

IMPORTANT:
NEW CUSTOMER
INFORMATION INSIDE

DEVOTED TO COMMUNITY
EMPOWERING ONE ANOTHER
VALUE EFFICIENT
LOYALTY
SERVICE VISION **FB** CHARACTER
DEDICATED **FirstBank** RESPECT
INSPIRING COMMITMENT TO EXCELLENCE
ENJOY TEAM WORK
LIFE SUSTAINABILITY
CUSTOMER DRIVEN



One team. One bank.

Pictured: Jim Clayton (L) and Jim Ayers (R)

FB
FirstBank



Left: Chris Holmes, President and CEO
Right: Jim Ayers, Executive Chairman

WELCOME TO THE FIRSTBANK FAMILY!

We're excited to have you as our customer and we look forward to helping you with any financial needs you have, large or small. On **Monday, December 4, 2017**, your Clayton Bank and Trust account will transition to a FirstBank account. Teams from both FirstBank and Clayton Bank and Trust have been working extremely hard over the past few months to ensure this transition is a smooth, seamless one, and we've put together this guide to make it as easy on you as possible. Please take the time to read it carefully. It not only tells the FirstBank story but provides you with a fast and easy way to find useful information.

Here's what you can expect from FirstBank:

A community bank with a rich history and tradition of excellence

Local decision-making by local bankers with personal ties to the area

Peace of mind provided by a bank with more than \$4.5 billion in assets

A strong commitment of giving back to our communities

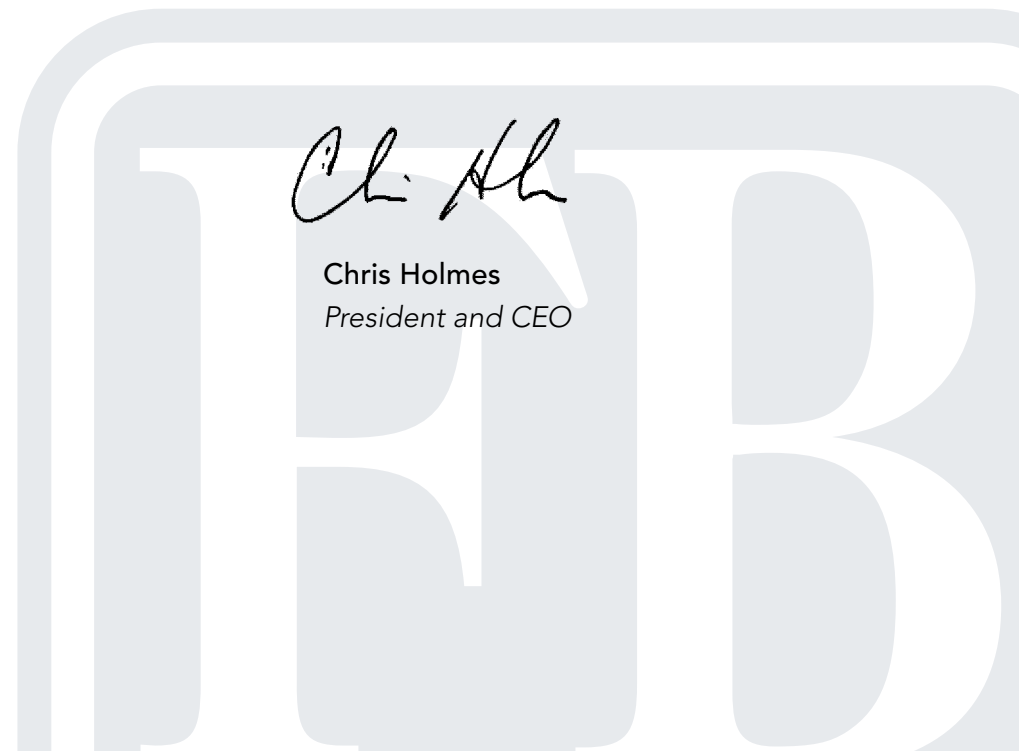
Access to a comprehensive variety of financial products and services

Should you have any questions or need further assistance with anything relating to your banking relationship, we are here to assist you. On behalf of over 1,400 FirstBank associates, we want to extend a warm welcome and let you know that we truly appreciate your business.

