



First Farmers Financial Corporation

Expanding Boundaries

Annual Report for 2011



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To Our Shareholders

Gene Miles
President and Chief Executive Officer

Expanding Our Reach

Vision. As our organization continues to evolve into one of the region’s premier community banks, we recognize the importance of expanding our corporate focus in accordance with our strategic vision. Our industry remains very dynamic and significant boundaries exist that challenge the success of organizations like ours. However, while many see these boundaries as limits, we view them as an invitation to expand, explore and broaden our horizons.

That’s why the theme of this year’s Annual Report to Shareholders is **Expanding Boundaries**. This phrase captures perfectly our focus throughout our 126th year of operation. The past year marked some significant milestones for First Farmers Financial Corporation (FFFC), as we expanded our reach – financially, geographically, and philosophically in the manner we provide services to our customers and our communities.



TO OUR SHAREHOLDERS

Expanding financial performance

I am pleased to report that 2011 represented yet another year of record growth for First Farmers Bank & Trust, providing a managed return on investment to our shareholders. This growth, together with our acquisition of Citizens National Bank, is expected to take us beyond \$1 billion in assets in 2012.

This solid financial performance is further proof that our strategy of prudent, managed growth continues to serve us well. Once again, First Farmers Bank & Trust was awarded laurels from respected industry observers. In 2011, we earned a Five-Star Rating from Bauer Financial for the 12th consecutive quarter. The Bank was named to SNL Financial's annual list of best performing community banks in the nation between \$500 million and \$5 billion in assets. We were awarded the Proven Performer Award from Fiserv. And we earned a Five-Star Award from the Indiana Bankers Association for the third consecutive year.

Expanding service to agriculture

At First Farmers Bank & Trust we are proud to be the largest agricultural bank east of the Mississippi. Our commitment to agribusiness and family farming continues to grow and evolve in step with our customers. Leveraging our expertise, we strive to be a valued knowledge resource to agribusiness, as well as a trusted financial partner.



TO OUR SHAREHOLDERS

Expanding service to our customers

We have continued to provide our customers with innovative ways to manage their financial lives. In 2011, we introduced two new, exciting technologies that take banking convenience to new levels. With our new Fast-Trac Mortgage online application, a mortgage approval is just minutes away. And our new Mobile Banking gives customers the power to access their accounts from their smartphone or tablet, anytime, anywhere.

Expansion of ideals

While we're excited by these examples of expansion in record performance, regional growth, global industry understanding, cutting-edge service technology, and community support, First Farmers Bank & Trust always remains committed to service according to the ideals of hard work and sincere customer care. The continued expansion of these ideals and the continued efforts of our conscientious staff are the sources of our success. We're proud of the exceptional people on our team, all of whom share a deep, personal commitment to going above and beyond to meet our customers' needs.

As we look forward to the opportunities ahead, we remain committed to the values and standards that have guided us for more than 126 years. We thank you for your continued confidence as we continue to expand our boundaries in rewarding new directions.

Dore Miles



Expanding Global Vision

Expanding global horizons

Our efforts to better understand the impact of local agriculture on the global economy even expanded our horizons to the other side of the world.

A team of bank representatives, clients, and industry leaders traveled to China to learn more about international joint ventures in a variety of agricultural initiatives. Recognizing the global impact of the Far East market is critical to better understanding the role that agriculture plays on the global stage and we continue to be at the forefront of understanding agricultural development worldwide.



EXPANDING GLOBAL VISION

For business people with vision, China and other developing global markets clearly represent significant potential growth opportunities and First Farmers Bank & Trust looks forward to supporting our customers, wherever their prudent growth strategies lead them.



EXPANDING GLOBAL VISION

Also important to our strategic goal is advancing our understanding of the world's diverse cultures and the requirements they will place on our global food supply in the decades to come.

Our position in the industry demands that we understand and be able to adapt to the needs of both our fellow man and of the environment, while creating a sustainable model for generations to come.



Expanding Regionally

Expanding our footprint

Geographically, we've made important strides with continued commitments to new communities and new markets where we see significant opportunity for growth.

