

SERVING MIDDLE TN

THROUGH EVERY CHAPTER.

2025 ANNUAL REPORT
First McMinville Corporation

FIRST

**NATIONAL BANK
OF MIDDLE TENNESSEE**

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LETTER TO THE SHAREHOLDERS

This past year was a successful year for First National Bank of Middle Tennessee (“the Bank”) (a wholly owned subsidiary of First McMinntville Corporation). We have achieved many of our strategic initiatives and are diligently working on executing other objectives we have identified to ensure our institution is relevant for years to come and can have a meaningful impact on the communities we serve. Our financial results were much improved from 2024, and we have seen our net interest margin expansion play a crucial role in increasing net earnings for the year. We are confident that 2026 will be an even better year for our Bank and that you as shareholders will see the positive impact of the investments we have made in the last few years through strong earnings and increased brand awareness.

Across every part of the Bank, from redoing and building new branches, making operational enhancements to customer experience, strengthening our brand in our footprint and having improved financial performance, one truth remains constant: our people are the heart of this and every strong healthy organization. I thank our employees for their unwavering commitment to serve.

As we look ahead, we are optimistic about the year ahead and remain committed to delivering stronger financial results in 2026. We believe that our very experienced relationship managers will continue to create new opportunities for our Bank to ensure we have balanced growth this coming year. We remain focused on strong asset quality and diligent credit underwriting, seeing that strong asset quality is the foundation of a strong loan portfolio and Bank. From a depository perspective, we are also focused on ensuring that we have relationships that are core relationships and to have these relationships, we must provide superior depository experience and competitive products. We are committed to making sure we check these boxes and have strong core depository business on the consumer and commercial side of the Bank.

We are also very optimistic about our non-interest income departments and believe that they will contribute more to the net earnings of the Bank than in 2025. Strategically we have made and will continue to make enhancements to our mortgage and wealth management departments and are further investing in Waterstone Title and Escrow. We are excited about the future of these departments and the services they offer and how their growth in 2026 will enhance your shareholder value.

This past year we have added three new Board of Director members. All these directors have been strategically selected by the Board of Directors for their expertise and their ability to help our Bank grow. The three directors are Jeffrey Howard, Jack Pirtle and Tim Spry.

On behalf of the Board of Directors and our entire team, we want to express our sincere gratitude for your ongoing support and involvement. Your trust and confidence in our vision and leadership are what motivate us to achieve excellence every day.

As always, we are here for you. Whether you visit us inside the bank or connect with us in the community, we look forward to seeing you soon. Please do not hesitate to reach out if there is anything we can do for you.

Thank you for your continued partnership and for being an integral part of our journey. Together, we will build on our more than 150-year legacy and create a bright and prosperous future and ensure that we serve our communities.

WE SHOW UP!

Sincerely,



A handwritten signature in black ink, appearing to read 'Greg Brock'.

Greg Brock
Chairman



A handwritten signature in black ink, appearing to read 'Pieter J. van Vuuren'.

Pieter J. van Vuuren
President and CEO

FINANCIAL PERFORMANCE

BALANCE SHEET

- Total assets of \$933.6 million, representing an increase of \$42.4 million, or 4.8% from December 31, 2024.
- Loans, net of allowance for cred losses of \$720.6 million, representing an increase of \$34.8 million, or 5.1% from December 31, 2024.
- Deposits of \$822.9 million, representing an increase of \$39.2 million, or 5.0% from December 31, 2024.
- Shareholders' equity of \$81.4 million, representing an increase of \$4.3 million, or 5.5% from December 31, 2024.

We finished the year with a record high in total assets of \$933.6 million. Fueling that growth were the efforts of our banking team in growing loans and deposits to \$720.6 million and \$822.9 million, respectively. Both all-time highs for the Company.

Our liquidity ratio as of December 31, 2025, remains strong at 15.65% compared to 17.09% as of December 31, 2024.

Our book value per share increased to \$77.61 as of December 31, 2025, from \$73.57 as of December 31, 2024, representing an increase of \$4.04 or 5.5%. We paid an annual dividend to common shareholders of \$3.96 per share for the years ended 2025 and 2024.

INCOME STATEMENT

- Net income for the year ended December 31, 2025, was \$6.5 million, up \$1.2 million or 22.6%, compared to the year ended December 31, 2024.
- Earnings per share for the year ended December 31, 2025, were \$6.17 compared to \$5.04 for the year ended December 31, 2024, an increase of 22.4%.

Our net interest income for the year ended December 31, 2025 was \$27.0 million compared to \$23.4 million for the year ended December 31, 2024, an increase of \$3.6 million or 15.3%. Our net interest margin for the year ended December 31, 2025, was 3.19% compared to 2.91% for the year ended December 31, 2024. As expected, our cost of funds plateaued during 2024. We expect to see our net interest margin continue to improve during 2026 and beyond as our loan portfolio reprices from pre-rate hike lows and interest-bearing liabilities reprice at current market rates.

The provision for credit losses was \$930 thousand for the year ended December 31, 2025, compared to \$355 thousand for the year ended December 31, 2024. The allowance for credit losses to total loans as of December 31, 2025, was 1.06% compared to 0.99% as of December 31, 2024. Our allowance for credit losses is deemed adequate as of December 31, 2025. In the future if market conditions worsen or borrowers experience financial difficulty, the need to provision for additional credit losses beyond current levels may be necessary.

Non-interest income for the year ended December 31, 2025, was \$8.1 million compared to \$7.8 million for the year ended December 31, 2024, an increase of \$320 thousand or 4.1%. Our mortgage banking revenues for the year ended December 31, 2025, were \$4.5 million compared to \$3.8 million for the year ended December 31, 2024. The dollar amount of mortgage loans originated during the year ended December 31, 2025, was \$145.0 million compared to \$127.9 million for the year ended December 31, 2024.

Non-interest expense for the year ended December 31, 2025, was \$26.1 million compared to \$24.3 million for the year ended December 31, 2024, an increase of \$1.8 million or 7.3%. Salaries and employee benefits totaled \$17.2 million for the year ended December 31, 2025 compared to \$16.2 million for the year ended December 31, 2024, an increase of \$1.0 million or 6.3%.

OUTLOOK FOR 2026

- **Growth:** We anticipate modest expansion of our assets through organic growth within our existing markets and the strategic recruitment of experienced banking professionals.
- **Earnings Improvement:** We expect our earnings to improve as our net interest margin benefits from the repricing of our loan portfolio and effective management of our funding costs. However, lingering headwinds from credit quality challenges due to unpredictable market conditions may impact earnings growth.
- **Strategic Initiatives:** We will persist in our strategic efforts to invest in technology that enhances our customer experience and operational efficiency.
- **Community Engagement:** Serving our communities remains the core of our identity. We remain committed to actively supporting the communities we serve with our time, resources, and a hands-on approach that reflects our community banking mission.

In summary, we will continue to focus our efforts on prudent growth and improving profitability. We are excited to see the results of these efforts bear fruit in 2026 and beyond.

