



October 2020

METRO Messenger

Letter from the President



Thank you for
Banking with a Neighbor,

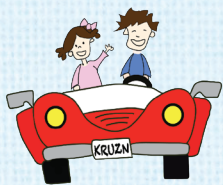
Rodney Howard

Dear Neighbor:

While it is safe to say this year's events were completely unforeseen, First Metro Bank has remained focused on the safety and well-being of our Neighbors. Whether individual, family, or business, we vow to help our customers navigate these confusing times. Due to direct impacts of COVID-19, First Metro Bank, through the SBA Paycheck Protection Program, has loaned over \$46 million to 570 local businesses. We are thankful for the opportunity to provide relief to the businesses that have played a major role in our success over the past 32 years.

During this season of thankfulness and giving, we are excited to announce that First Metro Bank is partnering with the Kruzn for a Kure Foundation during the month of October to help raise \$30,000 covering one month of Schimke Immuno Osseous Dysplasia (SIOD) research. With October being SIOD Awareness Month, we want to support the Davenports in their efforts to fight SIOD on behalf of their children, Kruz and Paizlee. First Metro Bank will match 50% of each donation up to \$20,000 for a grand total of \$30,000. Beginning October 1, visit any First Metro Bank ATM between 7:30 a.m. and 8:00 p.m. Monday through Friday or 7:30 a.m. and 2:00 p.m. on Saturday, and touch the screen to be connected to a live teller who will assist you in making your donation. Drive up, donate, and make a difference. We are Banking on a Kure!

In every season we are thankful for you and the trust you place in First Metro Bank. As 2020 comes to a close, we choose to appreciate the challenges we have faced. We have been pushed to think outside the box, which I truly believe has made us a better bank. The best is yet to come.



KRUZN FOR A KURE Foundation

Banking on a KURE



October is SIOD
Awareness Month



HELP US RAISE \$30,000 TO FUND ONE MONTH OF SIOD RESEARCH!

How to Donate

Stop by any First Metro Bank ATM, between 7:30 a.m. and 8:00 p.m. Monday thru Friday or 7:30 a.m. and 2:00 p.m. on Saturday, and simply touch the screen. You will be connected to a live teller who will take your donation!

Match Half Campaign

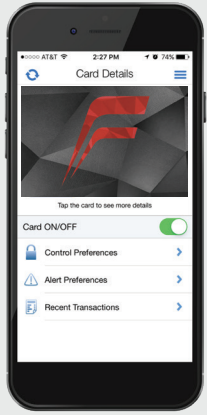
First Metro Bank will match 50% of each donation up to \$20,000 for a grand total of \$30,000!

Virtual Conferencing



With so many people working from home, you are more than likely finding yourself connecting to co-workers via virtual conferencing solutions like Zoom or Microsoft Teams. Your family members may also be using these same technologies to connect with friends or for remote learning. Below are key steps you can take before attending a virtual conference to make the most of these technologies safely and securely.

- 1. Update Your Software:** Make sure you are always using the latest version of the conferencing software. The more recent and updated your software, the more secure you will be when meeting online.
- 2. Configure Audio/Video Settings:** Set your preferences to mute your microphone and turn off your webcam when joining a meeting and enable them only when you want. Remember: if your camera is on, everyone can see what you are doing even when you are not speaking.
- 3. Double-Check the Background:** If you want to enable your webcam, be aware of what is behind you. You do not want any personal or sensitive information visible to others.
- 4. Do Not Share Your Invite:** The invite link is your personal ticket to enter the meeting. If someone needs access, it is much safer to ask the conference organizer to send their own invite.



First Metro Bank
debit and credit card users now have the
POWER TO PROTECT
in the palm of their hands.

- TURN YOUR CARD(S) ON/OFF IF MISPLACED OR STOLEN
- CONTROL WHERE YOUR CARD(S) CAN BE USED
- RECEIVE INSTANT ALERTS
- VIEW RECENT TRANSACTIONS



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Curbside BANKING

- New consumer account opening for existing customers
- Debit card orders and disputes
- Credit card applications
- Most consumer loan closings
- Pick-up/drop-off documents
- Sign documents
- Notary services
- CD renewals
- Loan extensions
- Account updates

Monday - Friday
9:00 a.m. - 4:00 p.m.



AVAILABLE AT ALL
FIRST METRO BANK LOCATIONS

Metro Happenings

Wednesday, November 11th
Veterans Day
All locations are CLOSED.

Thursday, November 26th
Thanksgiving Day
All locations are CLOSED.

Thursday, December 24th
Christmas Eve
All locations close at NOON.

Friday, December 25th
Christmas Day
All locations are CLOSED.

Thursday, December 31st
New Year's Eve
All locations are OPEN.
(All drive-thrus close at 6 p.m.)

Friday, January 1st
New Year's Day
All locations are CLOSED.

Muscle Shoals
Tuscumbia
Russellville
Florence
Lexington
Greenhill
Athens



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#BankwithaNeighbor