We completed construction and opened the doors of a brand new full-service facility in Huntington to help further our growth in that market. The new location provides convenient accessibility in a high traffic area. And our increased presence in that community demonstrates our commitment to furthering our banking model.

With our pending acquisition of Citizens National Bank of Paris, Illinois, First Farmers Bank & Trust is poised to expand our market footprint into several communities in eastern Illinois as well as Terre Haute, Indiana. While this acquisition represents a large step for our geographic footprint and will be our first expansion across state lines,

the shared philosophy of our organizations make this transaction an ideal fit. Our two institutions share the core values and a common culture of community banking excellence, with a deep commitment to serving the needs of agricultural businesses and rural families.

We anticipate that the acquisition will be completed in the second quarter of 2012. We're excited at the opportunity to add our full complement of product and service offerings while blending our styles of operation and community banking. Our goal is to build on the strengths of both operations to create a new customer experience of hometown banking for the people of eastern Illinois.



Expanding Virtually

Expanding service to our customers

The continued growth of our organization depends on our ability to effectively balance the demands for automated and convenient services while continuing to facilitate a positive customer experience through exceptional personalized service. In 2011, we continued to develop our product and service capabilities to better provide our customers with innovative ways to manage their financial lives. In doing so, we introduced two new, exciting technologies that take banking convenience to new levels.



Adhering to our core philosophy of automated conveniences with personalized service, our new Fast-Trac Mortgage provides the ease-of-use of a web-based mortgage application with the specialized attention of individual officer review and underwriting. The process allows mortgage approvals to be just minutes away, while maintaining the oversight of personal loan preparation.



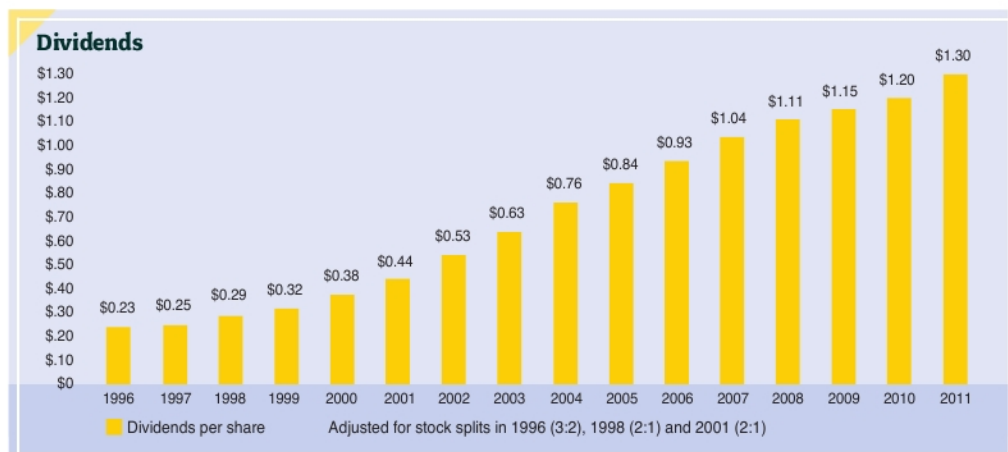
The concept of combining automated, online convenience with traditional underwriting service is extremely innovative in the industry and reflects our goals of offering a wide range of service options to meet diverse customer needs.

Our new Mobile Banking options give customers the power to access their accounts from their traditional cellphone, smartphone or tablet at any time, from anywhere. An added access point to our Internet banking service, Mobile Banking provides on-the-go customers with convenient access to their accounts when they're away from their PC.

Of course, customers can always contact our helpful Internet banking staff should they want the added reassurance of a familiar voice when managing their accounts online.

Expanding Fiscally

2011 marked yet another record year of financial performance for the Company with earnings surpassing \$10 million, revenues \$40 million and assets \$900 million each for the first time. Increasing \$2.0 million, or 22.7%, from the prior year, net income of \$10.6 million was favorably impacted by continued asset growth, a modest rebound in margin, sustained strength in secondary market mortgage lending activity and non-interest expenses that were effectively unchanged. On a per share basis earnings equaled \$6.01 providing for both the ability to declare record dividends of \$1.30 per share and to retain sufficient capital to pursue the Company's long-term objectives.

