

NEWS RELEASE

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FOR RELEASE: Immediate

FIRST STATE ANNOUNCES THE PROMOTION OF TERRY MARTIN

UNION CITY, Tenn. – Terry Martin has been named regional manager for First State Finance. She has been working in consumer lending for 16 years. She started her career in banking with Commercial Bank in Obion and then moved to First Volunteer Bank. Martin began working for First State Finance in 2003. She is responsible for overseeing the operation of the Martin, Union City, and Dyersburg offices and to help promote growth in this area. Her office is located at 100 E. Reelfoot Ave., Union City, TN.

Martin is a graduate of Obion County Central. She is a participant in Walk of Hope for Obion County and is a member of Pleasant Hill Baptist Church in Rives.

“Terry began her career in the finance industry over 16 years ago. I have had the opportunity to work with her for the past 14 years and follow her development in the industry,” says Pleas Wright, President of First State Finance. “Since starting her career as a customer service representative, she worked her way up to branch manager of our Union City office. Under her leadership, the office has excelled in the past few years. Terry has always placed the needs of her customers first which is evident by her ability to provide quality customer service. She is a proven performer and will continue to keep First State headed in a positive direction.”

“I am excited about the new position with First State Finance,” says Martin. “I am looking forward to continuing to work for a company that believes providing excellent customer service is the main priority.”

First State Finance is a subsidiary of First State Bank, which is owned by Community First Bancshares, a holding company headquartered in Union City, Tenn. In addition to consumer lending, First State Bank also operates a mortgage company, an

insurance company, a specialized ag services division, an employee benefits division, investment services, a specialized trust services division, and an indirect auto financing division at various locations across the state. First State Finance has offices in Brownsville, Cleveland, Columbia, Covington, Dyersburg, Hendersonville, Jackson, Knoxville, Martin, Milan, Murfreesboro, and Union City Tennessee.

The banking company has assets totaling over \$1.7 billion. The banking company has offices in the communities of Blount, Davidson, Dyer, Gibson, Haywood, Henderson, Knox, Madison, Obion, Robertson, Shelby, Sumner, Tipton, Weakley, and Williamson counties in Tennessee. Its metropolitan markets include Collierville, Franklin, Gallatin, Goodlettsville, Hendersonville, Jackson, Knoxville, Nashville, White House, and Memphis.

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