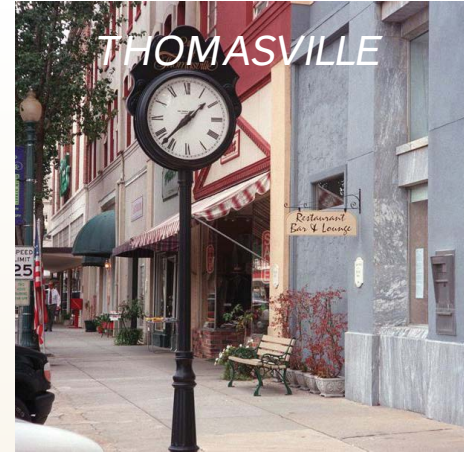




MONTICELLO



TALLAHASSEE



THOMASVILLE

New Name, Same Friends and Bankers -at your community bank!

FMB has joined with The First and will continue to provide the highest level of service for our customers. The First began as a hometown bank in Hattiesburg, MS. It quickly grew from Mississippi to Louisiana, Alabama, Florida and Georgia by partnering with other community banks with a shared commitment to meet customers' needs, build strong relationships and foster economic growth in each community served.

You will:

- Continue to do business with your hometown bankers
- Enjoy a full array of financial services and products with the strength of a community bank with \$3 billion in assets
- Take advantage of over 60 locations in the Gulf South
- Feel secure with a safe, sound, quality bank that has consistently earned a 5 Star Rating (highest given) by BauerFinancial, the nation's bank rating service



est. 1906



FMB and The First merged on November 1st. The computer conversion will occur on December 7th. Please look for important account information in the next week. We look forward to you being a part of The First, Just the Bank for You!