



April 2, 2018

Dear Valued Shareholder,

The annual shareholders meeting of First Vision Financial, Inc. is planned for Thursday, April 26, 2018, at 5:30 p.m., at the Tullahoma Office, 1401 N. Jackson Street, Tullahoma, Tennessee. Class OC shareholders of record on March 31, 2018, will be entitled to vote upon the proposed Directors for the ensuing year and any other business properly presented before the meeting.

Your Board of Directors is pleased to report record pretax earnings of \$3,275,000 for 2017. As you know, in December Congress signed into law a reduction in the corporate tax rate from 35% down to 21%. This will be a positive impact to earnings going forward; however, for 2017, an adjustment for deferred tax assets created a negative impact to earnings in the amount of \$309,000. In spite of this one-time adjustment, First Vision had a strong performance in 2017 with earnings after taxes of \$1,778,000. Total assets increased to \$211,106,000; net loans to \$161,694,000; and total deposits to \$185,297,000. Capital remains very strong at \$23,582,000 and the bank received the Bauer 5-star rating for Safety & Soundness for the 5th consecutive year.

We invite you to attend our annual meeting where we will share the successes of 2017 and our plans for 2018. **We are mailing you this letter, a copy of the Notice of Annual Meeting, and, for those holding *ordinary common stock*, a proxy sheet and we are posting a copy of the full proxy statement on First Vision Bank's website (www.firstvisionbank.com). If you would like a copy of the proxy statement mailed to you, please call Denise Ledford at 931.454.0500. If you are the holder of *ordinary common stock*, please sign, date, and return the proxy in the enclosed postage paid envelope. Returning your proxy will not affect your right to vote in person in the event that you are able to attend.**

On behalf of your Board of Directors, we urge you to vote FOR Proposals 1 and 2 which are described in the Proxy Statement and listed on the Proxy Sheet. As always, thank you for your loyal support of First Vision. Please refer your friends and acquaintances to First Vision and we will do our best to earn their business. Together, we can continue to grow your investment. We look forward to seeing you at the meeting.

Sincerely,

A handwritten signature in black ink that reads "Mike Rowland". The signature is written in a cursive style with a large, sweeping "M" and "R".

Mike Rowland
CEO/President

FIRST VISION FINANCIAL, INC.
1401 North Jackson Street
Tullahoma, Tennessee 37388

A LETTER TO OUR SHAREHOLDERS – THE 2018 ANNUAL MEETING

April 2, 2018

Dear Shareholder:

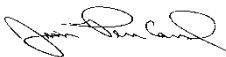
You are cordially invited to attend the Annual Meeting of Shareholders of First Vision Financial, Inc. (the “Company”) to be held on April 26, 2018, at 5:30 p.m., local time, at the Main Office of First Vision Bank of Tennessee (“Bank”) located at 1401 North Jackson Street, Tullahoma, Tennessee 37388. At the Annual Meeting, we expect to discuss the Bank’s recent performance and other matters related to the Company and the Bank with a view to keeping all of our Shareholders informed about our progress. In addition, shareholders of record and beneficial owners of shares of the Company’s ordinary common voting stock as of the Company’s close of business on March 31, 2018 (collectively, “Shareholders”), will be entitled to vote upon the election of Directors in Director Class I who will serve until their successors have been elected and qualified. The nominees are Coyle O. Clark, William Dennis Daniel, Jeffrey W. Keele, and James J. Penland. Second, the Shareholders will vote on the proposed ratification of the independent auditors for the Company as recommended by the Audit Committee. Finally, the holders of ordinary common stock will vote on any other business that may properly come before the Annual Meeting. Presently, the Company is unaware of any other business that might properly be raised at the Annual Meeting and our Charter and Bylaws limit the ability of Shareholders to propose business, or to nominate Directors, from the floor of the meeting.

We are mailing you this letter, a copy of the Notice of Annual Meeting and, for those holding ordinary common voting stock, a proxy sheet. We are posting a copy of the full proxy statement on First Vision Bank’s website. This is expected to save us hundreds if not thousands of dollars per year. However, if you want a copy of the proxy statement, please call Denise Ledford at (931) 454-0500 and she will mail one to you. Please go to the Bank’s website (www.firstvisionbank.com) where you will find a reference to the 2018 Annual Meeting. We urge you to read the materials carefully and then we ask that all voting Shareholders send in their proxy sheets.