Sincerely,

Jim Ayers
Executive Chairman

Chris Holmes
President and CEO





Important Information About Conversion Weekend

Friday, December 1 – Monday, December 4

During the conversion process, some services may be periodically interrupted or not available. We apologize in advance for any inconvenience.

Branches and ATMs

Clayton Bank and Trust branches will observe regular business hours on **Friday, December 1, and Saturday, December 2**. All remaining Clayton Bank and Trust branches will **reopen Monday, December 4**, as FirstBank. ATMs will be available during conversion weekend; however, your balance may not be current, which could affect your ability to withdraw cash. Consider obtaining extra cash or additional forms of payment to use over the weekend.

Debit Cards

You will receive a new FirstBank debit card approximately two weeks prior to conversion with instructions on activation. Your PIN will not change. Please continue to use your Clayton Bank and Trust debit card through **December 3**. Your Clayton Bank and Trust debit card will no longer be valid at **8 a.m. CT on December 4**, so please ensure you’ve activated your new FirstBank card prior to using.

Online Banking and Bill Pay

Your Clayton Bank and Trust online banking will be converted to FirstBank online banking. You will continue to use your same username; however, your password will change. (Please see **page 6** for more information on your temporary password.) Clayton Bank and Trust will be in view-only mode beginning **Wednesday, November 29**. View-only mode means that you will have access to your account, but will not be able to make any changes or conduct transactions. **You will have FirstBank online banking access beginning Monday, December 4, at 8 a.m. CT.**

If you are currently a Clayton Bank and Trust bill pay user, be sure to download and/or print any bill pay history you may want to reference later as this information will not transfer to FirstBank online banking. Online banking will be in view-only mode beginning **Wednesday, November 29**; however, any scheduled bill payments through **December 4** will be processed as planned. Starting **Monday, December 4**, you will be able to access bill pay through FirstBank online banking. Be sure to review your vendor address information and alert notifications within bill pay after conversion weekend to ensure accuracy.

Timeline: Important Dates

We’ve created this timeline and checklist to help you keep track of important dates and items that need action on your part. If you have questions, please call 866-323-0070 or visit your nearest branch.

Early November	WELCOME GUIDE We’ve put this guide together to make the transition as seamless as possible. <input type="checkbox"/> Please take time to review this guide thoroughly and take action where needed.
November 2–30	If you are a Clayton Bank and Trust bill pay user , your payments will transfer but your history will not. <input type="checkbox"/> Please download and/or print any bill pay history you may want to reference later, as this information will not transfer to your FirstBank online banking. <input type="checkbox"/> If you use electronic statements, please download and/or print any information needed prior to December 1 .
December 1	ATMs will be available during conversion weekend; however, your balance may not be current, which could affect your ability to withdraw cash. Balances will be current at 8 a.m. CT on Monday, December 4 . <input type="checkbox"/> Consider obtaining extra cash or additional forms of payment for use over the weekend (December 1– 4).
December 4	WELCOME TO FIRSTBANK As of 8 a.m. CT on Monday, December 4 , your account will officially be operating within the FirstBank system. <input type="checkbox"/> Sign on to your new online banking account at www.FirstBankOnline.com using your current username and temporary password. (See <i>page 6</i> .) » Review scheduled bill payments and transfers to ensure these items transferred accurately. » Enroll in mobile banking. (See <i>page 7</i> .) <input type="checkbox"/> Download the FirstBank mobile app, available for Apple and Android devices.

