



January 2020

METRO Messenger

Letter from the President



Thank you for
Banking with a Neighbor,

Rodney Howard

Dear Neighbor:

The start of a new year is a time for beginnings, resolutions, and goals. During this season of change, the commitment First Metro Bank has to our valued customers remains the same. We promise to always offer simple, convenient, and reliable ways to accomplish your banking needs. The future of First Metro Bank has been shaped around this very commitment that was made over thirty-one years ago. In 2020, we have the opportunity to serve you better than ever before through our new, innovative services that will guarantee to take your banking experience to the next level.

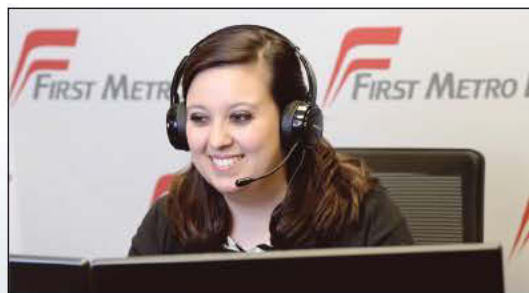
We are excited to introduce a new service now available to First Metro Bank customers... First Metro Live! First Metro Live is a quick, easy, and efficient way to bank with a live teller from the convenience of your vehicle. Simply touch the screen on our Automated Teller Machine (ATM) to be connected with a First Metro Live Teller that can serve you by cashing checks, making deposits, completing withdrawals, processing loan or credit card payments, transferring money, or answering any questions you may have regarding your account. When using First Metro Live you will receive the same hometown service you are accustomed to, but with extended hours and shorter drive-thru lines that better serve your busy schedule!

Along with the internal expansion of new products and services, First Metro Bank is also proud to be part of the growth occurring throughout the Shoals! Our tenth branch, located at 2402 Avalon Avenue in Muscle Shoals, is now OPEN! Our new, state-of-the-art branch provides updated banking channels and second-to-none personal service given by our devoted employees. We promise an unmatched experience when "Banking with a Neighbor" at our new location!

Due to dedicated customers like you, 2019 was a momentous year for First Metro Bank. Thank you for joining us on this journey as we continue to celebrate metro milestones throughout the new decade.

Bank with a **LIVE TELLER** at our **ATM**

Introducing



Extended Hours:
Monday - Friday
7:30 a.m. - 8:00 p.m.
Saturday
7:30 a.m. - 2:00 p.m.

With First Metro Live You Can

- Cash a Check
 - Make a Withdrawal
 - Make a Loan Payment
 - Make a Deposit
 - Transfer Money
 - Ask Questions
- and More!



At our ATM, simply touch the screen to speak with one of our Live Tellers!

Meet your First Metro Live Tellers



Ashley Hester
Hometown:
Littleville, AL



Travis Simpson
Hometown:
Florence, AL



Luisa Bearden
Hometown:
Muscle Shoals, AL



Dustin Henson
Hometown:
Killen, AL



Jacob Sprouse
Hometown:
Vernon, AL



Pam Mininger
Hometown:
Florence, AL



Hannah Booker
Hometown:
Muscle Shoals, AL



Hunter Collier
Hometown:
Greenhill, AL

FIRST FRIENDS Social Luncheon

THURSDAY, FEBRUARY 20TH

Marriott Shoals Conference Center

12:00 P.M. • \$20 PER PERSON

Join us as we reveal our
trips and events for 2020!

Metro Happenings

Monday, January 20th
Martin Luther King Jr. Day
All locations are CLOSED

Monday, February 17th
President's Day
All locations are OPEN

Thursday, February 20th
First Friends
Social Luncheon
Marriott Shoals Conference Center
12:00 p.m. • \$20 per person

April 14th thru 17th
First Friends
Blue Ridge Mountains, GA
Ellijay, Dahlonega, & Blue Ridge, GA
featuring Murphy, NC

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

Welcoming **DEPOSIT ATMS** 24 hours a day • 7 days a week



First Metro Bank Automated Teller Machines (ATMs) are now accepting deposits! Located at all First Metro Bank locations, our Deposit ATMs are available 24 hours a day, seven days a week. By accessing the ATM with your First Metro Bank debit or ATM card, you now have the opportunity to deposit cash or checks directly into your First Metro Bank checking or savings accounts that are linked to your card.*

This new feature is the answer to your busy schedule. Our Deposit ATMs are the perfect service for those that work late, are in a hurry, or simply prefer a self service option. At First Metro Bank your convenience is our priority. With our Deposit ATMs, you can accomplish your banking needs at whatever time is best for you!

*Deposits made after 6:00 p.m. will be processed the following business day.
To link additional checking or savings accounts to your debit/ATM card, please contact the First Metro Bank Electronic Banking Department at 256-386-0600.

Identifying Social Media Scams

Many of us have received phishing emails. These emails look legitimate, but are actually an attack, attempting to pressure or trick you into taking an action you should not take, such as opening an infected email attachment, sharing your password, or transferring money. The challenge is to become more savvy at spotting and stopping these attacks, as cyber criminals are finding more ways to contact and scam us.

Attempts to scam or fool you can happen over almost any form of communication you use: Twitter, Facebook, Snapchat, Instagram, and even gaming apps. Communication over these platforms or channels can feel more informal or trustworthy, which is precisely why attackers are using them to fool their victims. In addition, with today's technologies, it has become much easier for an attacker anywhere in the world to pretend to be anything or anyone they want. It is important to remember that any communication you receive online might not be what it seems and people are not always who they appear to be. Below are common clues that a message or a post you read may be an attack.

Common Clues



URGENCY: The message has a sense of urgency that demands "immediate action" before something bad happens.

PRESSURE: The message pressures you to bypass or ignore policies or procedures at work.

CURIOSITY: The message invokes a strong sense of curiosity or promises something that is too good to be true.

SENSITIVE: The message includes a request for highly sensitive information, such as your credit card number or passwords.

OFFICIAL: The message says it comes from an official organization, but has poor grammar or spelling.

IMPERSONATION: You receive a message from a friend or co-worker, but the tone or wording does not sound like them. If you are suspicious, call the sender on the phone to verify they sent the message.



SCAM

Muscle Shoals
Tuscumbia
Russellville
Florence
Lexington
Greenhill
Athens



256-386-0600
www.firstmetro.com

Member
FDIC