It is important that your voting shares be represented at the Annual Meeting whether or not you plan to attend. Please complete the enclosed proxy sheet and return it in the enclosed envelope without delay. If you attend the Annual Meeting, you may withdraw your proxy and vote in person if you wish by following the instructions set forth in the Proxy Statement by giving appropriate notice at any time before your proxy is voted.

On behalf of your Board of Directors, we urge you to vote **FOR** Proposals 1 and 2 which are described in the Proxy Statement and set forth on the Proxy Sheet. If you have any questions about any matter related to our Company or our Bank, we trust that you will call us. We look forward to seeing you at this year’s Annual Meeting of Shareholders!

Sincerely yours,



Jim Penland, Chairman

FIRST VISION FINANCIAL, INC., INC.
1401 North Jackson Street
Tullahoma, Tennessee 37388

NOTICE OF ANNUAL MEETING OF SHAREHOLDERS

TO: Our Shareholders

DATE: April 26, 2018

TIME: 5:30 p.m., Local Time in Tullahoma, Tennessee (Central Time)

PLACE: The Main Office of First Vision Bank of Tennessee
1401 North Jackson Street
Tullahoma, Tennessee 37388

ITEMS OF BUSINESS:

- 1) To elect as directors all of the nominees in Director Class I. They are Coyle O. Clark, William Dennis Daniel, Jeffery W. Keele, and James J. Penland, each to serve terms of three (3) years. Each director is expected to serve his stated term and to serve until his successor has been elected and qualified;
- 2) To ratify the Audit Committee's selection of Maggart & Associates, P.C., as the Company's independent auditors for the year ending December 31, 2018; and
- 3) To conduct other business properly brought before the Annual Meeting. Execution of a proxy confers on the designated proxy holder discretionary authority to vote the shares represented by such proxy in accordance with such proxy holder's best judgment on such other business, if any, as may properly come before the Annual Meeting or any postponement or adjournment thereof.

ELIGIBILITY: You can vote on all Proposals if you were a Shareholder of record of the Company's ordinary common voting stock at the Company's close of business on March 31, 2018. You may, and we urge you to attend the Annual Meeting whether or not your shares are voting or nonvoting.

ADJOURNMENT: If necessary, your proxy for common voting shares will be voted to adjourn the Annual Meeting to a later date to permit further solicitation of proxies if there are insufficient votes at the time of the meeting to constitute a quorum.

MAILING DATE: This Notice of Annual Meeting and the form of proxy are being first mailed to Shareholders on April 2, 2018. A copy of this proxy statement is being posted to our Bank's website (www.firstvisionbank.com) at the same time. If you want a copy of the proxy statement mailed to you, please call Denise Ledford at (931) 454-0500.

By Order of the Board of Directors

Roy N. Eckert, Corporate Secretary
Tullahoma, Tennessee
April 2, 2018

YOUR VOTE IS IMPORTANT. PLEASE SIGN, DATE AND RETURN YOUR PROXY SHEET TODAY IN THE ENCLOSED ENVELOPE. NO POSTAGE IS NECESSARY IF IT IS MAILED IN THE UNITED STATES OF AMERICA.

FIRST VISION FINANCIAL, INC.

PROXY STATEMENT

INFORMATION ABOUT THE 2018 ANNUAL MEETING AND VOTING

General Information

This proxy statement is being posted to our Bank's website at www.firstvisionbank.com for all of our Shareholders. All Shareholders are being mailed a Notice of Annual Meeting. Those Shareholders holding ordinary voting common stock are being mailed a proxy sheet. **The Board of Directors is soliciting your proxy for the Annual Meeting.**

All of our Shareholders are cordially invited to the Annual Meeting. The Board of Directors (sometimes, the "Board") of First Vision Financial, Inc. (the "Company") is soliciting the proxies for all ordinary common voting in this proxy statement for use at the 2018 Annual Meeting of Shareholders (the "Annual Meeting") of the Company or at any adjournment or postponement thereof. We encourage you to please read these materials carefully and plan to attend the Annual Meeting.

