



July 2022

METRO Messenger

Letter from the President



Thank you for
Banking with a Neighbor,

Rodney Howard

Dear Neighbor:

As your hometown bank, we are passionate about community in every sense of the word. Because to us, community is not simply a place. It is defined by the individuals who have chosen to raise their families, open businesses, and contribute to the ongoing success in the Shoals. We prioritize your needs as our Neighbors and remain dedicated to the area in which we planted our roots nearly thirty-four years ago.

An important part of putting our customers' needs first is bettering your overall banking experience. With that being said, we are excited to introduce a new product, Mobile Deposit! Now available in the First Metro Bank Mobile App, Mobile Deposit allows you to deposit checks whenever, wherever from the convenience of your mobile device. Simply follow the instructions to securely deposit your check into your personal account. This addition to our wide array of products and services adds another convenient option when it comes to conducting your banking needs.

Although this convenience may mean you do not have to stop by the bank as often, we strive to continue building relationships with all our Neighbors! Summertime is meant to be a season of fun and memory making with friends and family, so we invite you to join us for our annual Sax in the City Concert! The Midnighters will take center stage on Friday, July 22nd at 7:00 p.m. in Wilson Park in Downtown Florence as we kick-off the 2022 W.C. Handy Music Festival.

In conjunction with our concert, do not forget to purchase your \$5.00 Sax in the City t-shirt at any First Metro Bank location. Quantity is extremely limited, and they are selling fast so hurry to grab yours! We look forward to making summer memories with our Neighbors on July 22nd at our Sax in the City Concert!



SAVE THE DATE

Friday, July 22nd
7:00 p.m.
Wilson Park
Downtown Florence

Sax in the City
CONCERT
featuring
The Midnighters



**T-Shirt Color:
Berry**



Stop by any First Metro Bank location to
purchase your Sax in the City t-shirt!

Traveling this Summer?

For your protection, First Metro Bank has established blocked regions with high incidents of card fraud. Debit cards may be used within these blocked areas for pin-based transactions only.

CHECK OUT OUR
UPDATED LIST OF
BLOCKED REGIONS

Blocked States

California
Florida
Georgia
New Jersey
New York
North Carolina
Oklahoma
Pennsylvania
Texas
Virginia
Washington

Blocked Countries

Brazil
China
France
Guatemala
Hong Kong
India
Mexico
Netherlands
Republic of Korea
Romania
Russian Federation
Saudi Arabia
Singapore
Spain
Switzerland
Thailand
United Kingdom

Blocked Continents

Africa

If you are traveling to a blocked region, please contact
First Metro Bank's Electronic Banking Department at
256-386-0600.



FIRST METRO BANK Mobile Deposit



First Metro Bank Mobile Deposit is now available in our FMB Mobile App! Mobile Deposit allows customers to make check deposits directly from their mobile device whenever, wherever! 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 should properly dispose of the check.

Tap Snap Deposit

Please visit firstmetro.com for a list of FAQs regarding Mobile Deposit.



FOLLOW US



stay in the know by following us on social media!



@firstmetrobank



@firstmetrobank



@FirstMetro



@FirstMetroBank

#BankwithaNeighbor

Be Aware of SOCIAL MEDIA SCAMS!

While social media is a great way to communicate, share, and stay connected with others, it is also a low-cost way for cyber criminals to trick and take advantage of millions of people. Do not fall victim to these two common scams on social media.

ONLINE SHOPPING SCAMS

Tempting ads on social media will often promote great prices and provide links to sites that appear to be legitimate. You complete your purchase only to never receive your item and, when it is too late, realize you have been scammed. Be wary of sites that have no contact information or personal email addresses. It is also smart to research reviews on the company before making a first-time purchase.

ROMANCE SCAMS

Cyber criminals often search for lonely or vulnerable individuals that they can build an online relationship with and then trick them out of money. Romance scams are more common than you think and these criminals will use whatever tactics necessary such as sending photos or buying gifts. They will then come up with a tragic story about needing money in order to travel to see the victim to coerce them into paying for travel expenses or other needs. Money is often requested through wire transfers or gift cards. These scams are common on social media as well as online dating sites.

Metro Happenings

Friday, July 22nd
SAX IN THE CITY CONCERT
7:00 p.m. • Wilson Park • Downtown Florence

Monday, September 5th
Labor Day
All locations are CLOSED

Monday, October 10th
Columbus Day
All locations are OPEN

Tuesday, October 25th
FIRST FRIENDS
Spooktacular Bingo
5:30 p.m.
The Mane Room • Downtown Florence

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
www.firstmetro.com

Member
FDIC
4084-28114

