



FIRST FARMERS
FINANCIAL CORP.

IMPORTANT ANNUAL MEETING INFORMATION

Electronic Voting Instructions

Available 24 hours a day, 7 days a week!

Instead of mailing your proxy, you may choose one of the voting methods outlined below to vote your proxy.

VALIDATION DETAILS ARE LOCATED BELOW IN THE TITLE BAR.

Proxies submitted by the Internet or telephone must be received by 1:00 a.m. EST, on May 9, 2017.

Vote by Internet

- Go to www.investorvote.com/FFMR
- Or scan the QR code with your smartphone
- Follow the steps outlined on the secure website

Vote by telephone

- Call toll free 1-800-652-VOTE (8683) within the USA, US territories & Canada on a touch tone telephone
- Follow the instructions provided by the recorded message

Using a **black ink** pen, mark your votes with an X as shown in this example. Please do not write outside the designated areas.



Annual Meeting Proxy Card

▼ IF YOU HAVE NOT VOTED VIA THE INTERNET OR TELEPHONE, FOLD ALONG THE PERFORATION, DETACH AND RETURN THE BOTTOM PORTION IN THE ENCLOSED ENVELOPE. ▼

A Proposals — The Board of Directors recommends a vote FOR all the nominees listed and FOR Proposals 2 and 3.

1. Election of Directors:	For	Withhold		For	Withhold
01 - R BRIAN RENBARGER	<input type="checkbox"/>	<input type="checkbox"/>	03 - JEFFERY T HARTS	<input type="checkbox"/>	<input type="checkbox"/>
02 - KEVIN L TRIMBLE	<input type="checkbox"/>	<input type="checkbox"/>	04 - KEITH D HILL	<input type="checkbox"/>	<input type="checkbox"/>



2. AMENDMENT TO OUR ARTICLES OF INCORPORATION TO AUTHORIZE 500,000 SHARES OF PREFERRED STOCK

	For	Against	Abstain
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. AMENDMENT TO OUR ARTICLES OF INCORPORATION TO REPEAL ARTICLE IX, SECTION 1, AND THEREBY REDUCE THE VOTE REQUIRED TO AMEND THE ARTICLES OF INCORPORATION

	For	Against	Abstain
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

B Non-Voting Items

Change of Address — Please print your new address below.

Comments — Please print your comments below.

Meeting Attendance

Mark the box to the right if you plan to attend the Annual Meeting.

C Authorized Signatures — This section must be completed for your vote to be counted. — Date and Sign Below

Please sign exactly as name(s) appears hereon. Joint owners should each sign. When signing as attorney, executor, administrator, corporate officer, trustee, guardian, or custodian, please give full title.

Date (mm/dd/yyyy) — Please print date below.

Signature 1 — Please keep signature within the box.

Signature 2 — Please keep signature within the box.

1 U P X

F F M R 1



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Proxy — First Farmers Financial Corp

Notice of 2017 Annual Meeting of Shareholders

123 N Jefferson St.
Converse, IN 46919

Proxy Solicited by Board of Directors for Annual Meeting — May 9, 2017

The undersigned hereby appoints Christopher Norris and Kelly McClure, and each of them, as proxies with full power of substitution, are hereby authorized to represent and vote the shares of the undersigned, with all the powers which the undersigned would possess if personally present, at the Annual Meeting of Stockholders of First Farmers Financial Corp. to be held on May 9, 2017 or at any postponement or adjournment thereof.

Shares represented by this proxy will be voted by the stockholder. If no such directions are indicated, the Proxies will have authority to vote FOR each of the nominees listed under Proposal 1 and FOR Proposal 2 and 3

In their discretion, the Proxies are authorized to vote upon such other business as may properly come before the meeting.

(Items to be voted appear on reverse side.)