FINANCIAL HIGHLIGHTS

(Unaudited)

2025

2024

2023

2022

2021

In Thousands, Except Per Share Information
As of December 31

CONSOLIDATED BALANCE SHEETS

Total Assets End of Year	\$ 933,566	\$891,235	\$ 860,531	\$ 810,237	\$ 691,003
Loans, Net	720,610	685,799	681,527	645,858	499,281
Debt Securities	65,141	54,019	60,962	70,232	64,766
Deposits	822,913	783,736	748,280	695,422	576,328
Stockholders' Equity	81,387	77,114	75,827	72,896	76,193

Years Ended December 31

CONSOLIDATED STATEMENT OF EARNINGS

Interest Income	\$ 47,872	\$ 46,220	\$ 41,842	\$ 28,649	\$ 20,327
Interest Expense	20,918	22,837	17,897	5,034	2,985
Net Interest Income	26,954	23,383	23,945	23,615	17,342
Provision for Credit Losses - Loans	930	355	385	625	950
Provision for Credit Losses - Off-Balance Sheet Exposures	-	-	140	-	-
Net Interest Income After Provision for Credit Losses	26,024	23,028	23,420	22,990	16,392
Non-Interest Income	8,114	7,794	5,910	7,247	13,112
Non-Interest Expense	26,067	24,298	21,372	21,292	20,413
Earnings Before Income Taxes	8,071	6,524	7,958	8,945	9,091
Income Taxes	1,602	1,246	1,484	1,845	1,947
Net Earnings	\$ 6,469	\$ 5,278	\$ 6,474	\$ 7,100	\$ 7,144

Cash Dividends Declared	\$ 4,169	\$ 4,168	\$ 4,159	\$ 4,147	\$ 4,081
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PER SHARE DATA

Cash Dividends - Common Stock	\$ 3.96	\$ 3.96	\$ 3.96	\$ 3.96	\$ 3.96
Cash Dividends - Common Stock, Class SD	\$ 4.24	\$ 4.24	\$ 4.24	\$ 4.24	\$ 4.24
Earnings Per Share	\$ 6.17	\$ 5.04	\$ 6.19	\$ 6.86	\$ 6.94
Book Value	\$ 77.61	\$ 73.57	\$ 72.51	\$ 69.75	\$ 74.04
Tangible Book Value	\$ 76.16	\$ 72.12	\$ 70.17	\$ 67.40	\$ 71.56
Book Value Excluding Accumulated Other Comprehensive Earnings*	\$ 80.53	\$ 78.18	\$ 77.09	\$ 75.09	\$ 73.15

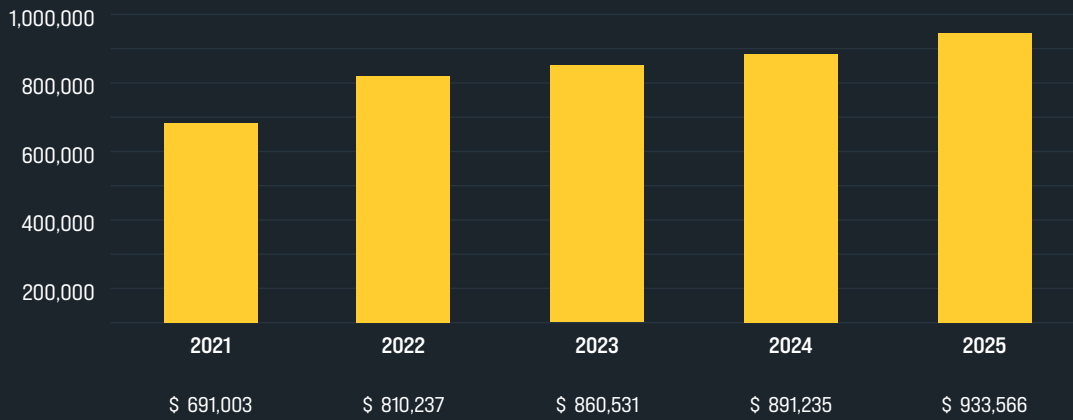
SOUNDNESS AND PROFITABILITY RATIOS

Return on Average Stockholders' Equity	8.00 %	6.78 %	8.56 %	9.54 %	9.40 %
Return on Average Assets	0.71 %	0.61 %	0.77 %	0.92 %	1.14 %
Dividends Declared Per Share as a Percentage of Earnings	64.45 %	78.97 %	64.24 %	58.41 %	57.13 %
Net Interest Margin	3.19 %	2.91 %	3.02 %	3.23 %	3.08 %
Nonperforming Loans to Total Loans	1.06 %	0.67 %	0.01 %	0.19 %	0.16 %
Loans to Deposits	88.50 %	88.38 %	91.96 %	93.71 %	87.50 %
Allowance for Credit Losses to Loans	1.06 %	0.99 %	0.96 %	0.90 %	1.00 %
Total Capital to Assets	8.72 %	8.65 %	8.81 %	9.00 %	11.03 %
Liquidity Ratio**	15.65 %	17.09 %	14.37 %	9.15 %	13.52 %

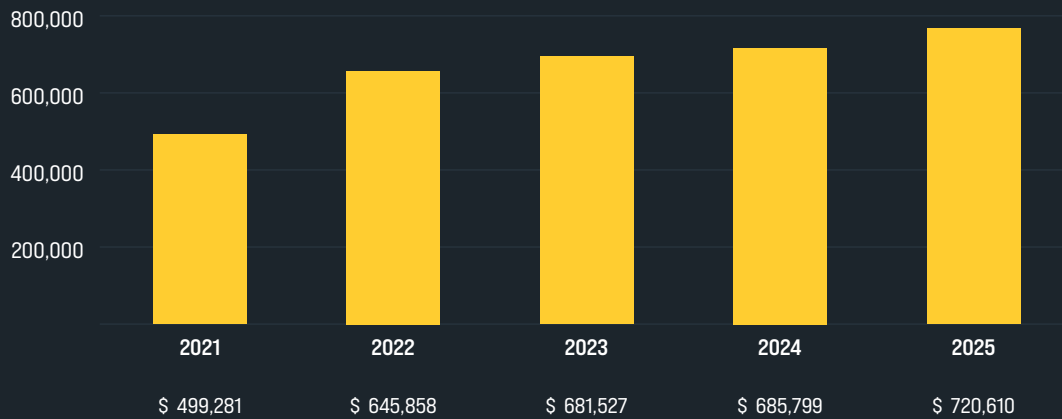
* Non-GAAP financial measure.

