

NEWS RELEASE

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FOR RELEASE: Immediate

FIRST STATE ANNOUNCES THE PROMOTION OF TAMMY OATSVALL

UNION CITY, Tenn. – Tammy Oatsvall has been named teller operations supervisor. She began her career with First State in July of 1998 as a teller and then transferred to deposit operations. She is responsible for being knowledgeable with the banks' teller system and transaction processing. She provides guidance and training to staff and assists with procedures and processes concerning teller operations. Her office is located at 115 West Washington Avenue, Union City, Tennessee.

Oatsvall has 20 years of banking experience. She began her career with Peoples Bank in Mountain Home, Arkansas. She has been with First State for 15 years.

“Tammy has proven to be an asset for First State Bank. She strives to provide exceptional customer service while supervising the teller operations at First State Bank,” says senior operations officer, Debra Wiley. “Tammy has a great deal of experience on both sides of the service table. She has served our customers face to face for many years; so she is uniquely qualified to bring guidance and support to the company's front line staff. Her dedication and leadership create a great foundation for First State to consistently provide a good customer experience..”

“I am honored to be given this position with First State Bank,” says Oatsvall. “Our company is unique and diverse in our product offerings which make for an exciting and challenging job in deposit operations. I am grateful for the opportunity to continue to grow with First State and be part of the exciting things to come.”

First State Bank has 31 full-service banking locations in 25 communities throughout West, Middle and East Tennessee. It is owned by Community First Bancshares, a holding company headquartered in Union City, Tenn., which also operates

a mortgage company, an insurance company, a specialized ag services division, investment services, a consumer finance company, an employee benefits division, a specialized trust services division, an indirect auto financing division, and a small business lending division at various locations across the state.

The banking company has assets totaling over \$1.9 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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