CALL

866-323-0070

Extended Hours:
Monday– Friday (7 a.m. – 11 p.m. CT)
Saturday & Sunday (9 a.m. – 5 p.m. CT)

CLICK

www.FirstBankOnline.com

VISIT

Visit any of our
63 full-service branches.
(A map of nearby locations
can be found on pages 20 – 21.)

Frequently Asked Questions

Will my current routing number and account number(s) change?

A: Your routing number will not change, with the exception of incoming wire transfers. For most customers, your account number(s) will not change. In the event of duplicate account numbers with another FirstBank customer, you will be notified by FirstBank individually. For wire instructions, please see **page 5** in the disclosure booklet included with this magazine.

Can I use my checks as normal?

A: Yes, please continue to use your existing Clayton Bank and Trust checks. When it is time to reorder checks, your new check order will include the FirstBank logo.

Can I still use my Clayton Bank and Trust debit card after the conversion?

A: You will receive a new FirstBank debit card approximately two weeks prior to conversion with instructions on activation. Your PIN will not change. Please continue to use your Clayton Bank and Trust debit card through **December 3**. Your Clayton Bank and Trust debit card will no longer be valid at **8 a.m. CT on December 4**, so please ensure you’ve activated your new FirstBank card prior to using.

How do I access online banking?

A: Please see **page 6** for detailed instructions including username and temporary password information.

Do I need to change my direct deposits and automatic payments?

A: No. If you currently have direct deposits and automatic payments set up with your Clayton Bank and Trust account, you do not need to do anything. We will transfer these for you.

What will happen with the bill payments I have scheduled with my Clayton Bank and Trust account?

A: We will transfer all bill payments you have set up with your Clayton Bank and Trust account to your new FirstBank account. Be sure to log into your FirstBank account after conversion weekend and ensure bill payment information transferred accurately.

Note: *You will not have any bill pay history after **December 1**. Please make sure to download and/or print anything you may want to reference in the future.*

What is happening to the Clayton Bank and Trust website?

A: Starting **December 4, at 8 a.m. CT**, the Clayton Bank and Trust website will be redirected to the FirstBank website – www.FirstBankOnline.com.

Note: *Update any bookmarks or favorites you have and set them to the FirstBank website.*

Will I still be able to use MoneyPass ATMs?

A: FirstBank is not currently a member of the MoneyPass ATM network. Therefore, you will not be reimbursed for MoneyPass ATM transactions after **December 1**. Fees may apply and vary by location. However, we do offer a checking account – FirstRewards Checking – which reimburses ATM transactions.

Additional Information

Statements

Beginning **December 4**, your FirstBank statement will have a new format that is easy to read and understand. Your statements will be mailed at about the same time of the month as they are now. You will receive a final statement in the current Clayton Bank and Trust format reflecting transaction activity from your last statement date through **Friday, December 1**. Your new FirstBank statement will reflect transaction activity after **December 1**. After this date, your normal statement cycle will resume. Historical electronic statements will not be available in online banking immediately. You will be notified when they are available in online banking. If you use electronic statements, please download and/or print any information needed prior to **December 1**.

Christmas Clubs

FirstBank does not supply statements for Christmas Club accounts. Interest on these accounts is paid the last day of October. Checks are produced the first week in November.

IRA

FirstBank does not supply monthly IRA statements, but will provide annual notices.

Certificates of Deposit

There will be no changes made to the rates and terms of your current certificates of deposit until maturity. At the time of maturity, there may be changes in rates and terms.

Loans

Payment due dates for loans will remain the same unless you receive a specific notification to the contrary. Automatic drafts will continue as scheduled. After **December 1**, please mail payments to FirstBank Loan Operations, P.O. Box 388, Lexington, TN 38351, or make your payment in a FirstBank branch. If you currently have a coupon book, you may continue to send those coupons with your payments to the new address. You will be notified if any changes to your account are required.

Safe Deposit Boxes

There will be no changes made to the rates and terms of your safe deposit box. If your safe deposit box is located at one of the closing branches, you should have received a separate letter with details about the relocation or closing of that box. Please refer to that letter or call your local branch if you have any questions.