The Annual Meeting is scheduled to be held in the Bank's Main Office located at 1401 North Jackson Street, Tullahoma, Tennessee 37388, on April 26, 2018, at 5:30 p.m. local time. (All times are Central Time.) The Notice of Annual Meeting and form of proxy are being first mailed to Shareholders on or about April 2, 2018. Financial information related to the Company will also be posted on the Bank's website. This proxy statement summarizes information that will help you vote in an informed manner. A proxy sheet (the pastel colored sheet) is included for your use, together with a postage prepaid return envelope.

The items of business scheduled to be voted on at the Annual Meeting by our ordinary common voting shares are:

- The election of four members to the Company's Board of Directors: The Director-Nominees are Coyle O. Clark, William Dennis Daniel, Jeffery W. Keele, and James J. Penland. Their terms currently expire in 2018. If elected, they will each serve a three-year term until the 2021 Annual Meeting of Shareholders and until their respective successors have been elected and qualified; and
- The ratification of the Audit Committee's decision to select Maggart & Associates, P.C., as our Company's independent auditors for our fiscal year ending December 31, 2018.

Our Board recommends that you vote your shares "FOR" all of these proposals.

In addition to these Proposals, you may vote or your proxy may be voted, on the following matters:

- If necessary, to postpone or adjourn the Annual Meeting to a later date to permit further solicitation of proxies if there are insufficient votes at the time of the meeting to constitute a quorum; and/or
- The transaction of any other business as may properly come before the Annual Meeting and any postponement or adjournment of the meeting. At this time, the Board of Directors is not aware of any other business that will come before the Annual Meeting.

Roadmap to this Proxy Statement

At this Annual Meeting, the Shareholders with voting shares will be asked to consider the election of directors and the ratification of the Audit Committee's selection of Maggart & Associates, P.C., as the Company's independent auditing firm for our fiscal year ending December 31, 2018:

- For information about the election of directors, please turn to page 5; and
- For information about the ratification of independent external auditors, please turn to page 6.

No person is authorized to give any information or to make any representation not contained in this proxy statement and, if given or made, such information or representation should not be relied upon as having been authorized by the Company. This proxy statement does not constitute the solicitation of a proxy in any jurisdiction from any person to whom it is unlawful to make such proxy solicitation in such jurisdiction. The delivery of this proxy statement shall not, under any circumstances, imply that there has not been any change in the information set forth in this document since the date of mailing the Notice of Annual Meeting.

Although we may make reference to our website address in this proxy statement, it is intended as a textual reference only and the information in the website is not incorporated by reference into this proxy statement.

We ask that you take time to take the following actions now:

- Read these materials carefully. If you own common voting shares, vote your decision by indicating your choices on the enclosed proxy sheet (the pastel colored sheet included in your package). If you have any questions about voting at the Annual Meeting or the procedure for granting, voting or revoking your proxy, or for obtaining additional sets of proxy materials, you should contact Jim Penland or Denise Ledford at (931) 454-0500.
- Once you have indicated your choices on your proxy, please date, sign and mail the proxy sheet in the enclosed postage-paid envelope as soon as possible so that your shares will be represented at the Annual Meeting.

The Company reserves the right to suspend or reject any proxies that appear questionable or disputed. The Company will use reasonable diligence to confirm such proxies and will count initially questioned proxies if confirmed to the Company's satisfaction. Questionable or disputed proxies may be disregarded.

Voting Rights, Outstanding Shares and Quorum

Only Shareholders who owned our ordinary common voting stock at the close of business on March 31, 2018 (the "record date") are entitled to vote at the Annual Meeting as to all Proposals. As of the record date, we had approximately 1,332,023 shares of our ordinary common voting stock, 236,320 shares of our Class SD Common Stock, and 166,372 shares of our Class PD Common Stock outstanding.

A quorum of shares is necessary to hold a valid meeting. A quorum will be present if at least a majority of the outstanding common voting shares are represented at the Annual Meeting in person or by proxy. Your shares will be counted towards the quorum only if your shares are represented in person or by proxy at the meeting. Abstentions and broker non-votes will be counted towards the quorum requirement. If you own

your common voting shares of record, then you may vote in person or by proxy. If your common voting shares are owned “beneficially” or in “street name,” please refer to the next paragraph.

