



April  
2022

# METRO Messenger

## Letter from the President



Thank you for  
Banking with a Neighbor,

*Rodney Howard*

Dear Neighbor:

Spring has made its way to North Alabama! This time of year serves as a great reminder of how positive change can be and the immense amount of growth that can come from it. Throughout 2021 and into 2022, our digital platform has proven its success and served as a multi-channel banking option that is tailored to meet the needs of each of our Neighbors.

As your hometown bank, bringing you the best the banking industry has to offer is our primary goal. I am excited to announce that Mobile Deposit will soon be added to our continuously growing list of digital products and services. Mobile Deposit will be located in our First Metro Bank Mobile App and will allow you to make check deposits right from your mobile device whenever, wherever! Simply follow the instructions to securely make your mobile check deposit using your mobile device's camera. A trip to the bank will no longer be necessary, making banking even more convenient!

Although you may opt to make your deposits from the comfort of your couch, we still hope to see your smiling faces, as building and maintaining relationships with our Neighbors is important to us and not something we take for granted. We recently gathered with our First Friends for our Social Luncheon: an event we now have an even greater appreciation for after spending nearly two years apart. Thank you to everyone who signed up to attend a local event or is planning to travel with us this year. We are thrilled to continue making memories with you!

While we have encountered various trials over the past two years, it has resulted in the opportunity for change, growth, and success. I believe First Metro Bank is a better bank for our customers and an even stronger pillar of the community. This is in large due to your support and trust during these unforeseen circumstances. It is for that reason and many more that we will continue our mission to always put your needs first and work diligently to make sure they are met.

**COMING SOON**

**FIRST METRO BANK**

## Mobile Deposit

First Metro Bank Mobile Deposit will soon be available in our FMB Mobile App! Mobile Deposit will allow customers to make check deposits directly from their mobile device whenever, wherever! You will simply follow the instructions to securely make your mobile check deposit using your mobile device's camera. Once your deposit is reflected in your account, you will properly dispose of the check.

Download



FMB Mobile

Tap  Snap  Deposit 





# First Friends Social Luncheon

First Friends travel is back and better than ever! We celebrated the kick-off to a year of adventure with our annual Social Luncheon where over 250 First Friends gathered, eagerly waiting for the reveal of this year's trips and events! From our always entertaining yearly bingo event, to an adventurous National Parks Tour Out West, to an Overnight Christmas Mystery that is sure to be a "wow", to the beautiful east coast of Grand New England, our First Friends have a big year ahead of them! There are no words to explain our excitement about being able to travel and make memories again!



## Metro Happenings

**Thursday April 21<sup>st</sup>**

*First Friends*  
Red Bay Dinner Theatre  
\$65 per person  
Payment deadline: April 4<sup>th</sup>

**Friday, May 6<sup>th</sup>**

*Customer Appreciation Day*  
Lunch served at all locations

**Monday, May 30<sup>th</sup>**

**Memorial Day**  
All locations are CLOSED

**Monday, June 6<sup>th</sup>**

*Sax in the City T-Shirts*  
*on Sale!*

**Monday, July 4<sup>th</sup>**

**Independence Day**  
All locations are CLOSED

## Muscle Shoals

West Avalon - Main Office  
East Avalon

## Tuscumbia

## Russellville

## Florence

Pine Street  
Cloverdale Road  
Hough Road

## Lexington

## Greenhill

## Athens



**FIRST METRO BANK**

Bank with a *Neighbor*

256-386-0600  
firstmetro.com

Member FDIC 4084-27988



## Customer Appreciation Day!

Mark your calendar!



**FRIDAY,  
MAY 6<sup>TH</sup>**  
11:00 A.M. - 1:00 P.M.

*Complimentary lunch will be provided  
at all First Metro Bank locations!*

## Spot & Stop Messaging Attacks

Smishing is when cyber attackers use SMS, texting, or similar messaging technologies to trick you into taking actions you should not take. They may fool you into providing your credit card details, get you to call and give your bank information, or convince you to fill out an online survey that harvests your personal information. They will play on emotions to create a sense of urgency or curiosity. Here are some questions to ask yourself to spot the most common clues of a messaging attack.

- Does the message create a tremendous sense of urgency?
- Is the message taking you to a website that asks you for personal or sensitive information?
- Does the message sound too good to be true?
- Does the website linked in the message ask you to pay using a non-standard method such as Bitcoin?
- Does the message look equivalent to a "wrong number"? If so, do not respond to it; just delete it.

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