Credit Cards

Your credit card will continue through TCM Bank, N.A. FirstBank does not have a relationship with TCM Bank, your credit card provider. All future payments and communication should go through TCM Bank.

By mail:
TCM Bank, N.A.
P.O. Box 31021
Tampa, FL 33631

By phone:
800-883-0131

Online:
www.mycardstatement.com



Online, Mobile and Telephone Banking

Online Banking

As part of the conversion, your Clayton Bank and Trust online banking will be converted to FirstBank online banking. Clayton Bank and Trust online banking will be in view-only mode beginning **Wednesday, November 29**. You'll have FirstBank online banking access beginning **Monday, December 4, at 8 a.m. CT**. Unless you are notified otherwise, you will continue to use your same username; however, your password will change.

Personal Online Banking: Your **temporary password** will be your **last name beginning with a capital letter** followed by the **first five digits of your Social Security number**.

Example: For John Smith, whose Social Security number is 123-45-6789, it would be **Smith12345**.

Note: If you are a **Business** ACH or Wire customer, we will reach out to you individually about Business Online Banking.

Beginning **Monday, December 4**, visit www.FirstBankOnline.com to access FirstBank online banking. Enter your **current username** and **temporary password** and click login. You will then be prompted to change your password.

If you use Quicken® or QuickBooks®, you may continue to utilize these applications after the conversion. There may be some slight changes to your software settings required. Contact Firstbank if you have questions.

Bill Pay

If you are currently a Clayton Bank and Trust bill pay user, be sure to download and/or print any bill pay history you may want to reference later as this information will not transfer to FirstBank online banking. Bill pay will be unavailable beginning **Wednesday, November 29**; however, any scheduled bill payments through **December 4** will be processed as planned. Starting **Monday, December 4**, you will be able to access bill pay through FirstBank online banking. Be sure to review your vendor address information and alert notifications within bill pay after conversion weekend to ensure accuracy.

Mobile Banking

Personal
The Clayton Bank and Trust app will be active until **7 a.m. CT on Wednesday, November 29**. You can begin using the FirstBank app at **8 a.m. CT on Monday, December 4**. The FirstBank mobile app can be downloaded on Android or Apple devices.

The FirstBank Mobile App is for FirstBank online banking users. If you are not an existing user, you will need to sign up prior to starting this process.

STEP 1: Download the app on your mobile device.

- Use the appropriate app store on your Apple or Android device (tablet or phone) to search for "FirstBank TN," and download the app.

STEP 2: Visit www.FirstBankOnline.com.

- Visit www.FirstBankOnline.com.
- **Log in** to online banking.
- **Click** on the "Mobile Banking" tab.
- Review and **accept** the disclaimer.
- Enter your **username, mobile phone number** and **password**.
(Note: You can select your unique username and password. These can be different from your online banking username and password.)

COMPLETE YOUR ENROLLMENT

- Look for a text message confirming your enrollment in mobile and text banking.

Text Banking

Text banking allows you to quickly and securely receive account information via SMS text messaging on your mobile device. You will receive the text banking phone number once you're enrolled in mobile banking. Text banking is a free service, but your wireless provider's text message charges may apply.

24-Hour Automated Telephone Banking

Beginning at **8 a.m. CT on Monday, December 4**, please call 866-342-5178 for telephone banking. Your PIN will be the last four digits of the primary account holder's Social Security number.