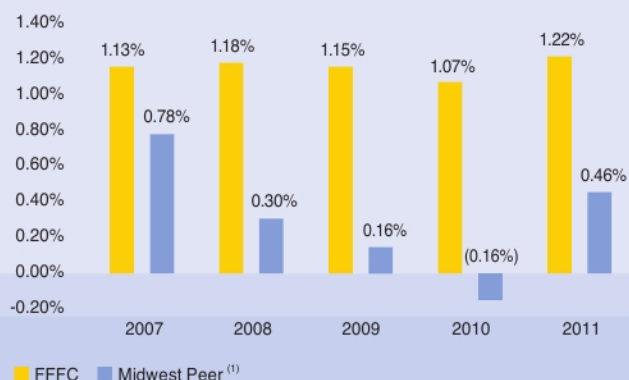


Net interest income improved \$3.0 million, or 9.8% from 2010 to 2011 as average earning assets increased \$61.4 million led by average portfolio loans of \$42.0 million. Improvements in credit quality during the 2011 period and lower levels of average investment balances held in the form of short-term liquidity minimized the impact of progressively lower market rates upon earning assets. Yields on earning assets fell 20 basis points while the cost of interest bearing liabilities fell 27 basis points and a 21.7% growth rate in non-interest bearing demand deposits further reduced overall funding costs. The Company's three basis point increase in tax-equivalent net interest margin to 4.16% followed a decline in 2010 and compared favorably to the banking industry as a whole where net interest margins compressed 16 basis points between 2010 and 2011.

Non-interest revenues increased \$0.1 million, or 1.7%, during 2011 as robust secondary mortgage lending activity continued for a third consecutive year. The slow economic environment, concerns about the European economy and Federal Reserve monetary policy actions all contributed to an increasingly advantageous environment for long-term fixed rate loan production following the spring of 2011. Loan sales during

EXPANDING FISCALLY

Return on Average Assets



Deposits

AS OF DECEMBER 31
Dollars (in Millions)



Return on Average Equity



(1) Midwest Bank Peer:
49 Midwest-based C-corp
commercial bank holding
companies as of 12/31/2011.

2011 totaled \$76.0 million with gains of \$2.9 million, minimal declines of 4.7% in volume and 2.8% in revenue from 2010. The combined impact of growth in debit card interchange, reductions in pass through losses from tax-advantaged low-income housing partnerships, and lower losses on the sale of other real estate owned was more than adequate to offset the slight decline in gain on sale revenue from loans and lower deposit account service charges.

Non-interest expense declined \$0.2 million in 2011 but excluding non-recurring costs incurred in 2010 they increased \$0.5 million, or 2.4%. Compensation and benefits, which increased \$0.9 million, or 7.9%, between years rose slightly below the 8.0% increase in revenues with nearly half of the increase from production-based

compensation. Occupancy and equipment costs increased \$0.3 million primarily due to additional software licensing costs and the expansion of our branch presence in Huntington, Indiana. A change in the FDIC insurance assessment formula as of April 1, 2011 provided \$0.3 million in savings during 2011 while reductions in data processing were \$0.2 million and the costs of collection and management of delinquent and foreclosed loans declined \$0.4 million.

Balance sheet trends were similarly favorable in 2011 with exceptional deposit growth of \$80.4 million, or 12.3%, over the course of the year. Portfolio loans increased 6.7% to \$686 million, a more moderate pace than our 5-year compound rate of 10.5%, but well above the 1.2% increase in loan balances for the entire banking industry. The relative strength of deposit growth resulted in increased on-hand liquidity while improvements in asset

quality were further reflected in the declining balances of non-performing loans, repossessed collateral and other real estate owned. These non-performing asset classes more than halved during 2011 to their lowest levels as a percentage of loans since 2006. While non-performers declined, equity capital improved 14.1% through retained earnings and improved market values on available for sale securities resulting in an ending book value per share of \$43.03. The Company's banking subsidiary started 2011 with strong risk-based capital and leverage ratios which further improved during the year as a result of the amortization of purchase intangibles and retention of more than two-thirds of its earnings.

