

**Commonwealth of Kentucky**  
**Michael G. Adams, Secretary of State**

**0009500**  
 Michael G. Adams  
 KY Secretary of State  
 Received and Filed  
 2/4/2025 3:44:43 PM  
 Fee receipt: \$15.00

Michael G. Adams  
 Secretary of State  
 P. O. Box 1150  
 Frankfort, KY 40602-1150  
 (502) 564-3490  
<http://www.sos.ky.gov>

**Annual Report**  
**Online Filing**  
**For the Year 2025**

**ARP**

**Company:** FIRST & FARMERS BANK, INC.  
**Company ID:** 0009500  
**State of origin:** Kentucky  
**Formation date:** 3/22/1934 12:00:00 AM  
**Date filed:** 2/4/2025 3:42:29 PM  
**Fee:** \$15.00

**Principal Office**

2020 S. HWY 27  
 SOMERSET, KY 42051

**Registered Agent Name/Address**

STEVE U. MORGAN  
 200 S. WASHINGTON ST.  
 ALBANY, KY 42602

**Current Officers**

President	Steve U Morgan	200 S. WASHINGTON ST.,ALBANY,KY 42602
Vice President	Janice Harris	200 S. WASHINGTON ST., ALBANY, KY42602

**Directors**

Director	Steve U. Morgan	200 S. WASHINGTON ST.,ALBANY,KY 42602
Director	Robert Moore	200 S. WASHINGTON ST.,ALBANY,KY 42602
Director	John G Prather	200 S. WASHINGTON ST.,ALBANY,KY 42602
Director	William P Turpen	200 S. WASHINGTON ST., ALBANY,KY 42602

County:	PULASKI
Business size:	Large
Business type:	Depository Institutions

**Signatures**

<b>Signature</b>	Autumn Upchurch
<b>Title</b>	CFO / VP