P.O. Box 442 St. Louis, MO 63166

Application Notices

Contact: Holly Rieser (314) 444-4713

August 21, 2025

ST. LOUIS, MO — The Federal Reserve Bank of St. Louis, acting pursuant to delegated authority for the Board of Governors of the Federal Reserve System, today approved the application by F&M Bancshares, Inc., Trezevant, Tennessee, to merge with WestTenn Bancorp, Inc. and thereby indirectly acquire The Bank of Jackson, both of Jackson, Tennessee, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.

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