Portfolio Loans and Leases

AS OF DECEMBER 31
Dollars (in Millions)



Summary Financial Highlights

(Dollar amounts in thousands except per share data)

	2011	2010	2009	2008	2007
Results of Operations					
Net Interest Income	\$ 33,246	\$ 30,291	\$ 26,375	\$ 23,713	\$ 21,854
Provision for Loan Losses	4,875	4,500	4,810	2,845	2,450
Non-Interest Income	8,343	8,203	9,470	7,135	7,008
Non-Interest Expense	22,178	22,343	19,517	17,504	17,401
Income Taxes	3,890	2,977	3,643	3,221	2,503
Net Income	10,646	8,674	7,876	7,278	6,508
Financial Ratios					
Return on Average Assets	1.22%	1.07%	1.15%	1.18%	1.13%
Return on Average Equity	14.80	13.52	13.57	14.30	13.90
Net Interest Margin ⁽¹⁾	4.16	4.13	4.25	4.28	4.27
Efficiency Ratio ⁽²⁾	50.08	54.31	50.95	56.60	55.46
Balance Sheet Data					
Average Total Assets	\$ 875,777	\$ 810,350	\$ 686,231	\$ 618,831	\$ 575,807
Average Loans ⁽³⁾	645,194	604,790	528,103	468,479	438,821
Average Deposits	704,657	646,652	536,153	481,128	464,810
Per Share Data					
Basic Earnings Per Share	\$ 6.01	\$ 4.89	\$ 4.45	\$ 4.11	\$ 3.68
Diluted Earnings Per Share	6.01	4.89	4.45	4.11	3.68
Cash Dividends Declared	1.30	1.20	1.15	1.11	1.04
Book Value	43.03	37.66	34.00	30.91	27.71
Capital (First Farmers Bank & Trust Co.)					
Leverage Ratio	9.2%	9.1%	9.6%	9.8%	9.8%
Tier I capital to risk-weighted assets	11.3	10.8	10.8	11.7	11.7
Total capital to risk-weighted assets	12.5	12.0	12.0	13.0	12.9
Asset Quality					
Allowance to Total Portfolio Loans ⁽⁴⁾	1.24%	1.29%	1.27%	1.28%	1.21%
Non-performing Loans / Total Portfolio Loans ⁽⁴⁾	0.65	1.42	1.53	1.04	1.27
Net Charge Offs / Average Portfolio Loans ⁽⁴⁾	0.73	0.63	0.71	0.39	0.43

(1) Fully tax equivalent

(2) Fully tax equivalent, excludes gain on sales of bonds, amortization of intangibles, and for 2009 and 2007 charges on early retirement of debt

(3) Including loans held for sale, net of allowance for loan and lease losses

(4) Excludes loans held for sale

Condensed Consolidated Balance Sheets

Years ended December 31, 2011 and 2010

(Dollar amounts in thousands except per share data)

	2011	2010
ASSETS		
Cash and due from financial institutions	\$ 22,666	\$ 17,637
Money market funds	2,378	5,439
Cash and cash equivalents	25,044	23,076
Securities available for sale	124,969	92,697
Securities held to maturity (fair value \$29,171 in 2011 and \$36,462 in 2010)	27,714	35,640
Restricted stock, at cost	5,034	5,224
Loans held-for-sale	12,375	13,034
Loans, net of allowance of \$8,423 and \$8,288	677,480	634,424
Premises and equipment, net	13,460	13,877
Goodwill	5,891	5,891
Core deposit and other intangibles	2,022	2,761
Bank-owned life insurance	1,131	1,100
Accrued interest receivable and other assets	17,844	20,152
	<u>\$ 912,964</u>	<u>\$ 847,876</u>
LIABILITIES AND STOCKHOLDERS' EQUITY		
Deposits		
Noninterest-bearing deposits	\$ 151,735	\$ 126,613
Interest-bearing deposits	579,744	524,466
Total deposits	731,479	651,079
Federal funds purchased	1,400	11,300
Repurchase agreements	500	19,416
Federal Home Loan Bank advances	72,325	71,300
Subordinated debentures	18,000	18,000
Accrued interest payable and other liabilities	13,031	9,995
Total liabilities	836,735	781,090
Stockholders' equity		
Common stock, \$1 stated value, 2,000,000 shares authorized, 1,786,138 issued and 1,771,627 outstanding in 2011; and 1,786,138 issued and 1,773,359 outstanding in 2010	1,786	1,786
Additional paid-in capital	3,447	3,459
Retained earnings	70,235	61,893
Treasury Stock (14,511 shares in 2011 and 12,779 shares in 2010)	(720)	(605)
Accumulated other comprehensive income	1,481	253
Total stockholders' equity	<u>76,229</u>	<u>66,786</u>
	<u>\$ 912,964</u>	<u>\$ 847,876</u>

