

NOTICE OF AN APPLICATION MERGER OF BANKS

F & M Bancshares, Inc., Trezevant, Tennessee, has applied to the Federal Deposit Insurance Corporation (FDIC) for permission to merge Chester County Bank with and into Centennial Bank, Trezevant, Tennessee. The FDIC considers a number of factors in deciding whether to approve the application, including the record of performance of banks in helping to meet local credit needs.

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 May 30, 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 except for the branches of Chester County Bank located at 8430 Main Street, Enville, Tennessee 38332 and at 10 East Main Street, Henderson, Tennessee 38340 which Chester County Bank is in the process of closing, or consolidating with another branch.