About Your Account

On **December 4th**, your Clayton Bank and Trust account will transition to a FirstBank account. Please see the chart below to determine how your account will be converted:

If this is your account at Clayton Bank and Trust:	This will be your account at FirstBank:
Classic Checking Premium Checking Student Checking	Essential Checking
55+ with Interest	Plus Checking with Interest*
Premium Advantage	Interest Checking
Prime-Based Money Market	Prime-Based Money Market*
Triple Play Money Market Triple Play Money Market East Triple Play Money Market West Money Market Money Market West	Money Market-Tiered
Regular Savings	Savings
Christmas Club Savings	Christmas Club Savings
Health Savings Account	Health Savings Account

**This account does not change, but will not be sold after December 1, 2017.*



Personal Banking

FirstBank carries a wide variety of consumer account options. The details of these accounts are outlined on the next two pages. In addition to these account options, FirstBank offers an assortment of services for our customers.

Personal Checking Products

	Essential Checking	USA Checking	FirstRewards	Interest Checking
Minimum Opening Balance	\$0	\$100	\$0	\$1,000
Monthly Maintenance Fee	\$0	\$0	\$0	\$8 if balance falls below \$1,000
Interest	No	No	Yes	Yes
Interest Tiers	No	No	\$0 – \$25,000 \$25,000+	\$1,000 – \$9,999 \$10,000 – \$24,999 \$25,000 – \$49,999 \$50,000+
Unlimited Check Writing	Yes	Yes	Yes	Yes
Free Debit Card	Yes	Yes	Yes	Yes
Daily Balance Requirements	None	None	None	\$1,000
Free or Discounted Checks	No	Yes, FirstBank customer checks	No	No
Free Online and Mobile Banking with Bill Pay	Yes	Yes	Yes	Yes
Free Online E-Statements	Yes	Yes	Yes (Required)	Yes
Additional Features/ Requirements	Paper statements \$2.50 per month**	For those 62 and older	Unlimited ATM refunds* Higher interest earned when specific requirements are met <i>(Limit two accounts per household)</i>	None

*See Schedule of Fees or Terms and Conditions for further account information. All FirstBank accounts are subject to opening requirements. Some restrictions may apply. **Fees waived for all merging customers whose accounts are effective as of December 1, 2017.

Personal Savings Products

	Money Market-Tiered	Savings*	Minor Savings UTMA	Christmas Club	Health Savings Account*
Minimum Opening Balance	\$2,500	\$100	\$100	\$25	\$0
Monthly Maintenance Fee	\$10 if balance falls below \$2,500	\$5/quarter if balance falls below \$100	\$0	\$0	\$2.25 if balance is below \$3,000
Interest	Yes	Yes	Yes, on balances above \$25	Yes	Yes
Interest Tiers	\$2,500 – \$9,999 \$10,000 – \$99,999 \$100,000 – \$249,999 \$250,000+	\$25+	\$25+	\$25+	All balances
Free Debit/ATM Card	Yes	Yes, ATM	Yes, ATM	No	Yes
Daily Balance Requirements To Avoid Service Charge	\$2,500	\$25	None	None	\$3,000
Free or Discounted Checks	No	No	No	No	No
Free Online and Mobile Banking with Bill Pay	Yes	Yes	Yes	Yes	Yes
Free Online E-Statements	Yes	Yes	Yes	N/A	Yes
Additional Features/ Requirements	Up to six withdrawals per month \$2 over six withdrawals Interest paid monthly	Up to six withdrawals per quarter \$2 over six withdrawals Interest paid quarterly	Interest paid quarterly	Interest paid upon disbursement \$10 charge for each withdrawal prior to December	Must follow IRS guidelines <i>(Fee waived with e-statement.)</i>

*Fees waived for all merging customers whose accounts are effective as of December 1, 2017.

Additional Services

Credit Cards

- Platinum
 - Platinum Payback
- Platinum Preferred
 - World
- World-Elite

Other Products and Services

- Mortgage
 - Popmoney
- Investments
 - Loan Services
- ExpressPay
 - Specialty Lending
- Trust

For more information on these additional products and services, visit our website at www.FirstBankOnline.com.