** Ratio for First National Bank of Middle Tennessee.

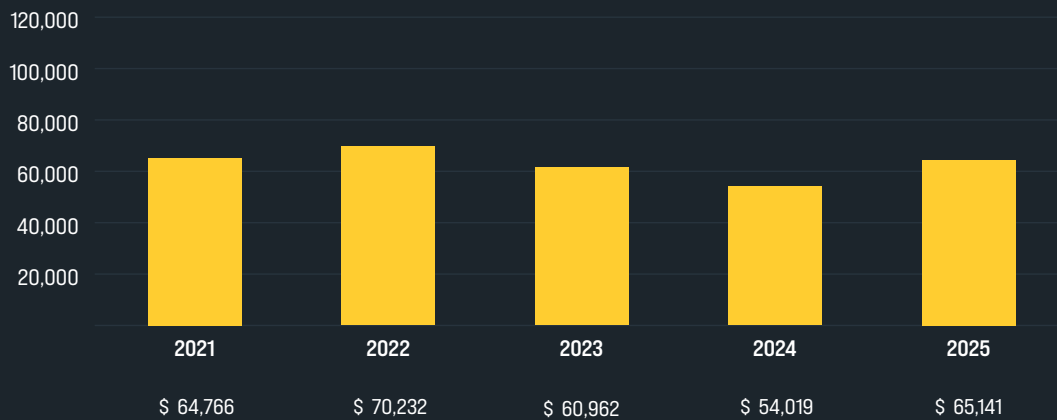
Total Assets



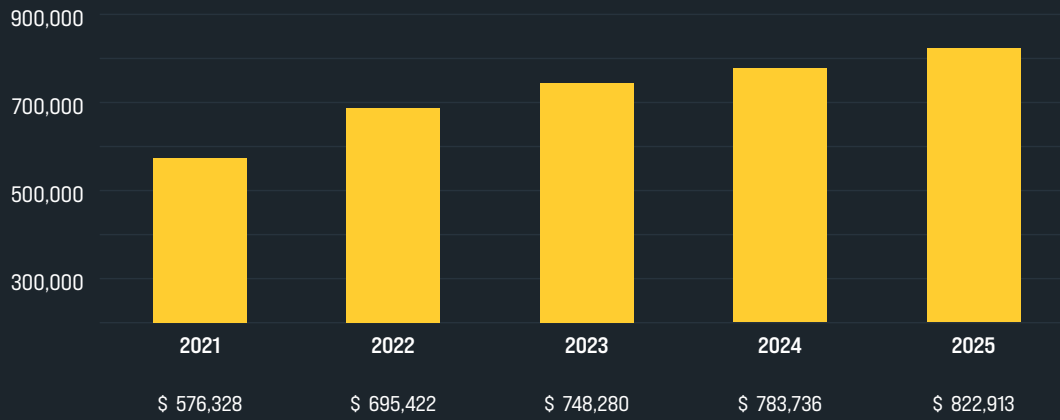
Loans, Net of Allowance for Credit Losses



