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CONTACT: Frank Limpus
615-668-9938

**FIRST FARMERS AND MERCHANTS BANK CHAIRMAN AND CEO
POSES MORAL QUANDARY IN DEBUT NOVEL**

*Banker launches second career; writes about greed,
but will generously donate all proceeds to charity*

COLUMBIA, Tenn. – February 22, 2011 – What if you had to testify against your parent?

Would you? Or better yet, could you?

That’s the ethical dilemma of *The Banker’s Greed* (ISBN: 978-0-9728186-9-8, \$16.95, trade paperback, 448 pages), the debut novel of Middle Tennessee native and lifelong banker T. Randy Stevens. The suspense/thriller about a family’s anguish over the kidnapping of a young woman -- apparently orchestrated by her banker father -- hits bookstores and Kindles on March 31st

“For some time, I’ve thought this was an interesting predicament, especially given the world in which we’re living, when common sense and decency sometimes quickly gives way to avarice,” said Stevens, who’s day job is that of chairman and CEO of First Farmers and Merchants Bank, a 17-branch bank headquartered in Columbia, Tennessee. “In the book, I wanted to explore the emotions that accompany both betrayal and the greed that may drive someone to kidnap another person. I hope it causes readers to think about what they’d do in a similar situation.”

But, the book is intended to do more than examine difficult circumstances. It also will help two Middle Tennessee churches broaden their community outreach. Stevens has committed all of his proceeds from book sales to the Maury Hills Church in Columbia and Coleman Memorial United Methodist Church in Lawrenceburg.

The banker/author wants to move 180 degrees opposite his banker/main character.

“Writing this book has been a thoroughly enjoyable diversion to my work at First Farmers,”

Stevens said. “I’ve been an avid reader and writer most of my life and toyed with this story for years. I

First Farmers & Merchants Bank, Member FDIC

816 S. Garden St. • P.O. Box 1148 Columbia, TN 38402 • (931) 388-3145 or (800) 882-8378 • www.myfirstfarmers.com

finally put it to paper and, with the help of p.m. terrell, believe it's a pretty engaging read that I hope people will enjoy. The only thing that will top this experience, though, will be the fun of giving away all the sales proceeds to two churches very close to my heart.”

Set in Tennessee, *The Banker's Greed* opens with the kidnapping of a banker's daughter, who knows her survival could depend on her ability to remember every detail of the ordeal. When she manages to escape, she provides information about her abduction to the FBI, but all clues lead back to her father. As the prosecution's star witness, could she be sending an innocent man to prison? And if he didn't orchestrate her kidnapping, who did and why?

In a banking career that has spanned almost 39 years (he started at First Farmers & Merchants Bank in 1973), Stevens has worked in every department of the bank, being named CEO in 2002 and chairman in 2005. Long active in the community, he has received a number of awards, including the Jaycee Distinguished Service Award, Boys & Girls Clubs of America National Service to Youth Award, and the Boy Scouts of America Silver Beaver Award. In 2009, he was also awarded the Tennessee Banker Association Leaders in Banking Excellence Award.

His co-author, p.m. terrell, has had twelve books published in genres ranging from suspense/thrillers, to historical, to how-to books. Her eleventh book, *River Passage*, won a 2010 Best Fiction and Drama Award.

“It's been a pleasure working with Randy,” Terrell said. “He's a gifted writer and is great at developing intricate and intriguing story lines. I have the utmost respect for him as an individual and as a banker and enjoyed helping him write *The Banker's Greed*. I'm hoping we'll have the opportunity to work together again.”

Terrell is active in her community in North Carolina, serving on the Arts Council and the Friends of the Library Board of Directors. She is also co-founder of The Book 'Em Foundation, a national

partnership between authors and law enforcement agencies to raise public awareness of the correlation between illiteracy and crime rates.

Both Stevens and Terrell have worked together previously, with the banker serving as a technical advisor on bank fraud to Terrell's most recent suspense novel titled *Exit 22*.

Published by Drake Valley Press (ISBN: 978-0-9728186-9-8, \$16.95, trade paperback, 448 pages), *The Banker's Greed* will be available in bookstores, on Amazon.com and as an Amazon Kindle eBook. It can also be ordered at www.trandystevens.com and www.pnterrell.com.

The Banker's Greed will be the first in a series; Stevens is working on a sequel.

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About First Farmers & Merchants Bank

Founded in 1909, First Farmers & Merchants Bank (Member FDIC) is one of the most successful independent banks in Tennessee, with total assets of approximately \$942 million and an additional \$3 billion in assets held by its Trust & Financial Management Department. Headquartered in Columbia, Tenn., and long the market leader in Maury County, the bank operates 17 offices in a seven county area in Middle Tennessee that includes Maury, Lawrence, Marshall, Hickman, Giles, Dickson and Williamson counties, and has almost 20 percent of all deposits in six of these counties. In May 2011, it will open its 18th office in the Port Royal area of Spring Hill, Tenn. First Farmers is distinguished by its commitment to traditional, personal banking relationships that incorporate state-of-the-art technology to provide the highest possible level of service. For additional information, visit www.myfirstfarmers.com or call the main office at (931) 388-3145.