



METRO MESSENGER

OCTOBER 2017



Proud to be an American
A Patriotic Program Honoring Our Nation's Bravest

NOVEMBER 7, 2017

6:00 P.M. UNTIL 7:30 P.M.

**MUSCLE SHOALS HIGH SCHOOL
AUDITORIUM**

At First Metro Bank, we honor and appreciate current military members and veterans who spend, and have spent, their lives protecting and fighting for our country's freedom. We look forward to showing our gratitude at the Proud to be an American Patriotic Program presented by First Metro Bank on Tuesday, November 7, 2017. Throughout the night, we will salute our veterans through many acts including performances by local musician Mechele Bradford, lead singer of Deja Vu and Showdown, and the entire Muscle Shoals High School Band. Additionally, a live patriotic painting by the talented Marsha Everett is part of the agenda.

Aubrey Davis, Retired SEAL Commander, U.S. Navy, and Larry Gunderman, Retired Major General, U.S. Army, will give us a glimpse into their time serving our country. Both are superbly accomplished leaders who will share their insight, personal experience, and exclusive perspective on their missions.

Wear your red, white, and blue and celebrate our country too! Purchase a ticket at any First Metro Bank location beginning Thursday, October 5th. Ticket prices are: adult - \$5, student - \$3 (kids 5 and under free), and Veterans - FREE! All proceeds will be donated to UNA ROTC. For questions regarding the Proud to be an American Program, please contact Karen Johnson or Pam Andrews by calling 256-386-0600.

Mobile Banking Enhancements

In mid-October, First Metro Bank Mobile Banking users may choose to access mobile banking using Touch ID technology that allows for a secure login to the app without entering a password. Instead, users' fingerprint can access account information within mobile banking. This feature will be available for iPhone® 5S or newer.

Additionally, customers can select to access their account via a four-digit Mobile Passcode rather than entering their credentials at each login. Mobile Passcode and Touch ID allow quick access to account balances, account activity, and transfers. If customers wish to use the Bill Pay feature within mobile banking, mobile banking credentials must be entered as an added security measure. Once the enhancements are implemented, customers may establish new payees within Bill Pay via a mobile device.

For questions regarding the mobile banking upgrade, please contact our Electronic Banking Department at 256-386-0600.

Letter from the President



Thank you for
Banking with a Neighbor

Rodney Howard

Dear Neighbor:

Bank with a Neighbor: that is our motto at First Metro Bank. Everyday our employees strive to provide the communities in which we reside an exceptional and personal banking experience. Our objective over the past several years has been aimed at combining our neighborly service with the most up-to-date online and mobile banking products. Whether you choose to manage your banking online or by visiting a branch, I guarantee the employees at First Metro Bank are ready to listen, understand, and assist you with your daily banking needs.

Did you know that neighbors can now apply for a mortgage loan by simply visiting www.firstmetro.com, twenty-four hours a day, seven days a week? Our mortgage officers look forward to assisting neighbors in their dreams of homeownership, as their slogan is: "Making memories is your job. Making dreams come true is ours." Offering intuitive mobile and online products is, and will continue to remain, a top priority for First Metro Bank.

As we look ahead to ensure success for the future, we will always put the needs of our neighbors first. Whether by adopting the most current technology possible or expanding the number of First Metro Bank locations, we will take the necessary steps to ensure our neighbors' banking experience is taken to the next level.

Same Day ACH Debit Transactions

On September 15, 2017, Same Day Automated Clearing House (ACH) Debits took effect for all First Metro Bank customers.

Understanding ACH transactions and how this change may impact you:

In order to process funds at a faster pace, the National Automated Clearing House, altered the processes in which ACH debit transactions clear your account.

What is an ACH transaction? The ACH Network moves money and information from one bank account to another through Direct Deposit and Direct Payment via ACH transactions. ACH debits include electronic payments, automatic drafts, paper checks, or any electronic withdrawal from an account. For example, if a check is written at a retailer and it is converted into an electronic payment, it can clear the account the same day it is written.

Please take this new rule into consideration when ACH debits are deducted from your account. If you have automatic drafts, such as a water bill, power bill, cable bill, etc..., this would be a good time to review agreements with service providers and verify the effective date of your payments.

Ultimately, this change will allow for better management of daily cash flow. When initiating an ACH transaction, be sure to have sufficient funds in your account to avoid potential overdraft fees. Did you know that you can establish alerts within First Metro Bank Online Banking when your account balance reaches below a certain amount? Contact First Metro Bank's Electronic Banking Department at 256-386-0600 for assistance with alerts or if you have questions concerning Same Day ACH Debit transactions.

Equifax Breach

Equifax recently suffered a significant data breach revealing sensitive information affecting millions of Americans. Many consumers have questions about the security of their financial assets and personal information. Below is a list of suggested resources:

- Consumers can obtain information about placing an initial fraud alert on their credit report (see <https://www.consumer.ftc.gov/articles/0275-places-fraud-alert>).
- Consumers can obtain information about freezing their credit file (see <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>).
- If consumers think they are a victim of identity theft, they should contact local law enforcement and their state attorney general's office. Additional information is available at <https://www.identitytheft.gov/>
- The Federal Trade Commission provides general information to protect a consumer's online presence (see <https://www.consumer.ftc.gov/topics/privacy-identity-online-security>).

Everyone should be vigilant in monitoring accounts for fraudulent and suspicious activity and promptly report any activity to the Bank.

Steve Littrell Memorial

SWINGIN' FOR A CURE GOLF TOURNAMENT

On August 1, 2017, First Metro Bank lost a key member of our Bank family with the passing of Mr. Steve Littrell, Senior Vice President and Lexington Branch Manager. On Friday, August 18th, the Steve Littrell Memorial Swingin' for a Cure Golf Tournament was held to honor Steve's legacy and love for the Cystic Fibrosis Foundation. He would be proud that over \$15,000 was raised to help kids locally, and around the world, who battle cystic fibrosis. We deeply appreciate the support of our Lexington community and the First Metro Bank family.



Metro Happenings

Saturday - October 7

First Metro Bank · Proud sponsor of
UNA Homecoming vs FL. Tech
Braly Stadium · 6:00 p.m.

Monday - October 9

Columbus Day
All First Metro Bank locations are
OPEN and ready to serve you!

Tuesday - November 7

Proud to be an American
Veterans Day Program
Muscle Shoals High School
6:00 - 7:30 p.m.
See reverse side for ticket information

Saturday - November 11

Veterans Day
All locations are closed.

Thursday - November 23

Happy Thanksgiving
All locations are closed.

Tuesday - December 12

First Friends
Holiday Celebration Luncheon
Marriott Shoals Conference Center
12:00 until 1:30 p.m.
\$15 per person
To attend, contact Karen Johnson
at 256-386-0600.

Sunday - December 24

Merry Christmas Eve!

Monday - December 25

Merry Christmas
All locations are closed.