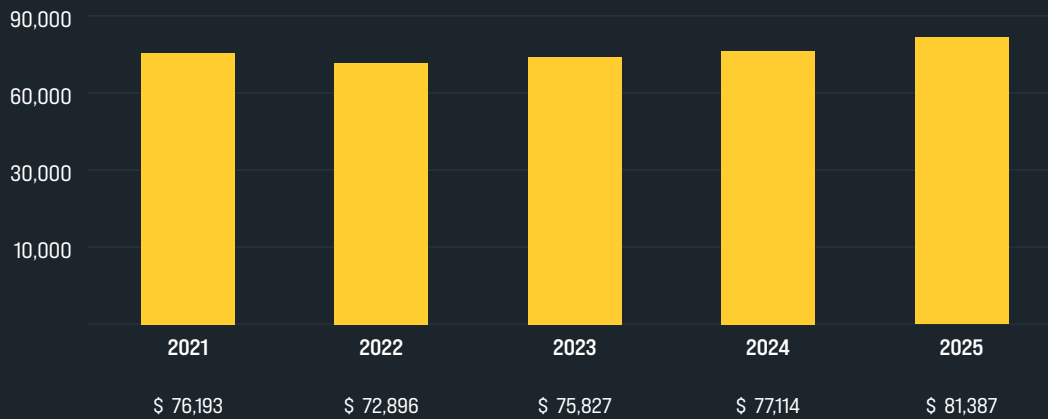
Debt Securities



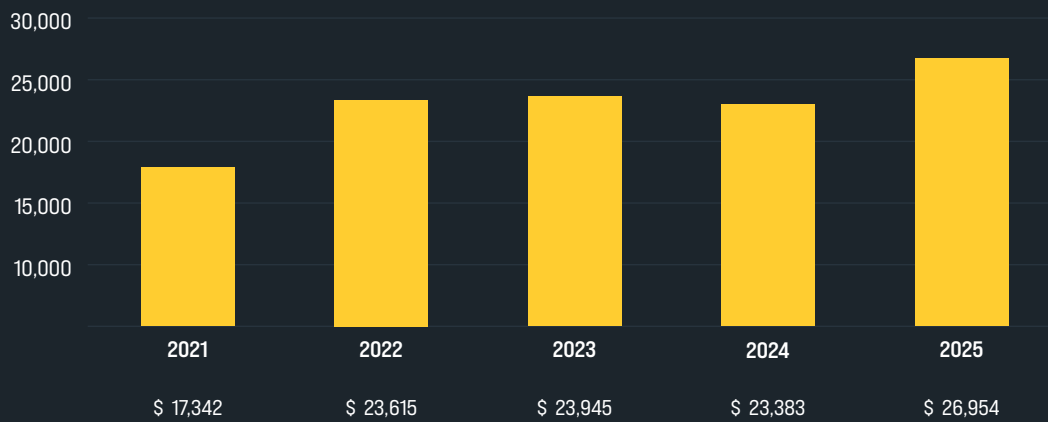
Deposits



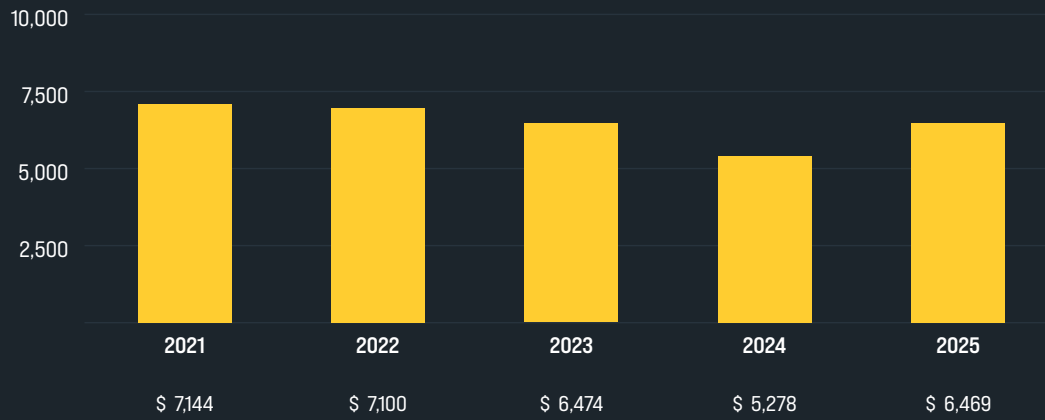
Stockholders' Equity



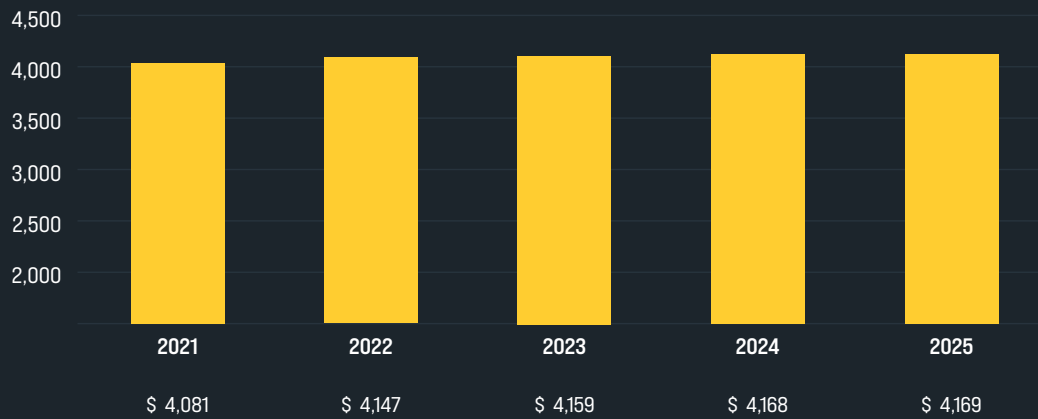
Net Interest Income



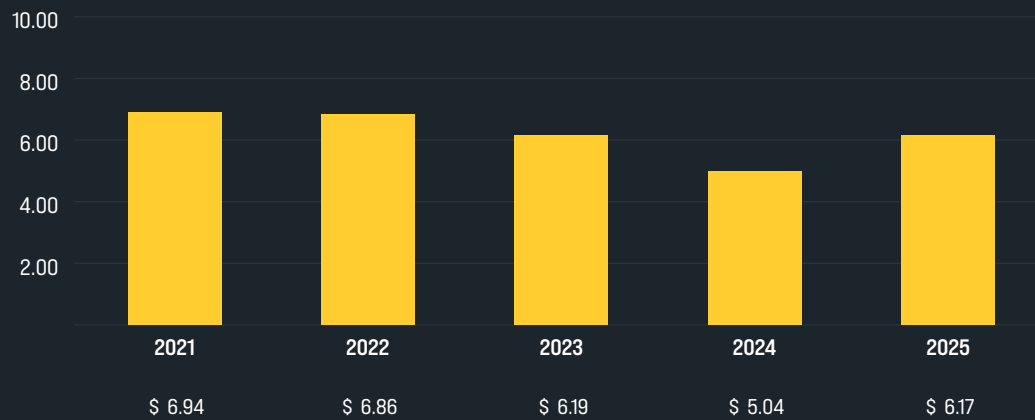
Net Earnings



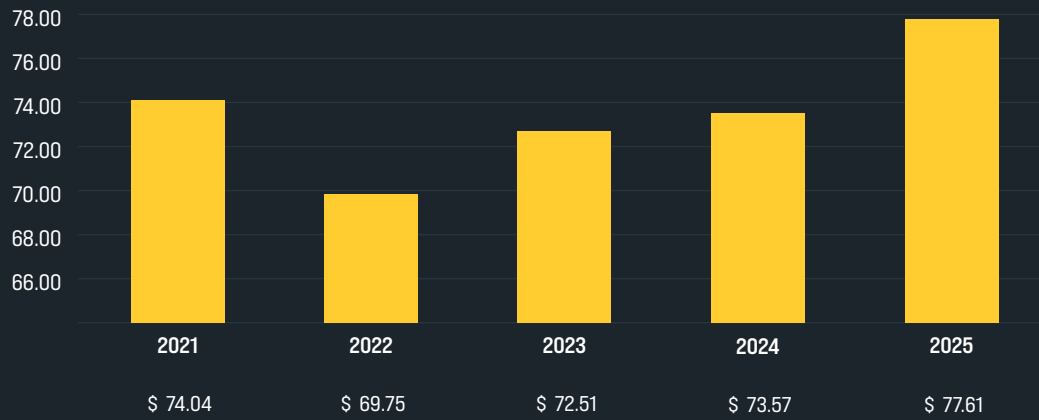
Dividends Declared



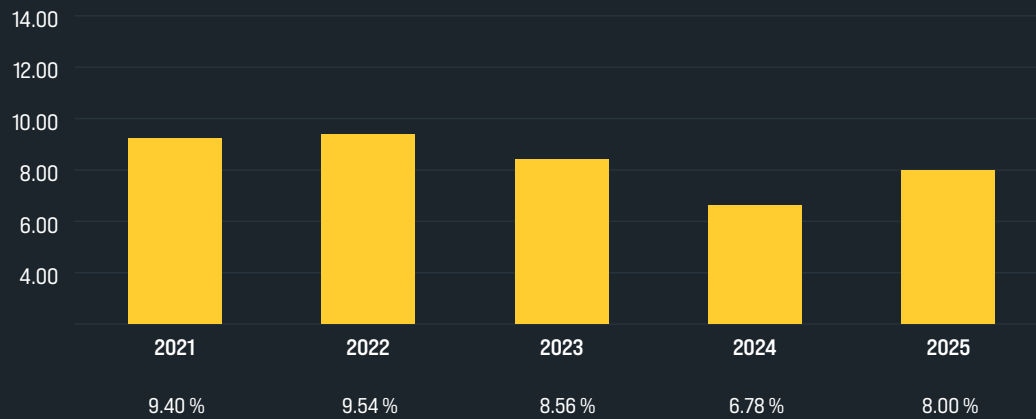
Earnings per Share



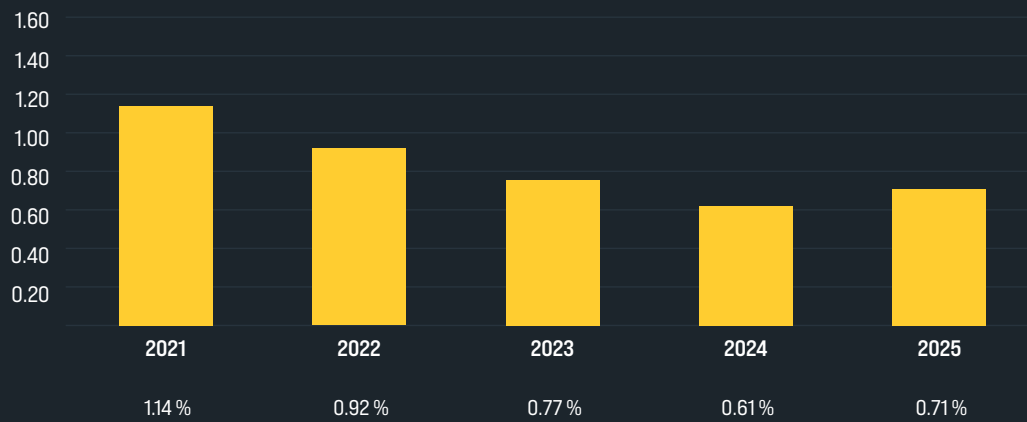
Book Value per Share



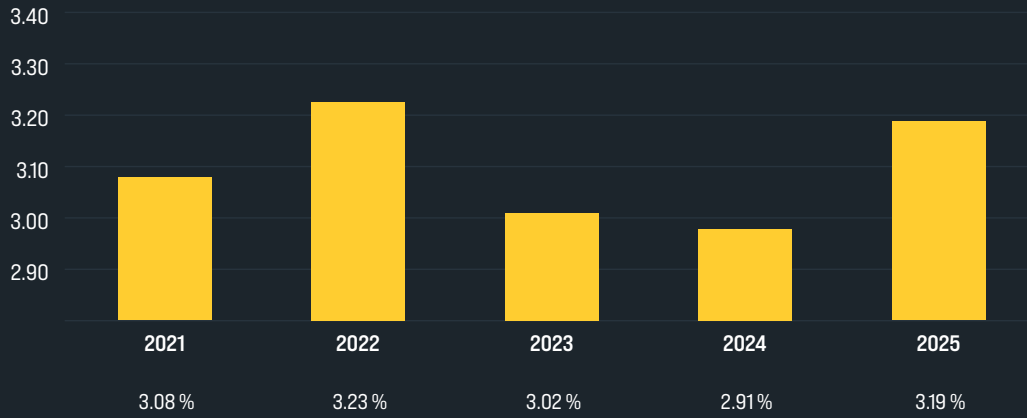
Return on Average Stockholders' Equity



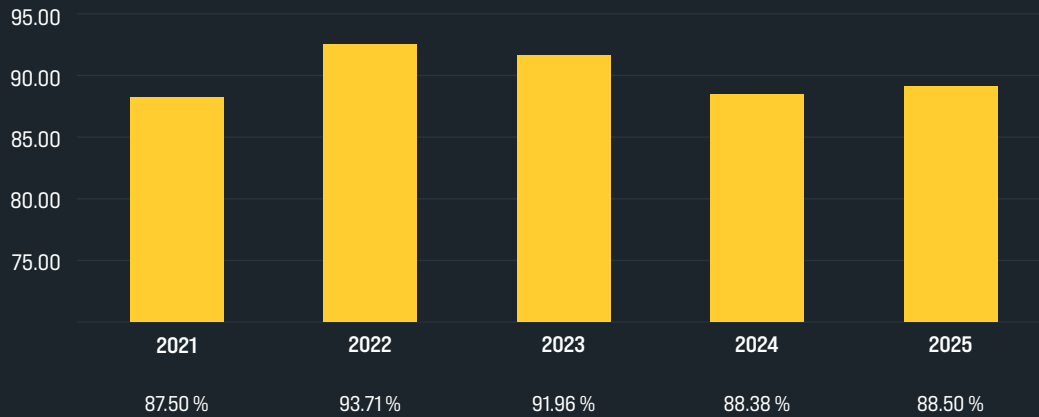
Return on Average Assets



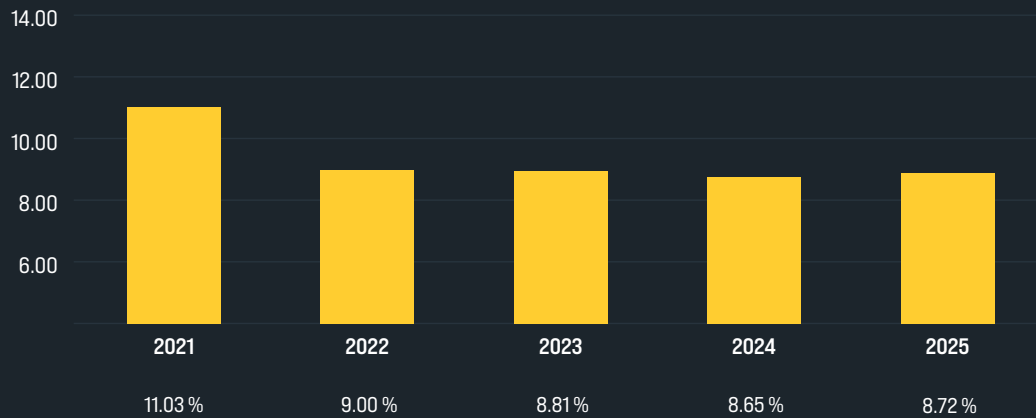
Net Interest Margin



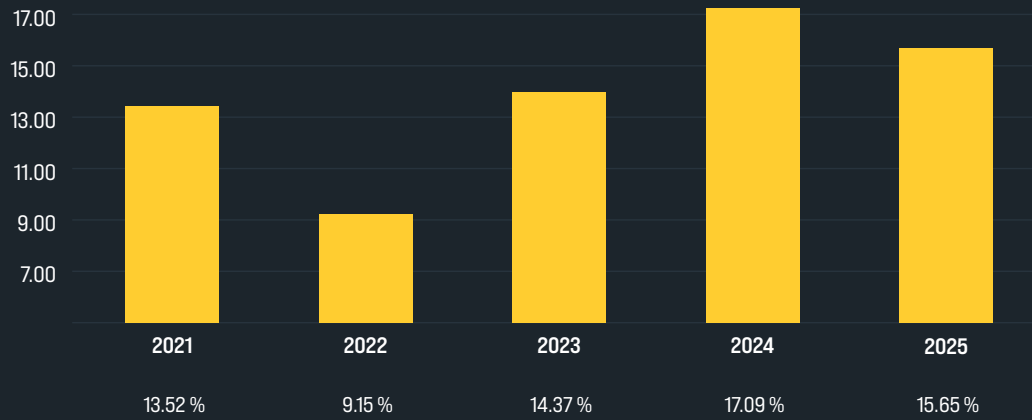
Loans to Deposits



Capital to Total Assets



Liquidity Ratio



“Improved earnings and steady growth this year reflect both the strength of our local markets and the disciplined execution of our strategy. As we enter 2026, the Bank maintains a solid financial foundation and a measured, positive outlook for continued growth and improving earnings over time.”



Keith Wilson, CPA
Chief Financial Officer

BOARD OF *DIRECTORS*



Greg Brock

*Owner, Brock Construction, LLC
Chairman of the Board*

Director since 1993



Rufus Gonder

*Retired Certified
Public Accountant*

Director since 1999



Brian Kidd

*SVP & CFO, National
Healthcare Corporation*

Director since 2023



Bobby Kirby

*Owner, Investment Partners, LLC
and several other business entities*

Director since 2017



Shane McFarland

*Owner, Shane McFarland Construction
and several other business entities*

Director since 2012



Bill Rogers

*Retired General Manager, Caney Fork
Electric Cooperative*

Director since 2013



Gentry Underhill, Jr.

*Certified Public Accountant,
Totherow, Haile and Welch, PLLC*

Director since 2012



Pieter van Vuuren