Business Banking

FirstBank offers multiple account options for business banking. Details of each account are outlined in the chart below:

Business Banking Products

	First Business	First Commercial	Public Funds Interest Checking	Commercial Money Market-Tiered
Minimum Opening Balance	\$100	\$1,000	\$5,000	\$5,000
Monthly Maintenance Fee	\$0	\$20	\$10 if balance falls below \$5,000	\$10 if balance falls below \$5,000
Interest	N/A	N/A	Yes	Yes
Interest Tiers	N/A	N/A	\$5,000 – \$19,999 \$20,000 – \$99,999 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000 – \$999,999 \$1,000,000+	\$5,000 – \$19,999 \$20,000 – \$99,999 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000 – \$999,999 \$1,000,000+
Unlimited Check Writing	Yes	Yes	Yes	\$10 per withdrawal after six
Free Debit Card	Yes	Yes	Yes	Yes
Minimum Balance To Avoid Service Charge	None	None	\$5,000	\$5,000
Online and Mobile Banking with Bill Pay	Available	Available	Available	Available
Free Online E-Statements	Optional	Optional	Optional	Optional
Additional Features/ Requirements	N/A	Earnings credit completed on average collected balance to offset fees	Available only to public entities	N/A
Free Items	500 – 30 cents per item over 500	N/A	N/A	N/A
Tiered Earnings Credit	No	Yes	No	No

**See Schedule of Fees or Terms and Conditions for further account information. All FirstBank accounts are subject to opening requirements. Some restrictions may apply.*

Additional Business Services

Credit Cards

- Business Platinum
- Business Platinum Preferred
- Business World-Elite
- Business Platinum Payback
- Business World

For more information on credit card options, visit our website at www.FirstBankOnline.com.



Treasury Management

FirstBank can help you increase the productivity of your cash and streamline daily operations.

COLLECTING FUNDS AND ACCELERATING RECEIVABLES

- Remote Deposit Capture
- Electronic Collections and ACH Cash Concentration
- Lockbox

PAYROLL AND PAYABLES

- ACH Services
- Wire Transfers

CASH MANAGEMENT TOOLS

Sweep Services

- Zero Balance Accounts
- Line of Credit Sweep
- Investment Repurchase Sweep

FRAUD PROTECTION SERVICES

- Positive Pay
- ACH Block
- ACH Filter

BUSINESS ONLINE BANKING FEATURES

- Balance Reporting
- Transaction Reporting
- Account Transfer
- ACH Origination
- Alerts and Notifications
- Stop Payments
- Statement Images
- Check Images
- Wire Origination
- Positive Pay
- User Administration



Specialty Lending

The bank for manufactured housing.

FirstBank is a household name and full-service lender to the manufactured housing industry. FirstBank's friendly, fast and flexible philosophy delivers an unparalleled customer service experience through each step of your loan. No matter if you are a consumer, community owner, retailer or vendor, you will communicate with real people who work hard to earn your business, exceed expectations and understand your needs.

PROGRAMS OFFERED

- Community Financing
- Consumer Retail Financing
- Loan Servicing
- Rental Home Financing
- Floor Plan
- Portfolio Acquisitions

WITH FIRSTBANK SPECIALTY LENDING

- All loans are fixed-rate, fully amortized.
- There is no pre-payment penalty.
- Decisions are not based solely on credit score (no minimum).

For more information on Specialty Lending, visit www.FirstBankOnline.com on December 1, 2017.



Meet the Executive Chairman



Jim Ayers

FirstBank Executive Chairman Jim Ayers grew up in the rural West Tennessee town of Parsons, and early on his parents introduced him to the rewards of an honest day's work. As he went on to become one of the state's most successful and admired businessmen, and a leading philanthropist, he never forgot the lessons he learned as a young boy. In fact, he has thrived on them.

Ayers received an accounting degree from the University of Memphis, while working part-time jobs at Forest Hill Dairy in Memphis and as a night auditor for two Holiday Inns. After graduating from Memphis, Ayers went to work as an accountant for a nursing home company, and soon thereafter, he was elevated at a young age to chief executive officer and expanded the company into the contract management business. Later, he launched his own nursing home management company and then began building his business holdings.

