

# **NOTICE OF AN APPLICATION**

## **for Merger of Bank Holding Companies and Merger of Banks**

F & M Bancshares, Inc., Trezevant, Tennessee, intends to apply to the Federal Reserve Board, the Federal Deposit Insurance Corporation (FDIC) and the Tennessee Department of Financial Institutions (TDFI) for permission to acquire Chester County Bancshares, Inc., Henderson, Tennessee. In conjunction with this transaction, Chester County Bank, Henderson, and Farmers & Merchants Bank, Adamsville will be merged with and into Centennial Bank, Trezevant, Tennessee. The Federal Reserve, FDIC and TDFI consider a number of factors in deciding whether to approve the application, including the record of performance of banks we own in helping to meet local credit needs.

You are invited to submit comments in writing on the bank holding company application to the Federal Reserve Bank of St. Louis, P.O. Box 442, St. Louis, Missouri 63166-0442. Comments may also be submitted electronically to [comments.applications@stls.frb.org](mailto:comments.applications@stls.frb.org). The comment period will not end before April 29, 2019 and may be somewhat longer. The Board's procedures for processing applications may be found at 12 C.F.R. Part 262. Procedures for processing protested applications may be found at 12 C.F.R. 262.25. To obtain a copy of the Federal Reserve Board's procedures, or if you need more information about how to submit your comments on the application, contact David L. Hubbard, Senior Manager, 314-444-7303. The Federal Reserve will consider your comments and any request for a public meeting or formal hearing on the application if they are received in writing by this Reserve Bank on or before the last day of the comment period.

Any person wishing to comment on this application may file his or her comments in writing with the Regional Director of the Federal Deposit Insurance Corporation at its Area Office at 6060 Primacy Parkway, Suite 300, Memphis, Tennessee 38119, not later than April 29, 2019. The nonconfidential portions of the application are on file in the Area Office and are available for public inspection during regular business hours. Photocopies of information in the nonconfidential portion of the application file will be made available upon request. It is contemplated that all offices of the above-named institutions will continue to be operated.

Any person wishing to comment on this application also may file comments in writing with the Commissioner of Financial Institutions, 312 Rosa Parks Avenue, 26th Floor, Nashville, TN 37243, or contact the Department via telephone at (615) 751-5018. Anyone desiring to protest this application may do so if such protest is filed in writing within fifteen (15) days of this publication.