*President & CEO, the Company and
First National Bank of Middle TN*

Director since 2012



Alan West

Owner, several business entities

Director since 2023

HOW WE WORK TO EARN YOUR TRUST *EVERY DAY.*



YOUR FIRST CALL

Accessibility is half of the issue. Expertise is the other half. When you need an answer, a solution, or a sounding board that you trust completely, we're the name at the top of your list.



EDUCATING TO SUCCEED

We have a reputation for a certain kind of customer—a customer that values our expertise to become successful and grow financially. The way we got there was by helping our customers become better financial thinkers and more consistent financial doers.



STAYING POWER

World wars, recessions, the Great Depression, manned space travel, fintech—we've seen it all in our first 150 years. And we're growing stronger every year to serve our people and communities better than ever before, whatever lies ahead.



WE SHOW UP

Nothing virtual about it, we're 100% in-person and 100% participating whenever and wherever we're needed. Whether its personally, professionally, or for the community, our neighbors know they can count on us.



YES MEANS YES

Even with untold years of collective experience and the best educated bankers in the marketplace, we work hard on due diligence with every deal for every customer. When we say we will do it, we'll do it. When we say we're behind you, we are. You can take that to the bank, and back.




IMPROVING EVERYTHING WE TOUCH

We are positive change agents for the long-term success of our customers and the health of our communities. That's why we bring the best innovations from larger markets to our smaller markets and "community" to our larger markets. Our experience in all markets benefits everyone. We continue to better ourselves, our products and services, and ultimately the lives of our customers.



