



FIRST METRO BANK

January
2019

METRO Messenger

Letter from the President



Thank you for
Banking with a Neighbor,

Rodney Howard

Dear Neighbor:

Happy New Year! 2018 was quite the year at First Metro Bank. It was marked by memorable festivities, historic announcements, and continued support from our neighbors and our communities. The simple act of saying "thank you" is not sufficient when it comes to expressing our gratitude toward you and the trust you instill in us at First Metro Bank.

Since you are part of our First Metro Bank family, we wanted to update you on the status of our tenth location. Construction is underway and the branch will open later this year! This cutting-edge office, located on Avalon Avenue next to the Muscle Shoals Post Office, will allow First Metro Bank to offer contemporary banking experiences coupled with our dedication to providing superb and personal customer service. We are eager and excited to open our doors and cater to your individual needs more efficiently than ever before.

This year we will also celebrate the grand opening of First Metro Bank's third student-operated high school location, the Golden Eagles Branch, located within Athens High School's brand new, state-of-the-art school. With the addition of the Golden Eagles Branch, we are continuing to pursue our vision of promoting financial literacy in schools throughout North Alabama.

In 2019, we look forward to building on the foundation in which First Metro Bank was founded. Our focus remains the same: providing you with the personal banking experience that you deserve. Our mission throughout the new year is to drive our roots even deeper into the communities in which we serve.

\$1,000,000



Kruzn to ONE MILLION

This past November, First Metro Bank celebrated 30 years of service in an extravagant way! Our 30th Birthday Extravaganza was a huge success due to the hard work of our employees and support from our community. All proceeds from the event were donated to the Kruzn for a Kure Foundation, a wonderful cause that is near and dear to our First Metro Bank family. Kruz and Paizlee Davenport made a special appearance along with their parents Kyle and Jessica. First Metro Bank presented a check to the Foundation, which allowed them to reach their one million dollar goal. There wasn't a dry eye in the house as the audience watched Kruz and Paizlee play in the "snow" and celebrate this huge accomplishment!



 **KRUZN FOR A KURE**
Foundation



FIRST METRO BANK.

Golden Eagles Branch



First Metro Bank is excited to announce the grand opening of our third student-operated branch located within the brand new, modern Athens High School. The Golden Eagles Branch will serve the banking needs of students, faculty, staff, and administrators. We are grateful for our partnership with Athens City Schools and we look forward to expanding our financial literacy efforts in this great community.

FIRST FRIENDS SOCIAL LUNCHEON



Join us for the reveal of
the 2019 First Friends
Travel Destinations!

February 21, 2019

**Marriott Shoals
Conference Center
12:00 p.m.**

Doors open at 11:45 a.m.

\$15 per person

Contact Karen Johnson at
256-314-1636 or
kjohanson@firstmetro.net
to reserve your seat!

IDENTITY THEFT PROTECTION



Identity theft occurs when someone steals your identity to commit fraud. Stealing your identity could mean using personal information without your permission, such as stealing your name, Social Security Number, bank account information, or credit card number. Here are a few steps to help protect you from identity theft:

Secure your Social Security Number (SSN)

Only provide your SSN when absolutely necessary.

Don't share personal information

Don't share your birthdate, SSN, or bank account number just because someone asks for it.

Review your credit card and bank account statements

Watch for unauthorized transactions.

Review your credit report once a year

Be certain that the report doesn't include accounts that you have not opened. You can order your report for free once a year from annualcreditreport.com.

Metro Happenings

Monday, January 21st
Martin Luther King, Jr. Day
All locations are CLOSED

Thursday, February 21st
First Friends
Social Luncheon
\$15 per person
Payment deadline: February 14th

Thursday, March 21st
First Friends
*Ray Stevens CabaRay
Dinner Show*
\$149 per person
Payment deadline: March 1st

Saturday, May 4th
First Friends Ladies' Day Away
*Hello Dolly
Broadway Musical*
\$159 per person
Payment deadline: March 1st

Contact Karen Johnson at
256-314-1636 or
kjohanson@firstmetro.net to reserve
your spot for First Friends events.

Smart Online Shopping Tips

As the holiday season comes to a close, you have to look on the bright side... it's time to spend your Christmas money! If you prefer shopping online to avoid the post-Christmas chaos of waiting in long lines, fighting for parking, or dodging impatient crowds, then you could be a target for cybercriminals. As you begin your online shopping in 2019, remember these important tips to remain safe and secure while shopping online.

Conduct Research

When using a new website for your purchases, read reviews and see if other customers have had a positive or negative experience with the site.



Protect Your Personal Information

When making a purchase online, be alert to the kinds of information being collected. Remember that you only need to complete the required fields at checkout.

Get Savvy About Wi-Fi Hotspots

Limit the type of activity you conduct on public wireless networks when shopping on the go.

Check the Security of Your Site

When shopping online check to make sure the site is secure. Look for URLs with <https://> to ensure your information is safe.

Muscle Shoals
Tuscumbia
Russellville
Florence
Lexington
Greenhill
Athens



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