Complete audited financial statements are available upon request from the Company's corporate offices.

Condensed Consolidated Statements of Income

Years ended December 31, 2011 and 2010

(Dollar amounts in thousands except per share data)

	2011	2010
Interest and dividend income		
Loans, including fees	\$ 38,679	\$ 37,246
Securities		
Taxable	1,506	1,161
Non-taxable	1,884	2,017
Federal funds sold and money market funds	55	64
	<u>42,124</u>	<u>40,488</u>
Interest expense		
Deposits	6,235	7,061
Short-term borrowings	7	16
Note payable and FHLB advances	1,505	1,995
Subordinated debentures	1,131	1,125
	<u>8,878</u>	<u>10,197</u>
Net interest income	<u>33,246</u>	<u>30,291</u>
Provision for loan losses	4,875	4,500
Net interest income after provision for loan losses	<u>28,371</u>	<u>25,791</u>
Other income		
Trust and investment product fees	636	655
Service charges on deposit accounts	1,913	2,072
Interchange income	1,168	970
Net gain on sale and redemption of securities	23	13
Net gain on sale of loans	2,926	3,011
Other income	1,677	1,482
	<u>8,343</u>	<u>8,203</u>
Other expenses		
Salaries and employee benefits	12,714	11,785
Occupancy and equipment expense	3,422	3,092
Amortization of intangible assets	739	822
FDIC insurance	651	960
Other operating expenses	4,652	5,684
	<u>22,178</u>	<u>22,343</u>
Income before income taxes	<u>14,536</u>	<u>11,651</u>
Provision for income taxes	3,890	2,977
Net income	<u>\$ 10,646</u>	<u>\$ 8,674</u>
Basic and diluted earnings per share	<u>\$ 6.01</u>	<u>\$ 4.89</u>
Basic and diluted weighted average common shares outstanding	<u>1,772,531</u>	<u>1,774,396</u>

Complete audited financial statements are available upon request from the Company's corporate offices.

Condensed Consolidated Statements of Changes in Stockholders' Equity

Years ended December 31, 2011 and 2010

(Dollar amounts in thousands except per share data)

	Common Stock	Additional Paid-in Capital	Retained Earnings	Treasury Stock	Accumulated Other Comprehensive Income (Loss)	Total Stock- holders' Equity
Balance at January 1, 2010	\$ 1,786	\$ 3,505	\$ 55,348	\$ (689)	\$ 253	\$ 60,203
Comprehensive income:						
Net income			8,674			8,674
Change in unrealized gain/loss on securities available for sale, net					124	124
Reclassification adjustment on cash flow hedges, net of tax					(124)	(124)
Total comprehensive income						8,674
Purchase of treasury stock, 1,950 shares				(100)		(100)
Sale of treasury stock, 1,520 shares		9		58		67
Restricted stock awards from treasury, 3,000 shares		(126)		126		-
Stock-based compensation		71				71
Dividends declared (\$1.20 per share)			(2,129)			(2,129)
Balance at December 31, 2010	1,786	3,459	61,893	(605)	253	66,786
Comprehensive income:						
Net income			10,646			10,646
Change in unrealized gain/loss on securities available for sale, net					1,278	1,278
Reclassification adjustment on cash flow hedges, net of tax					(50)	(50)
Total comprehensive income						11,874
Purchase of treasury stock, 6,062 shares				(316)		(316)
Sale of treasury stock, 1,930 shares				91		91
Restricted stock awards from treasury, 2,400 shares		(110)		110		-
Stock-based compensation		98				98
Dividends declared (\$1.30 per share)			(2,304)			(2,304)
Balance at December 31, 2011	<u>\$ 1,786</u>	<u>\$ 3,447</u>	<u>\$ 70,235</u>	<u>\$ (720)</u>	<u>\$ 1,481</u>	<u>\$ 76,229</u>

