITION**  
Sundays 8/7c on ABC

When the crowd shouted “Move That Bus” and the Scott family of Clarksville saw their new home, it was a powerful moment. In a crowd gathered for the reveal of the second *Extreme Makeover: Home Edition* held in Clarksville, were F&M employees who had volunteered long hours during this worthy cause.

In 2002, **Trina Scott and her three young daughters** had lost their husband and father, Clarksville Police Officer, **David Scott**. While in pursuit of a robber, Officer Scott had been killed in a fiery car crash. Now their home had fallen victim to severe termite and water damage.

F&M Bank stepped up when Singletary Construction and producers of *Extreme Makeover: Home Edition* called. **Bank employees came from all over Middle Tennessee** and worked in excess of 500 man hours from October 17-23. Providing 24/7 snacks and beverages to the hundreds of volunteers was F&M’s primary responsibility, but employees also dished up a hamburger extravaganza to 300 construction workers Monday night.

F&M also worked behind the scenes, soliciting over \$2,500 in Lowe’s and Walmart gift cards for the project, and food donations from area restaurants. Later, when show producers



F&M volunteers (L-R) Yvonne Witzler, Michelle Porter, Tina Reed, Dawn Poff and Cindy Clements.

discovered needs of the Scott’s next-door neighbor, F&M located companies willing to donate a stove, dishwasher, microwave and an area contractor who could provide deck repairs.

“I’m so proud of our employees and all they accomplished for this family, remarked **Sammy Stuard**, F&M president. It’s a testament of what people can do when we choose to get involved. I hope this spirit lives on within our community and our bank.”

## F&M Introduces Free Mobile Banking



F&M **Express Online Banking** customers can now use their cell phone with Internet access to:

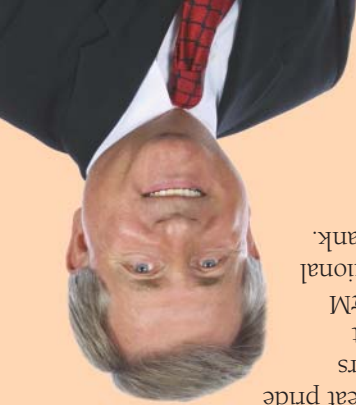
- View current account balances
- View your most recent transactions
- Transfer funds between accounts
- iPhone users can even view check images

You can sign up for **F&M Mobile** by logging into your Online Banking. For information on how to enroll, go to [www.myfmbank.com/mobile](http://www.myfmbank.com/mobile).

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**JOHN R. WALLACE**  
CHAIRMAN

In challenging economic times, we take great pride that our customers are showing great confidence in F&M by bringing additional deposits to our bank.

F&M's Cookeville office opened May 11, 2009, they had taken in over \$23.5 million in deposits by the June 30 reporting date.

which includes Stewart County, Tenn., and Trig County, Ky. In 2009, F&M's deposit market share rose to 13.74%, up from 13.65% in 2008. The new reports also show **F&M held its number one ranking in Stewart County for the fourth consecutive year**, increasing deposit share to 46.15%. The FDIC market share reports also reported that F&M grew deposits by nearly \$7 million in **Robertson County**, where we hold the number two ranking. F&M also did well in relatively new markets: **Rutherford County** deposits increased \$22 million; and even though

As F&M nears \$800 million in assets and ranks among the top 15 independent banks in the state, there is still more good news. In highly competitive markets, we are delighted with F&M's overall deposit growth of \$87.3 million from June 2008-June 2009; New FDIC market share reports show that F&M **maintained its number one ranking for deposits in Montgomery County** for the sixth straight year, increasing market share to 19.52% with a net growth of \$29.2 million in deposits. F&M Bank also maintained its top ranking for the Clarksville-Hopkinsville Metropolitan Statistical Area (MSA),

## CHAIRMAN'S NOTES

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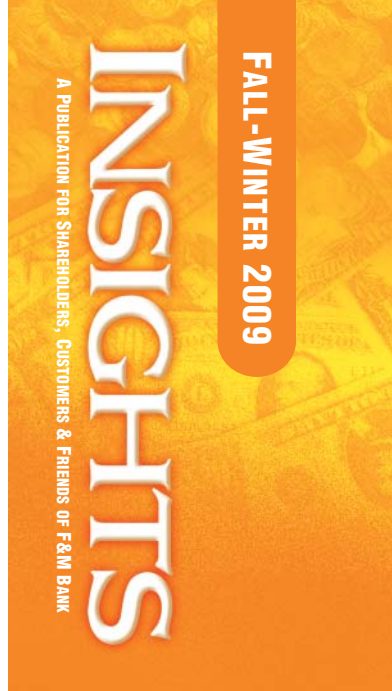
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## New Account Makes Saving EASY... and Automatic!

Most people who find saving difficult are generally those who leave it to chance. Is there a little pocket change left at the end of the day? A little money left in checking at the end of the month? During these "rainy days" when many consumers really wish they had some savings tucked away – F&M has a solution.

The new **Easy Save** account, which can be tied to any F&M checking account, pays **1.25% APY\*** on balances up to \$25,000 (approximately five times what a savings account generally earns!). **Easy Save** requires only a minimum \$50 per month transfer from checking to savings each month. With little muss or fuss, **Easy Savers** can sock away a minimum \$600 in just a year.

Easy Save is the EASY solution for:

- Parents with a growing family
- Young adults saving for a down payment
- Someone needing an emergency fund
- Those wanting to set aside funds for grandkids
- Anyone saving for something special

For more information, go to [www.myfmbank.com/EasySave](http://www.myfmbank.com/EasySave) or call your nearest F&M office.



\* Requires \$10 opening balance and a minimum \$50 automatic transfer each month from any F&M Bank checking account. Rates earned are based on account balance. Rates are variable and subject to change. Customer will earn a rate equal to F&M's regular Savings Account on all balances over \$25,000, or on the entire balance of the account should customer halt the automatic transfers between their checking and Easy Save account. Three withdrawals allowed per quarter. A \$10 fee will be charged for withdrawals over maximum.

## New Brentwood Mortgage Office Shines

F&M has opened a 7,000 sq. ft. office in **Brentwood's Maryland Farms**. **Rodney Wilds**, vice president and mortgage sales manager, and six new mortgage lenders are already making an impact in Williamson County.



Rodney Wilds

**Rodney, Peter Zaft, Fred Campbell, Mike Muniz, Kathy Dixon, Mike Jett, Wayne Stephens, Scott Whelan and Steven Sharp** together have closed \$27 million in loans since the office opened in August.

F&M Bank Has Again Been Named to **BusinessTN Magazine's List of the State's**

**Hot 100 COMPANIES**