We try to keep an accurate list of beneficial owners of our shares even if their shares are held through a brokerage or similar account. We use that list to mail our proxy information. However, if you hold your common voting shares through a broker, trustee, or nominee (that is, the shares are held in “street name”), you may need to obtain a proxy form from the person or company that holds your common voting shares and follow the instructions included on that form regarding how to instruct your broker to vote those shares. If you do not give instructions to your broker, your broker may be able to vote your shares with respect to “discretionary” items, but not with respect to “non-discretionary” items. Discretionary items are proposals considered routine under applicable rules on which a broker may vote shares held in street name in the absence of your voting instructions. On non-discretionary items for which you do not give your broker instructions, the shares will be treated as broker non-votes. As a result, we encourage you to contact your brokers, trustees, and nominees immediately! Call us if we can be of assistance at (931) 454-0500. In all cases, the Company reserves the right to accept any proxy for shares properly executed by one or more persons believed by the Company to be the record or beneficial owner(s).

Each share of our ordinary common voting stock that you own entitles you to one vote. The proxy sheet indicates the number of shares of our ordinary common voting stock that you own of record. The inspectors of election will count votes for the meeting, and will separately count “For” and “Against” votes, abstentions and broker non-votes.

Here is what is needed to approve each of the proposals:

- For the election of directors, the persons receiving the most votes cast at the Annual Meeting will be elected; and
- With respect to the Audit Committee’s recommendation of our independent auditors, the proposal will be approved if more shares are voted for this proposal at the Annual Meeting than against it.

With respect to the election of directors, holders of common voting shares can vote “For” the entire slate, “Withhold Authority” against the entire slate, or against any particular nominee(s) by voting “For” the entire slate and then striking through such person’s or persons’ names on the proxy sheet. You may vote “For,” “Against,” or “Abstain” with respect to the other proposals.

Holders of the Company’s ordinary common stock may vote in one of the following ways:

- You may attend the 2018 Annual Meeting and vote in person; or
- You may complete, date, sign and return the enclosed proxy sheet; or
- You can instruct your broker, trustee or nominee on how to vote (or obtain proper documentation from that person or company which will entitle you to attend and vote at the meeting).

We intend to announce preliminary voting results at the Annual Meeting. Final results can be obtained by calling Investor Services at the Company at (931) 454-0500 on or after May 1, 2018.

Revocability of Proxies

Any Shareholder giving a proxy in the enclosed form has the power to revoke it at any time before it is voted on any of the proposals listed on your proxy sheet. You may revoke your proxy on or before the business day next preceding the Annual Meeting by physically delivering a written notice of revocation or another duly executed proxy bearing a later date to the Company's office located at 1401 North Jackson Street, Tullahoma, Tennessee 37388 to the attention of Mr. Roy N. Eckert, Corporate Secretary. You may also revoke your proxy by attending the Annual Meeting and voting in person. However, your revocation must actually be received by the Corporate Secretary before the time that your proxy is first voted on any specified item of business at the Annual Meeting. Merely attending the Annual Meeting does not automatically revoke your proxy: You must give notice to the Corporate Secretary before your proxy is first voted on any item of business listed on your proxy sheet.

Solicitation

The Board of Directors of the Company is soliciting your proxy to vote your common voting shares at the Annual Meeting. The Company will bear the entire cost of soliciting proxies, including preparing, assembling, printing, and mailing this Notice of Annual Meeting and any requested copies of the proxy statement, the proxy sheet and any additional information furnished to Shareholders. Copies of solicitation materials will be furnished to banks, brokerage houses, fiduciaries and custodians holding in their names shares of our common stock beneficially owned by others, to forward to such beneficial owners. We may reimburse persons representing beneficial owners of common stock for their costs of forwarding solicitation materials to such beneficial owners. Original solicitation of proxies by mail may be supplemented by telephone, electronic mail or personal solicitation by directors, officers or other employees of our Company or our Bank. We will not pay our directors and employees any additional compensation for soliciting proxies. Presently, we have not engaged a third-party proxy solicitation firm, but we reserve the right to do so in the discretion of the Board of Directors.