Condensed Consolidated Statements of Cash Flows

Years ended December 31, 2011 and 2010

(Dollar amounts in thousands)

	2011	2010
Cash flows from operating activities		
Net income	\$ 10,646	\$ 8,674
Adjustments to reconcile net income to net cash from operating activities:		
Depreciation	1,234	1,203
Amortization of intangible assets	739	822
Net securities amortization (accretion)	737	919
Servicing rights amortization and impairment	821	691
Stock-based compensation	98	71
Provision for loan losses	4,875	4,500
Net gain on sale of loans	(2,926)	(3,011)
Net gain on sale and redemption of securities	(23)	(13)
Net loss on sale and write-down of premises & equipment	90	4
Net loss on sale and write-down of other real estate	61	316
Earnings on bank-owned life insurance	(31)	(32)
Loans originated for resale	(75,051)	(84,554)
Proceeds from sale of loans	76,010	79,781
Changes in assets and liabilities		
Interest receivable and other assets	869	(1,004)
Interest payable and other liabilities	3,525	1,276
Net cash from operating activities	21,674	9,643
Cash flows from investing activities		
Securities available-for-sale		
Proceeds from sales	580	-
Purchases	(57,994)	(77,247)
Proceeds from principal payments, calls and maturities	26,173	46,569
Securities held-to-maturity		
Proceeds from sales	57	-
Purchases	-	(450)
Proceeds from principal payments, calls and maturities	7,850	7,397
Loans made to customers net of payments received	(47,989)	(53,049)
Purchase of loans	-	(818)
Premises and equipment expenditures	(907)	(2,087)
Purchase of interests in unconsolidated subsidiaries	(503)	(1,730)
Net cash received in acquisition	-	-
Proceeds from the sale of other real estate owned	2,513	2,565
Proceeds from redemption of restricted stock	190	92
Purchase of restricted stock	-	(289)
Net cash from investing activities	(69,820)	(79,047)
Cash flows from financing activities		
Net change in deposit accounts	80,400	43,311
Net change in short-term borrowings	(28,816)	16,082
Payments on FHLB advances	(17,075)	(37,900)
Proceeds from FHLB advances	18,100	40,000
Purchase of treasury stock	(316)	(100)
Sale of treasury stock	91	67
Dividends paid	(2,270)	(2,092)
Net cash from financing activities	50,114	59,368
Net change in cash and cash equivalents	1,968	(10,036)
Cash and cash equivalents at beginning of year	23,076	33,112
Cash and cash equivalents at end of year	\$ 25,044	\$ 23,076
Supplemental disclosures of cash flow information		
Cash paid during the year for:		
Interest	\$ 8,948	\$ 10,246
Income taxes	1,860	3,687
Supplemental non-cash disclosures		
Real estate acquired in satisfaction of debts previously contracted	1,763	2,253

Complete audited financial statements are available upon request from the Company's corporate offices.

Feeding Indiana's Hungry

Expanding service to our community

We recognize that the true sources of our strength are the local communities where we live and work. This principle drives our efforts to give back through support for organizations working to strengthen local families and communities.

Our organization is extremely proud of our commitment towards the betterment of the communities we serve by financially supporting local organizations both financially and through the volunteer efforts of our staff.



FEEDING INDIANA’S HUNGRY : COMMUNITY OUTREACH

In 2011, we were proud again to help sponsor a statewide initiative supporting Feeding Indiana’s Hungry in partnership with the Indiana Pork Board. The Millions Meals Program is a collaborative, public-private partnership dedicated to helping to feed Hoosiers through the purchase and distribution of Indiana raised pork to food banks in Indiana. Influenced by studies that show that one in four Hoosier children are at risk for hunger, First Farmers Bank & Trust supported efforts where each dollar donated was used to buy one pound of high protein ground Indiana pork to be consumed by Hoosiers in need across the state.



