FIRST FARMERS STATE BANK INTERNET GAMBLING NOTIFICATION

Unlawful Internet Gambling Enforcement Act (UIGEA) Requirements:

The Unlawful Internet Gambling Enforcement Act (UIGEA) of 2006 prohibits any person engaged in the business of betting or wagering, as defined in the Act, from knowingly accepting payments in connection with the participation of another person in Unlawful Internet Gambling. The Department of Treasury and the Federal Reserve Board have issued a joint final rule, Regulation GG, to implement in this Act.

As defined in Regulation GG, Unlawful Internet Gambling means to "place, receive or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the Internet where such bet or wager in unlawful under any applicable Federal or State law or tribal lands in which the bet or wager is initiated, received or otherwise made."

Please be advised that as a customer of First Farmers State Bank, unlawful internet gambling transactions are prohibited from being processed through your account or banking relationship with us.

First Farmers State Bank will not open accounts for customers engaged in any internet gambling business. If in the event the Bank receives actual knowledge that the Bank's commercial account customer is engaged in an internet gambling business, the bank will close the commercial customer's account.

Please contact one of our Personal Bankers at your local First Farmers branch or call 800-441-2265 if you would like any additional information on UIGEA or Regulation GG.