STAYING *POWER.*



Staying power isn't built in boardrooms. It's built across desks, in everyday conversations, and through generations of trust.

It lives in the familiar faces who know your name, understand your goals, and are invested in your success.

As a community bank, our strength comes from being present, accountable, and local, grounded in relationships that continue to stand the test of time.

HOOVER & SON INSURANCE

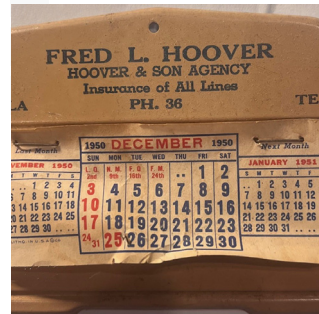
Hoover & Son Insurance has served the people of Middle Tennessee for over a century, representing four generations of family leadership and a legacy rooted in community trust.

The business was founded in 1901 by Milton Hoover in Viola, Tennessee, with a mission to provide insurance services to rural farmers in the region. That commitment to serving local families and businesses has remained constant as the company has been passed down through generations of the Hoover family.

Hoover & Son's connection to First National Bank of Middle Tennessee is equally longstanding. The relationship traces back to Fred Hoover Sr., who played a role in founding Farmers Merchants Bank of Viola, an institution that would later become part of FNBMT. Over time, this shared history has grown into a close and enduring partnership.

For decades, FNBMT has supported Hoover & Son Insurance by providing dependable banking services and a consistent presence through changing times. The relationship is built not only on financial services, but on personal connections with the bank's team, something the Hoover family values deeply.

As one family member noted, the bank offers "the local hometown touch with people you trust and respect."



REDMON FAMILY



For more than a century, the Redmon family has maintained a continuous relationship with First National Bank of Middle Tennessee, representing five generations of trust in community banking.

The relationship began with Eliza Redmon when the institution was still known as First National Bank of McMinnville. In the years that followed, Bill and Pauline Redmon continued the family tradition, followed by Bill and Kay Redmon, who utilized the bank for home loans, business lending, and personal banking services. Their confidence in the bank also led them to become shareholders of First McMinnville Corporation.

Today, Todd and Karen Redmon represent the fourth generation of the family to bank with First National Bank of Middle Tennessee. Todd's first loan with the bank was an auto loan at age 17 in 1985, and the couple later financed their first home through the bank in 1992. They remain active clients today.

The fifth generation has already begun continuing the tradition. Kayla Redmon-Seagle obtained her first home loan through the bank in 2017, while Tyler Redmon joined the bank as an employee in 2023.

Across more than 100 years, the Redmon family's relationship with First National Bank of Middle Tennessee reflects the kind of long-term partnerships that define community banking.

HUFF & PUFF TRUCKING

Since its founding in 1983, Huff & Puff Trucking has grown from a single opportunity within the farming community into a multi-generational transportation company serving customers across the United States and Canada.

The business began with Bruce and Melodie Daniel, who originally planned to support their family through farming and Melodie's teaching career. Recognizing the uncertainty of agriculture, Bruce leveraged his relationships with local growers to begin leasing a truck and transporting crops, laying the foundation for what would become Huff & Puff Trucking.

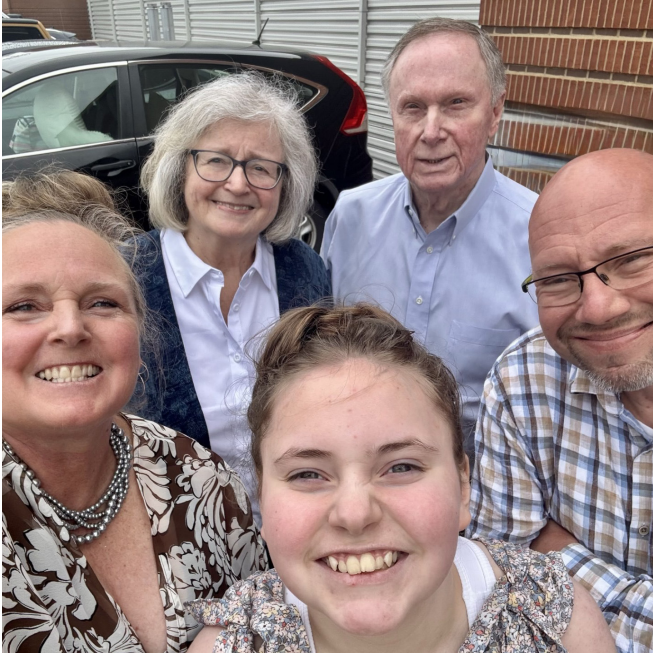
Today, their three sons (TJ, BJ, and AJ) represent the second generation helping lead operations, continuing the values of hard work and reliability established by their parents.

For more than 26 years, First National Bank of Middle Tennessee has been part of that journey. In 2000, the bank helped finance the company's first group of new trailers, supporting its ability to serve customers beyond Warren County and across North America.

Throughout decades of growth, Huff & Puff Trucking's relationship with FNBMT reflects a shared commitment to dependability, personal service, and long-term partnership. Values that continue to drive both organizations forward.



COLE FAMILY



When Lynne Cole moved to McMinnville in the early 1970s with her husband Bruce, they were beginning a new chapter in a community where they had no family nearby. What they quickly found was a welcoming town, and a trusted banking partner in First National Bank of Middle Tennessee.

Introduced to the bank through longtime banker Kenny Neal, Lynne opened her first accounts and began a relationship that has lasted for decades. Over the years, she developed a close friendship with the late Charles Jacobs, whose encouragement and support helped her grow professionally.

FNBMT also played a role in several important family milestones. The bank helped Lynne and Bruce purchase their first home and later financed the construction of the home where they raised their children, Scott and Stacey.

Throughout her career in education and real estate, Lynne has remained deeply connected to the community. As co-owner of Kirby Real Estate, she often recommends FNBMT to families moving to the area because of its commitment to personal service.

When asked to describe her relationship with the bank in one word, Lynne's answer is simple: "personal." Even as the bank has grown, she says it has never lost the feeling of a hometown institution built on relationships and trust.

STAYING

PRESENT.

Staying present is not defined by a single moment. It is built by showing up again and again in the places where community life unfolds.

It lives in shared spaces, local events, and the everyday opportunities to support the people and organizations that make each town unique.

As a community bank, our role extends beyond financial services to active participation, maintaining a visible and engaged presence in the markets we serve through ongoing involvement and meaningful connections.



Father Daughter Dance

In February, we hosted our 28th Father Daughter Date Night with the theme of "A Night to Sparkle." One of our biggest events of the year.



Lunch and Learn

In February, we hosted and provided lunch to the realtors in Warren County with guest speaker Josh McKinney from the THDA.



We Care Cannon

Our Woodbury team showed up in support of this event that raised \$30,000 to benefit the children in Cannon County as well as volunteered to help hand out the supplies.