Shareholder Questions and Availability of Company Information

If you have any questions about the Annual Meeting or the procedure for granting, voting or revoking your proxy, you should contact:

Investor Services - Ask for Jim Penland or Denise Ledford ((931) 454-0500)
Or write to Denise Ledford at:
First Vision Financial, Inc.
1401 North Jackson Street
Tullahoma, Tennessee 37388
Shareholders, Banks and Brokers (call collect): (931) 454-0500

Certain financial information about the Company and the Bank will be presented at the Annual Meeting. A copy of the charter and bylaws of First Vision Financial, Inc., can be obtained from the Secretary of the Company. Copies will also be available from our website and at the Annual Meeting.

Certain records of our Company are available for inspection and copying by our Shareholders during regular business hours at the Company's Main Office located at 1401 North Jackson Street, Tullahoma, Tennessee 37388. To make sure that someone is available to help you, please make an appointment with Ms. Denise Ledford, who works with Investor Services, by calling her at (931) 454-0500. Records available for

inspection include our Charter, our Bylaws, our Audit Committee Charter, and our Code of Ethics. We encourage you to learn more about the Company and the Bank and the Bank's products and services by visiting our website at www.firstvisionbank.com.

PROPOSAL NO. 1

ELECTION OF DIRECTORS

Information about our Board of Directors

The Board of Directors

The Board of Directors represents the interests of our Shareholders by overseeing the chief executive officer and other members of senior management in the operation of the Company. The Board's goal is to optimize long-term value by providing guidance and strategic oversight to the Company on our Shareholders' behalf. Generally, we require that our directors have extensive business experience, outstanding reputations in their industries, diverse views, knowledge of the communities in which we operate, and an understanding of financial matters. We believe that all of our directors satisfy these requirements.

Under our Company's Charter, our Board of Directors is divided into three groups (called "Director Classes"). Because approximately one third of our Board members are to be elected each year, we have arbitrarily divided them into three "Director Classes." Each person who is a member of a particular "Director Class" will be elected every three (3) years along with her or his "Director Class." Members of Director Class I were elected in 2015 to serve terms expiring at this year's Annual Meeting. All of the terms of Director Class I will be three years, in accordance with our Charter. See "The Company's Nomination Process and Shareholder Proposals and Nominations" below. Only the holders of ordinary common Stock vote with respect to the election of directors.

Election of Directors for Director Class I

The nominees are Coyle O. Clark, William Dennis Daniel, Jeffery W. Keele, and James J. Penland, all members of Director Class I. Their current terms expire in 2021. Each of them has been nominated to serve a three-year term, until the 2021 Annual Meeting of Shareholders, and until their respective successors have been elected. All of these nominees are incumbent directors. Each Company director is expected also to be elected by the Company to serve on the Bank's Board.

Coyle O. Clark is 69 years old. He is a Certified Public Accountant

William Dennis Daniel is 58 years old. He is a Family Physician

Jeffery W. Keele is 41 years old. He is a Veterinarian

James J. Penland is 71 Years old. He is a Banker and Chairman of the Board

The Board recommends a vote "FOR" all nominees.

The following directors of the Bank will continue in office without election this year as set forth below:

<u>Director (Age)</u>	<u>Director Class</u>	<u>Term Expires</u>
Roy N. Eckert (70)	Class III	2020
K. Nelson Hatchett (59)	Class II	2019
Mike Niederhauser(63)	Class II	2019
John R. Roberts (57)	Class III	2020
Tina M. Rose (54)	Class III	2020
Mike Rowland (57)	Class II	2019
Greg Vaughn (65)	Class II	2019

All Directors will serve until death, resignation, removal or until their successors have been elected and qualified.

Information about the 2018 Elections

Our stockholders elect directors by a plurality of the votes of the ordinary common voting shares represented in person or by proxy at the meeting and entitled to vote in the election of directors. Shares represented by executed proxies will be voted for the election of the nominees listed below, unless authority to vote in favor of the nominees is withheld. Each person nominated for election has agreed to serve if elected, and we have no reason to believe that any nominee will be unable to serve. However, if any nominee cannot serve, your proxy may be voted for another nominee proposed by the Board, or the Board may reduce the number of authorized directors. For this year's Annual Meeting, only holders of ordinary common stock will vote.