In 1984, after building successful health care and real estate ventures, Ayers and a partner bought Farmers

State Bank in the small town of Scotts Hill, Tennessee. In 1986, they acquired the branches of First National Bank of Lexington, Tennessee, and changed the bank's name to FirstBank. Eventually Ayers became its sole owner.

Today, FirstBank is the third largest bank headquartered in Tennessee. The bank expanded into Huntsville, Alabama, in 2014, as well as the Northwest Georgia area in 2015 with the acquisition of Northwest Georgia Bank. The acquisition of Clayton Bank and Trust expands FirstBank's presence in the Knoxville, Henderson and Cookeville communities, and adds market share in West Tennessee.

In addition to his business interests, Ayers is active in a number of civic, educational and charitable organizations. He is the recipient of the Association of Fundraising Professionals' 2007 Philanthropist of the Year Award, the Silver Beaver Award from the Boy Scouts of America, and the Joe Kraft Humanitarian Award from The Community Foundation of Middle Tennessee. Ayers was named a Leader in Banking Excellence by the Tennessee Bankers Association, and holds honorary doctorates from Freed-Hardeman University, Union University and Bethel College.

THE AYERS FOUNDATION: A MISSION TO HELP

Jim Ayers established The Ayers Foundation in 1999 as a way to contribute to improving the quality of life in Tennessee, with a special emphasis on education, health care, conservation and social welfare.

Since then, Jim and his wife, Janet, who is president of the Foundation, have become role models in philanthropy, pledging more than \$100 million in the past 10 years to support a variety of charitable causes and organizations.

Among The Ayers Foundation's significant contributions have been \$5 million to the West Tennessee Healthcare Foundation in Jackson, Tennessee, which used the gift to expand pediatric services at the county hospital, and a \$10 million contribution to establish and fund the Ayers Institute for Pre-cancer Detection and Diagnosis at Vanderbilt University.

The Foundation has several programs aimed at providing support and encouragement for high school graduates to continue their education at college or technical schools, and to assist teachers in gaining additional education and training.

"For me, helping people has just been a logical thing to do," Jim Ayers said. "It's helping your neighbors and people in your community. It's what we're all called to do: to give what we can and do what we are able."



THE AYERS
FOUNDATION

ABOUT FIRSTBANK

Nashville-based FirstBank, a wholly owned subsidiary of FB Financial Corporation (NYSE: FBK), is the third largest Tennessee-headquartered bank, with 63 full-service bank branches across Tennessee, North Alabama and North Georgia, and a national mortgage business with offices across the Southeast. The bank serves five of the major metropolitan markets in Tennessee and, with approximately \$4.5 billion in total assets, has the resources to provide a comprehensive variety of financial services and products.

In October 2016, FirstBank reached an exciting milestone when public shares of FB Financial Corporation began trading on the New York Stock Exchange. The initial public offering raised \$128.5 million in capital – the largest bank IPO in Tennessee history – showing a recognition of FirstBank's strong foundation to serve its customers, from small communities to large metro areas.





Local Leadership Remains

FirstBank stresses local decision-making by the bankers in all our markets – bankers who know their communities and understand the particular needs of their customers. Our acquisition of Clayton Bank and Trust has allowed us to build local teams across the state – from Knoxville to Jackson to Memphis – that fit that bill perfectly.



Jim Clayton

FIRSTBANK CHAIRMAN OF EAST TENNESSEE AND SPECIALTY LENDING

Jim Clayton was born in Finger, Tennessee, a small farming community between Jackson and the Alabama line. The son of a sharecropper, he went on to work his way through college and law school at the University of Tennessee and start a highly

successful business enterprise that included retail, manufacturing and banking operations.