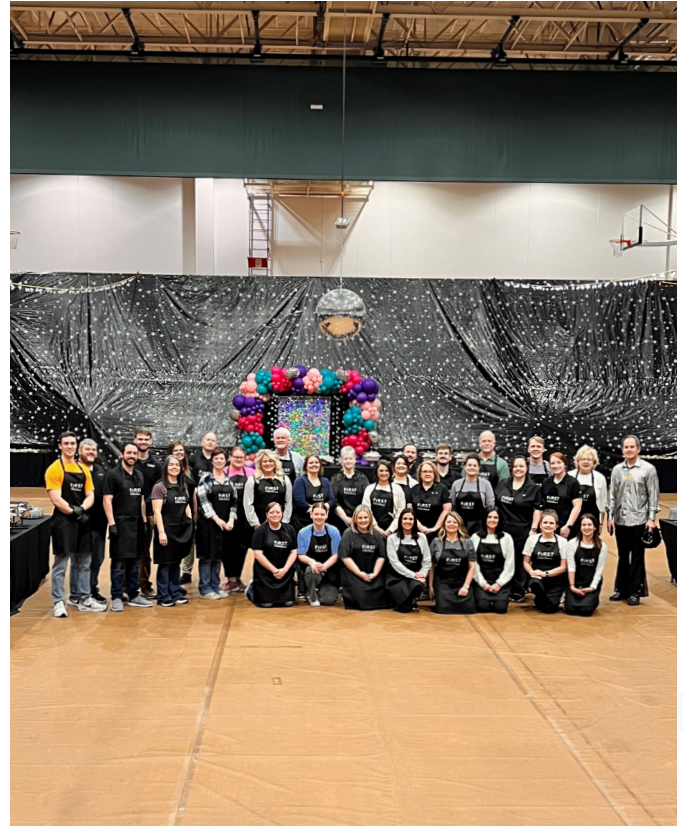
Back to Strip

Sponsored this annual charity car show and community event to support local programs, including Meals on Wheels and The Blessing programs.



Children's Advocacy Gala

In April, FIRST buys a table for the Children's Advocacy Gala to support the Children's Advocacy Center.



Financial Literacy

In April, we welcomed four classes of first grade students into our bank to teach them about how a bank operates and play games about financial literacy. We also had a question and answer session.



Scholarships

Our Warren and Cannon County branches give a scholarship out to one student each year.



Teacher Appreciation Week

In May, we celebrate our teachers across all branches by bringing them goodies, breakfast, cookies and gift cards.



Community Helpers Day

The purpose of this event is to educate our student's on the functions of various organizations that serve Cannon County.



YSI

In June, our Warren County team was thrilled to host students from the Youth Scholarship Institute to our bank. They got to explore the history of the bank, play a BINGO financial history game, and learn how community banking has evolved.



Legislative Breakfast

Hosted by Warren County Chamber of Commerce, our FIRST team always participates in a moderated question and answer session with state and local representatives.



Raising the Woof

In June, we sponsored the 2nd annual Raising the Woof event where the community could make donations and adopt animals from Warren County Animal Control.



Golf Tournaments

Many golf tournaments are hosted and sponsored by FNBMT year-round.



Business After Hours

Sponsored the Mardi Gras Business After Hours in Bedford County for a night of networking.



Habitat Ball

FIRST had the incredible opportunity to attend the Bedford Builds Habitat Ball. This event raises enough funds to build one Habitat for Humanity House each year.



Voices in Bloom

This event was a celebration of TN Voices and Nurture the Next's combined efforts to support Tennessee families with access to mental health services and early childhood interventions.

“ Looking ahead to 2026, our focus is clear: developing leaders at every level, pursuing excellence in everything we do, living our values with consistency, and strengthening the systems that allow our impact to scale and make a daily difference.”

- Pieter van Vuuren, President and CEO



Youth Leadership

FIRST is proud to be sponsors of the Rutherford and Warren County's Youth Leadership Program sponsoring breakfast and lunch to the future leaders of our communities.



Bedford Fair

We are proud to sponsor one of the most darling events of the Bedford County Fair - The Boots, Beaus, and Bling Pageant.



Back To School Breakfast

Our Warren and Wealth Management team delivered breakfast biscuits, yogurt station, and delicious coffee to the whole school system for the beginning of school in-service day.



BrightStone Leadership

BrightStone's Leadership Club came to our Franklin Branch for a special lunch meeting. A presentation was shown and a behind the scenes tour of the bank was given.



Farm To Table

In August, our team participated in a community farm to table event to raise money for downtown businesses.



Border Battle

Rivalry between counties that supports McMinnville Special Games.





Run Club

FiRST Run Club ran in several races this year including Sprint for Specials 10K, Moon Pie Race, and The Fourth of July Fun Run.



Chamber Monthly Breakfast

In July, we had the privilege to sponsor this monthly breakfast. This Chamber of Commerce is recognized as one of the top chambers in the country.



Warren Fair

Our FNBMT team loves working at the McMinnville Special Games food booth at the Warren County A&L Fair as well as serving popcorn each night.



Read Across America

Each year all of our branches participate by going to the different school systems and reading to classrooms.



Homecoming Parade

We hand out free popcorn and waters to the whole community when our downtown shuts off Main Street for the Homecoming Parade.



Meals on Wheels

Every week we deliver meals to the senior citizens of Warren County as well as attend the Meals on Wheels Banquet and Silent Auction.



Christmas in the Park

This year was the 40th Annual Christmas in the Park and once again the Main Branch opened up its lobby for snacks, warmth, and Christmas ornament decorating.





Hamilton Street

In December, we have the privilege of providing 130 lunch and goody bags to our friends on Hamilton Street - a tradition we have been honored to continue for 12 years.



TN Banking School

Educate to Succeed is one of our pillars and we support our FiRST team in continuing their education so they can become better financial thinkers and more consistent financial doers.



Shred Day

Once a year we host our annual event in June, offering free shredding services.



Walking Celebration

In August we sponsor the esteemed Tennessee Walking Horse Celebration as well as give away tickets to this celebration.



Second Saturday

Every month our Warren County Branch sponsors the downtown McMinnville Second Saturday full of shopping, music, and food.



Sip and Saveur

We open our lobby for local artists and vendors during this event and provide small bites and drinks during this event.





Costume for a Cure

Each year in October, our entire team dresses up during Costume for a Cure to promote awareness of childhood cancers.



Freedom Fest

This is our third year of sponsoring the local Independence Day Fireworks with food trucks, live music, and fireworks.



Concession Takeover

Our team takes over the concessions stands in the Rutherford, Warren, and Cannon County areas to give parents the chance to watch the game.



Pregnancy Care Center

In October, we support the Pregnancy Care Center of McMinnville at their annual fundraiser.



Fuel Program

The main branch opens our lobby in support of the Fashion show for Fuel. Our team even shows up to model for this organization that provides food to students in need on weekends and extended breaks.

FROM ONE COMMUNITY *TO MANY.*



WARREN COUNTY

First National Bank of Middle Tennessee opened its flagship branch in McMinnville, Tennessee, in 1874. Our current main office, established in 1924, continues to serve the McMinnville community with steadfast commitment and intentional, relationship-driven service. For more than a century, this location has stood as the foundation of our mission to provide trusted, local banking to the people and businesses of Warren County.



RUTHERFORD COUNTY

After decades of serving our home base in Warren County, First National Bank of Middle Tennessee recognized an opportunity to extend our community-focused approach into neighboring Rutherford County. We opened our Gateway branch in 2011, followed by our Memorial branch in 2017, bringing our people-first philosophy to one of the region's fastest-growing areas. Today, we are proud to support the individuals, families, and businesses that make Rutherford County a vibrant place to live and work.