PROPOSAL NO. 2

RATIFICATION OF THE AUDIT COMMITTEE'S SELECTION OF INDEPENDENT AUDITORS

The Audit Committee of the Board of Directors has selected Maggart & Associates, P.C., to serve as independent auditors for the current fiscal year and considers it desirable that the selection of that firm be submitted for ratification by the Shareholders. The Audit Committee proposes and recommends that the Shareholders ratify its selection of Maggart & Associates, P.C., to serve as independent auditors for the Company for the fiscal year that ends December 31, 2018. The firm has served as the Bank's independent auditors since the Bank opened for business in November of 2005 (as well as during its organizational phase). One or more representatives of Maggart & Associates, P.C., is expected to be present at the 2018 Annual Meeting to make such comments as they desire and to respond to appropriate questions from Shareholders of our Company.

Although the Shareholders are not legally required to vote on the ratification of the appointment of independent auditors for the Company, the Board of Directors places high importance on the Shareholders' vote in this regard. If the resolution approving Maggart & Associates, P.C., as the Company's independent

auditors is rejected by the Shareholders then the Audit Committee may re-evaluate its choice of independent auditors. Even if the resolution is approved, the Audit Committee in its discretion may direct the appointment of different independent auditors at any time during the year if it determines that such a change would be in the best interests of the Company. (Of course, this would not relieve the Company from any of its contractual obligations.) This proposal will be approved if more votes are cast “For” than “Against” it. Only the holders of ordinary common stock vote with respect to the ratification of the independent auditors.

The Audit Committee and the Board of Directors unanimously recommend that you vote “FOR” the ratification of Maggart & Associates, P.C., as the Company’s independent auditors for the fiscal year ending December 31, 2018.

THE COMPANY’S NOMINATION PROCESS AND SHAREHOLDER PROPOSALS AND NOMINATIONS

The Board of Directors acts as its own nominating committee. There is no nominating committee charter at this time. The Board, acting as its own nominating committee, has not adopted any formal policies or procedures with regard to the consideration of any director candidates recommended by Shareholders, but the Board will consider director candidates recommended by Shareholders. In general, the Board would require the consent of any proposed director candidate to be considered and to be nominated, and such person’s undertaking to serve if elected, as well as the type of information that must be disclosed by and about directors, nominees, and executive officers of the Company under the federal securities laws and as may now or hereafter be required by the Charter and Bylaws as to Shareholder nominees. Further, the Board or any future nominating committee could be expected to want information about the specific types of contributions, including community involvement, banking experience, business attraction, and public credibility that a candidate has. The Board believes that these informal standards are currently sufficient to serve the Company’s needs in its marketplace.

At present, there are no differences between the process for identifying and evaluating nominees for director used by the Board of Directors in its nominating committee function, including nominees recommended by security holders, and the Board’s manner in evaluating nominees for director based on whether the nominee is recommended by a Shareholder. The Company does not at the present time pay any fee to any third party or parties to identify or evaluate or assist in identifying or evaluating potential nominees, but may elect to do so in the future.

Nominations and proposals by Shareholders must comply with the terms of the Company’s Charter and Bylaws, as amended. Please contact Ms. Denise Ledford with Investor Services to obtain the information that you need. You need to submit your proposals or nominations well in advance of next year’s Annual Meeting in order for the Board to have time to consider them. It is your obligation to make sure that your proposals and nominations are received by the Company not later than December 31, 2018. Proposals and nominations should be addressed to: Corporate Secretary, First Vision Financial, Inc., 1401 North Jackson Street, Tullahoma, Tennessee 37388

Neither nominations nor proposals submitted from the floor of the meeting will be valid. Risk of timely delivery of Shareholder proposals or other business, and risk of compliance with applicable rules concerning such business, is and remains on the proponent. Because risk of non-delivery or untimely delivery remains with the Shareholder, we urge you to use caution in mailing or sending any proposals to the Company.



Locations:

Tullahoma

1401 North Jackson Street
Tullahoma, Tennessee 37388
Phone: (931) 454-0500
Fax: (931) 454-0523

Franklin County

2165 Decherd Boulevard
Decherd, Tennessee 37324
Phone: (931) 968-0065
Fax: (931) 968-9065

Manchester

2134 Hillsboro Boulevard
Manchester, Tennessee 37355
Phone: (931) 723-3224
Fax: (931) 423-3202

Murfreesboro

303 W. Main Street
Murfreesboro, Tennessee 37130
Phone: (615) 494-5950
Fax: (615) 494-5951