After starting a Knoxville-area auto dealership with his brother, Joe, in 1956, Clayton branched into the manufactured home business, founding Clayton Homes and serving as its chairman, president and CEO. Clayton Homes, which grew into one

of the country's largest makers and sellers of manufactured housing, was acquired by investor Warren Buffett in 2003.

Clayton also diversified into the banking business, establishing a family of banks in East Tennessee, acquiring American City Bank and launching Clayton Bank and Trust.

Now that FirstBank has acquired American City Bank and Clayton Bank and Trust through its holding company, FB Financial Corporation, Clayton will be joining the FirstBank team, serving as chairman of the bank's East Tennessee region and of its Specialty Lending division, which will focus on lending programs dedicated to the manufactured housing industry.



Travis Edmondson

KNOXVILLE AREA PRESIDENT

Travis Edmondson, who began his career at Clayton Bank and Trust in 2006 and was named chief executive officer in 2013, is the new FirstBank Knoxville area president. In that role, he will oversee operations of FirstBank financial centers and work closely with local branch managers in Cookeville and Knoxville.

At Clayton Bank and Trust, Edmondson held several leadership positions before being named CEO, including serving as the bank's chief credit officer and compliance officer. He has served on the boards of numerous organizations, including Apex Bank, Big Brothers Big Sisters of East Tennessee, Junior Achievement of East Tennessee, the Knoxville Chamber of Commerce and the Independent Bankers Division of the Tennessee Bankers Association.



Jeff Hudson

MEMPHIS AREA PRESIDENT

Jeff Hudson, who began his Memphis banking career in 1978, joined FirstBank as Memphis area president in 2015. During his 39 years as a banker, Hudson has served in a variety of executive management positions, and

he currently oversees FirstBank's financial centers and lending teams in the Memphis area.

Hudson is active in the community, serving on the board of the Liberty Bowl and formerly on the board of the Urban Arts Commission. He is a past board member of the Tennessee Bankers Association and former chairman of the Southeastern School of Commercial Lending at Vanderbilt. Hudson is also a global outreach representative at Hope for Mexico, and has completed numerous mission trips to that country. At FirstBank, Hudson created a grant program for small nonprofit organizations in the Memphis area.



Curtis Mansfield

JACKSON CITY PRESIDENT

Veteran banker Curtis Mansfield joined FirstBank as Jackson city president in 1996. He is responsible for overall branch operations, including commercial,

consumer and real estate lending in the Jackson, Friendship and Henderson markets.

He began his banking career in 1974 after 13 years as an accountant for Jackson-based People's Protective Life Insurance Co. Prior to joining FirstBank, he served in executive positions at three area banks.



Jeff Lewis

LEXINGTON CITY PRESIDENT

Jeff Lewis began his 30-year career at FirstBank as a vice president of lending and later was a branch manager, senior commercial lender and loan administrator. He was named FirstBank city president of

Henderson County in 2002. His duties include oversight of all operations for financial centers in Lexington, Parkers Crossroads and Scotts Hill, Tennessee

He is active in civic and community affairs, including Lexington Rotary Club, Ole Miss Alumni Association, Henderson County Hospital board of directors and Beech River Watershed Development Authority board of directors.



Kevin Kimzey

SPECIALTY LENDING PRESIDENT

Kevin Kimzey, who began his career with Clayton Bank and Trust in 2004 and was named president in 2013, is the new president of FirstBank Specialty Lending Group. In this position, he will continue many of the duties he had at Clayton Bank and Trust, focusing on lending to manufactured housing industry businesses and consumers.

Kimzey received a bachelor's degree from the University of Tennessee and holds a master's degree in banking from The Graduate School of Banking at Louisiana State University. Kimzey is active in his church, St. John's Lutheran, and is the treasurer for WOW Urban Ministry.

Locations Close to Home

FirstBank has 63 locations across Tennessee, Georgia and Alabama.

Find a location close to home – visit www.FirstBankOnline.com/location for specific branch information.

