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## NOTICE OF ANNUAL MEETING OF SHAREHOLDERS

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Notice is hereby given that the 2026 annual meeting of shareholders (the “Annual Meeting”) of First McMinnville Corporation (the “Company”) will be held in the Robert W. Jones Educational Classroom at First National Bank of Middle Tennessee (the “Bank”), 200 East Main Street, McMinnville, Tennessee 37110, on Tuesday, April 21, 2026, at 1:00 p.m. Central Time, for the following purposes:

- **Proposal 1: Election of Directors:** To elect two Class I directors to serve for terms to expire at the 2027 annual meeting of Company shareholders, and thereafter until their successors are duly elected and qualified, and to elect four Class III directors to serve for terms to expire at the 2029 annual meeting of Company shareholders, and thereafter until their successors are duly elected and qualified, in each case subject to the mandatory retirement provisions for directors contained in the Company’s bylaws.
- **Proposal 2: Charter Amendment:** To vote on approval of an amendment to the charter of the Company that provides for Company directors to be divided into three classes (Class I, Class II, and Class III), with the number of directors in each class to be as equal as possible and with directors to serve staggered three-year terms.
- **Other Business:** To transact such other business as may properly come before the Annual Meeting or any adjournment or postponement thereof.

The board of directors of the Company has fixed the close of business on March 17, 2026, as the record date for determining Company shareholders entitled to receive notice of and to vote at the Annual Meeting. All Company shareholders as of this record date are entitled to notice of the Annual Meeting, but only holders of the Company’s ordinary common stock as of this record date are entitled to vote at the Annual Meeting.

This Notice of Annual Meeting of Shareholders, along with a letter to our shareholders from our President and Chief Executive Officer and a proxy card for holders of ordinary common stock, are first being mailed or otherwise made available to Company shareholders on or about March 30, 2026. The proxy statement for the Annual Meeting and the Company’s 2025 annual report will be posted to the Bank’s website and available to Company shareholders beginning on or about March 30, 2026. Please visit [www.fnbmt.com](http://www.fnbmt.com), click on “About Us”, and then click on “Investor Information” to access these materials.

Holders of ordinary common stock are encouraged to vote their shares by proxy prior to the Annual Meeting.

The above-described items to be voted on by the Company’s shareholders at the Annual Meeting are more fully described in the proxy statement for the Annual Meeting, which we urge you to read carefully and in its entirety.

By Order of the Board of Directors,

A handwritten signature in cursive script that reads "Anne Vance".

Anne Vance  
Corporate Secretary

March 30, 2026

**YOUR VOTE IS IMPORTANT. PLEASE MARK, SIGN, AND DATE YOUR PROXY CARD AND RETURN IT AS SOON AS POSSIBLE USING THE POSTAGE-PAID ENVELOPE PROVIDED OR BY EMAIL TO [PROXY@FNBMT.COM](mailto:PROXY@FNBMT.COM), OR VOTE VIA THE INTERNET USING THE INSTRUCTIONS CONTAINED IN THE PROXY STATEMENT FOR THE ANNUAL MEETING.**