



January 2022

METRO Messenger

Letter from the President



Thank you for
Banking with a Neighbor,

Rodney Howard

Dear Neighbor:

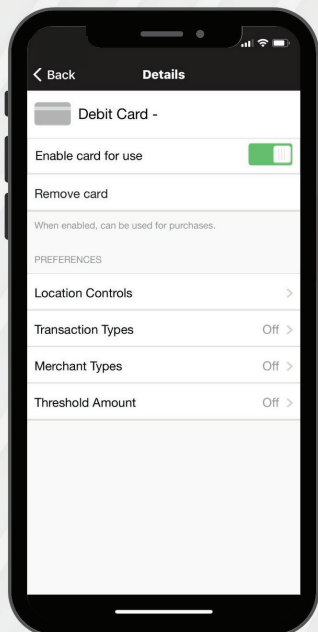
Happy New Year! Last year we challenged ourselves to create a banking experience that met the needs of all our customers; whether individual, family, or business. It is no secret that as advancements in technology continue to rise, you desire access to the latest digital banking products and services. First Metro Bank evaluated our digital offerings which led to the challenge of providing you with the banking tools that perfectly fit your lifestyle.

We are excited to announce Card Controls, a new feature inside our FMB mobile app for debit card users. Enroll your card today and limit when and where your card is used. You can also receive notifications directly from the FMB mobile app each time your card is utilized. This is a great tool to protect yourself against debit card fraud.

Additionally, First Metro Bank is now accepting online loan applications, online account applications, and more! Our new and improved website, firstmetro.com, offers countless services and tools that make banking easier than ever!

Since 1988 our commitment to you remains the same: provide the latest digital offerings, while maintaining a traditional banking experience. I am proud to announce the expansion of our financial footprint in Limestone County. We will soon break ground on our eleventh First Metro Bank branch located off Highway 72 in Athens. This branch is modeled after our latest location in Muscle Shoals and will offer a mixture of digital and personal banking services that are tailored to meet the needs of all customers!

As 2022 begins, I am confident that First Metro Bank will provide a digital portfolio necessary to meet your growing technological needs. This paired with our second-to-none, neighborly service, creates an unmatched atmosphere that you will only experience when you Bank with a Neighbor.



Introducing **CARD CONTROLS**

NOW AVAILABLE IN THE FIRST METRO MOBILE APP



TURN YOUR DEBIT CARD(S)
ON/OFF IF MISPLACED OR STOLEN



CONTROL WHERE YOUR
DEBIT CARD(S) CAN BE USED



RECEIVE INSTANT ALERTS WHEN
YOUR DEBIT CARD(S) IS USED



VIEW RECENT TRANSACTIONS

Card Controls is replacing  for debit card users



Coming to Athens, Alabama in 2022

First Metro Bank is excited for the opportunity to expand our financial footprint in Athens, Alabama. Our eleventh First Metro Bank location will begin construction this year! After seeing the success of our first Athens location, which opened in 2017, it was evident an additional location would benefit our Limestone County Neighbors.

Much like our latest build in Muscle Shoals on East Avalon Avenue, this Athens location will offer a modern banking experience while continuing to provide the neighborly service that makes First Metro Bank a step above the rest.

First Friends Social Luncheon

Tuesday, February 22, 2022



Join us for a tasty lunch as we reveal our 2022 travel destinations and planned events!

Marriott Shoals Conference Center

12:00 p.m. until 2:00 p.m.

\$20 per person

To sign-up for our most popular event of the year, contact Karen Johnson at 256-314-1636 or kjohnson@firstmetro.net no later than February 15, 2022.



"CYBER" Safe Travels

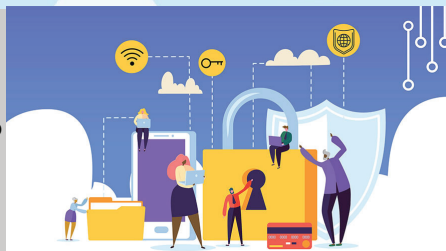
If you are part of the millions on the edge of their seats ready to travel in 2022, it is important to be cyber savvy. Here are some tips to help you be prepared and safe!

Mobile Devices: Bring as few devices as you can. The fewer devices you bring while traveling, the fewer devices that can be lost or stolen. As for the devices you choose to bring, make sure you update them so they are running the latest operating system and apps. Keep the screen lock enabled. If possible, ensure you have some way to remotely track your devices if they are lost.

Wi-Fi Connections: When traveling, you may need to connect to a public Wi-Fi network. Keep in mind you often have no idea who configured that Wi-Fi network, who is monitoring it or how, and who else is connected to it. Instead of connecting to a public Wi-Fi network, whenever possible connect to and use the personal hotspot feature of your smartphone. This way you know you have a trusted Wi-Fi connection.

Public Computers: Avoid using public computers, such as those in hotel lobbies or at coffee shops, to log into any accounts or access sensitive information.

Social Media: We love to update others about our travels and adventures through social media, but we don't always know who every friend or viewer is online. Avoid oversharing while on vacation as much as possible and consider waiting to share your trip until you're home. Additionally, don't post pictures of boarding passes, driver's licenses, or passports as this can lead to identity theft.



Metro Happenings

Monday, January 17th

Martin Luther King, Jr. Day
All locations are CLOSED

Monday, February 21st

Presidents Day
All locations are OPEN

Tuesday, February 22nd

First Friends Social Luncheon

Marriott Shoals Conference Center

12:00 p.m. - 2:00 p.m.

\$20 per person

Early Reveal!

Thursday, March 10th

First Friends

The Fabulous 50's Show

\$119 per person

Contact Karen Johnson at 256-314-1636 or kjohnson@firstmetro.net for questions or to sign-up for First Friends events!

Muscle Shoals

West Avalon - Main Office

East Avalon

Tuscumbia

Russellville

Florence

Pine Street

Cloverdale Road

Hough Road

Lexington

Greenhill

Athens



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*Making memories is your job.
Making your dream home become reality is ours.*