Board of Directors



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CHAIRMAN
Area Farmer
Greentown



Edward McClure
VICE CHAIRMAN
President, McClure
Oil Corporation
Indianapolis



Freddie Barnard
Professor of Agricultural
Economics, Purdue University
West Lafayette



Janice Fern
Retired Business Teacher,
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Mark Holt
Doctor of
Veterinary Medicine
Sweetser



Brad Howell
Co-owner,
Brad Howell Ford
Greentown



Gene Miles
President & Chief
Executive Officer, FFBT
Greentown



Chris Norris
President, Norris
Insurance Agency, Inc.
Amboy



John O'Donnell
Owner, Kokomo
Opalescent Glass
Company
Kokomo



Jeff Stout
Owner, Stout & Son
Funeral Home
Russiaville

Senior Management Team



Gene Miles
President & Chief
Executive Officer



David Eikenberry
Senior Vice President,
Chief Operating Officer



Keith Hill
Chief Financial Officer



Mark Jones
Senior Vice President



Craig Langley
Senior Vice President



Norman Lavengood
Senior Vice President,
Director of Commercial and
Agricultural Lending



Joe Lenon
Senior Vice President,
Director of Mortgage and
Consumer Lending



Mark Wolf
Senior Vice President



Wealth Management Division

Our Staff

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Bart Alexander
Dan Alexander
Hoyt Alexander
Jill Armstrong
Suzanne Arnold
Ben Barnett
Carrie Baucoco
Michael Belcher
Tammy Bennett
Elizabeth Bevington
Natalie Bickel
Danielle Binkley
Staci Bitner
Terri Bond
Sue Bontrager
Michelle Boyd
Karen Bragg
Terri Britton
Allysha Brown
Sandy Burks
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Christina Cawood
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Ruth Donson
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Sara Douglass
Brandt Downing
Chelsey Dresher
Robert Duke
Jamie Dunlap
Rachel Eberhart
Dave Eikenberry
Evan Eikenberry
Ginny Etherington
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Jordan Foland
Evelyn Fouts
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Lorinda Fuller
Morgan Fuller

Rose Gable
Patty Garvin
Heather Geisler
Cindy Gillogly
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Ruth Glassburn
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Andrea Hahn
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Vicki Hatfield
Janet Haworth
Jacqueline Hedges
Jeff Henderson
Bobbi Hendrix
Barbara Hickman
Kristina Hiers
Keith Hill
Susan Hillis
Susan Hines
Nancy Hobson
Stacy Hogwood
Kim Hopper
Mike Horner

Ashley Howell
Debbie Howell
Larry Howell
Travis Hueston
Nancy Ilderton
Charisse Johnson
Judi Johnson
Lisa Johnson
Anna Jones
Julie Jones
Kathy Jones
Mark Jones
Jennifer Kesler
Deborah Key
Britney Klein
Stephanie Koepke
Cheryl Kotkoski
Velda Kughen
Craig Langley
Amanda Larmer
Norman Lavengood
Janet Layman
Myrna Lee
Joe Lenon
Pamela Lindley
Linda Loposser
Beth Love
Barbara Lowe
Paul Maish
Timothy Mann
Erin Manton



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Stephanie Marquis
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Cindy Mathis
Cary Mawbey
Paul McCann
Jennifer McConahay
Sharon McGibbon
Jaclyn McIntire
Jerry McQuiston
Joan McReynolds
Lori Meck
Gary Merrill
Cindy Meyer
Gene Miles
Matt Miles
Lori Miller
Sue Miller
Amy Million
Carol Mills
Barb Millsbaugh
Carrie Minns
Barbara Moore
Michael Murphy
Patricia Murphy
Molly Naphew
Bonnie Nicholson
Gayle Nunez
Ramona Orbaugh
Anita Otto
Shelley Park

Britney Parsley
Amanda Paul
Tammy Pence
Ken Perkins
Melody Phillips
Vicky Pickering
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Faith Plank
Deb Ploss
Carol Ploughe
Darlene Posey
Jerri Powell
Susan Powell
Tade Powell
Doug Princell
Tera Raber
Mark Raver
Heidi Rearden
Rob Render
Susan Reynolds
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