



October 2021

METRO Messenger

Letter from the President



Thank you for
Banking with a Neighbor,

Rodney Howard

Dear Neighbor:

Along with cooler temperatures and fall festivities, the change in seasons brings a feeling of thankfulness. We are beyond thankful that we were able to reunite to celebrate 25 years of First Friends at the First Friends Family Reunion! It is often said that you never know what you have until it's gone... we knew our First Friends were special but going a year without trips and events made us realize that the memories and relationships formed are, without a doubt, irreplaceable. We are thrilled to be able to offer a few local events and day trips between now and the end of the year so that we can continue making memories to last a lifetime.

While we love to take time to travel and have fun, we are working twice as hard behind the scenes to stay ahead of the game when it comes to serving you. In the ever-evolving world that we live in, one of First Metro Bank's top priorities is building on our digital offerings to ensure all our customers' banking needs are met. Whether you desire face-to-face service or a digital option, we strive to offer a top-notch banking experience that is tailored to your lifestyle. We are excited to introduce an updated website that features online loan applications, online mortgage applications, easier navigation, and a sleeker design. Our goal is that the new firstmetro.com is simpler and more convenient for you!

First Metro Bank is always appreciative of you, but as we reflect on the past year, it is imperative we make you aware of just how thankful we are. We are thankful for your trust during uncertain times, your patience while navigating change, and your willingness to allow us the opportunity to meet your banking needs. As always, thank you for Banking with a Neighbor.



First Friends Family Reunion

WE CELEBRATED GOOD TIMES



25
YEARS
OF FIRST FRIENDS

Our First Friends reunited in August for the First Friends Family Reunion. We celebrated 25 years of First Friends with lunch, live entertainment, and the reveal of the remainder 2021's trips and events! Check out our new website to view this year's trips and events calendar. If you are interested in signing up for a trip or event, please contact Karen Johnson at 256-314-1636 or firstfriends@firstmetro.net.



Best Small Business 51+ Employees

CHICK-FIL-A FLORENCE
FIRST METRO BANK
STANFIELD'S

First Metro Bank is honored to be one of the top three finalists for the Shoals Chamber of Commerce - *Spirit of the Shoals Award* in the category of Best Small Business with 51 or more Employees! We cannot wait for October 15th when they announce the winner at the Spirit of the Shoals Awards Dinner, but the most rewarding feeling we could ever have as a community bank is having the opportunity to serve you, our Neighbors!

One Simple Step to Securing Your Accounts



It may seem like cyber criminals have a simple way of constantly getting into your email and bank accounts. While there is no single step that will stop all cyber criminals, one of the most important steps you can take in securing your online information is by enabling two-factor authentication (sometimes called 2FA, two-step verification, or multi-factor authentication) on your most important accounts.

THE PROBLEM WITH PASSWORDS

When it comes to protecting your accounts, you are most likely already using some type of password. There are several ways to authenticate yourself into an account: something you have, something you know, something you are, somewhere you are. When you employ more than one method of authentication, you are adding an additional layer of protection. While passwords are a single point of failure, you can fight back with two-factor authentication.

USING TWO-FACTOR AUTHENTICATION ONLINE

Two-factor authentication is something you set up individually for each of your accounts. It is actually quite simple: you typically only need to sync your mobile phone with your account. That way when you need to log into your account, not only do you log in with your username and password, but you also use a unique one-time code sent to your phone. The idea is the combination of your password and unique code are required to log in. Usually, this unique code will be sent via a text message to your mobile device or email.



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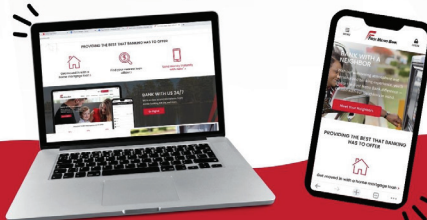


@FirstMetroBank

#BankwithaNeighbor

LIVE NOW

Our New Website



We have updated our website
firstmetro.com to better serve &
accommodate our Neighbors!

It features online loan applications,
online mortgage applications, easier
navigation, and a sleeker design.

Metro Happenings

Monday, October 11th

Columbus Day

All locations are OPEN

Thursday, November 11th

Veterans Day

All locations are CLOSED

Thursday, November 25th

Thanksgiving Day

All locations are CLOSED

Friday, December 24th

Christmas Eve

All locations will close at NOON

Saturday, December 25th

Christmas Day

All locations are CLOSED

Friday, December 31st

New Year's Eve

All locations are OPEN
(drive-thrus close at 6:00 p.m.)

Saturday, January 1st

New Year's 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

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