EXPANSION IN WARREN COUNTY

As our community grew, so did our presence across Warren County. We expanded our reach by opening additional branches along Smithville Highway, Sparta Road, and in the communities of Morrison and Viola. Each location reflects our ongoing commitment to accessibility, convenience, and personalized service, ensuring that customers throughout the county have a trusted financial partner close to home.



BEDFORD COUNTY

Our expansion into Bedford County began with the opening of our Shelbyville branch in 2017. This location allowed us to bring our tradition of personalized service and local decision-making to a new community, while building lasting relationships with Bedford County residents and businesses. We remain committed to supporting the continued growth and success of the Shelbyville area.





DAVIDSON COUNTY

In 2019, we established our presence in Davidson County with the opening of our branch on 21st Avenue in Nashville. Located in the heart of a dynamic and growing city, this branch extends our community banking model into an urban setting. Our downtown Nashville branch offers the same attentive service and trusted guidance that defines our legacy, while meeting the evolving needs of Nashville's diverse population.



CANNON COUNTY

Our newest chapter began with the opening of our Woodbury branch in 2025, bringing our longstanding tradition of community banking to Cannon County. As we deepen our roots in the area, we are excited to continue expanding with a new branch scheduled to open in late spring 2026. This growth underscores our dedication to meeting the financial needs of Cannon County while investing in its future.

WILLIAMSON COUNTY

Continuing our strategic growth across Middle Tennessee, we opened our Franklin branch in Williamson County in 2024. This location reflects our commitment to serving thriving communities with strong local values, providing tailored financial solutions and relationship-based service to individuals, families, and businesses in one of the state's most dynamic counties.



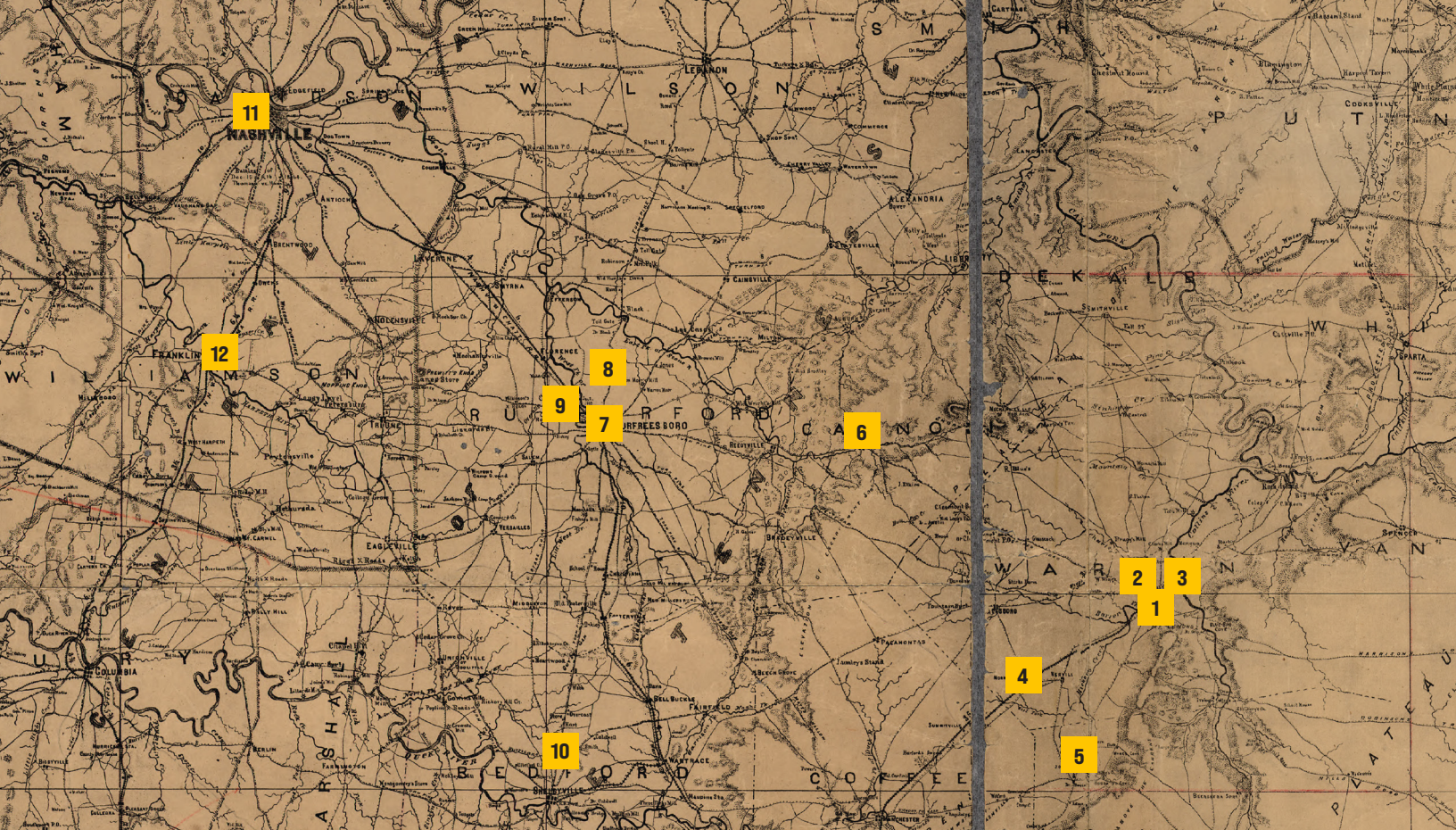
BUILT TO ENDURE

For more than 150 years, First National Bank of Middle Tennessee has built its reputation on trust, discipline, and lasting relationships. As we grow, we remain committed to thoughtful expansion, local decision-making, and personalized service. Our staying power comes from balancing progress with consistency. This approach ensures we continue to serve our communities with strength, stability, and purpose for generations to come.

FiRST

NATIONAL BANK
OF MIDDLE TENNESSEE

We Show Up.



Main Branch

200 East Main St.
McMinnville, TN 37110
(931) 473-4402

1

Smithville Hwy. Branch

917 Smithville Hwy.
McMinnville, TN 37110
(931) 473-4402

2

Sparta Rd. Branch

1418 Sparta St.
McMinnville, TN 37110
(931) 473-4402

3

Morrison Branch

9970 Manchester Hwy.
Morrison, TN 37357
(931) 635-3500

4

Viola Branch

3 Lynn St.
Viola, TN 37394
(931) 635-2222

5

Woodbury Branch

925 W. Main Street
Woodbury, TN 37190
(615)-563-2025

6

FiRST Mortgage Murfreesboro

322 N Front St.
Murfreesboro, TN 37130
(629) 218-3298

7

Memorial Blvd. Branch

3427 Memorial Blvd.
Murfreesboro, TN 37129
(615) 956-0106

8

Gateway Blvd. Branch

1708 Gateway Blvd.
Murfreesboro, TN 37129
(615) 893-1228

9

Shelbyville Branch

1700 North Main St.
Shelbyville, TN 37160
(931) 684-8191

10

Nashville Branch

1911 21st Ave. South
Nashville, TN 37212
(615) 622-6576

11

Franklin Branch

1175 Meridian Blvd., Ste. 114
Franklin, TN 37067
(615) 622-6568

12

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