



JULY 2023

Metro MESSENGER

Letter from the President



Thank you for
Banking with a Neighbor,

Rodney Howard

Dear Neighbor:

This past year was our most successful in history. Two months ago, S&P Global, a world-renowned financial information and analytics company, released a report on the **Best Performing Community Banks in the Southeast of 2022**. I am incredibly pleased to announce that First Metro was the **only bank in North Alabama** featured on this list, ranked at #15. An accolade of this caliber is one of the greatest honors the bank has received, solidifying our distinction as the **Strongest Bank in the Shoals**. This would not have been possible without the soundness and wisdom of our Board of Directors, hard work and dedication of our employees, and the patronage and loyalty of our customers.

2023 marks the 20th year of Sax in the City! Incredibly enough, each year, **we sell in excess of 6,000 shirts in less than two months**. Our ever-popular t-shirts are now on sale! These special edition "Singing River Blue" t-shirts are available for \$5 at all First Metro Bank locations. They do sell quickly, so be sure to get yours before they're gone!

I want to invite you to join us at this year's 20th annual Sax in the City Concert featuring The Midnighters on Friday, July 21st at 7:00 p.m. Bring the whole family to this free community event at Wilson Park in Downtown Florence as we kick-off the W.C. Handy Music Festival.

Again, thank you for putting your trust in your hometown community bank. It is truly our pleasure to take care of all your banking needs.

20 YEAR EDITION
Sax in the City
T-SHIRTS
ON SALE NOW!



\$5

Available in sizes
Small - 3XL
while supplies last

Purchase your Sax in the City t-shirt
at any First Metro Bank location!



20th annual

W.C. HANDY MUSIC FESTIVAL
**KICK-OFF
CONCERT**

Sax in the City

Friday, July 21st

featuring

The Midnighters

Wilson Park - Downtown Florence

7:00 p.m.

PLAYBILL®

TENNESSEE PERFORMING ARTS CENTER



POP-UP TRIP!

Saturday, October 28

TPAC in Nashville

\$269 per person

Final Payment Due August 11



*Lunch at
Maggiano's
Little Italy*

Contact Karen Johnson at 256-314-1636 or
firstfriends@firstmetro.net to sign-up today!

Metro Happenings

Friday, July 21st

Sax in the City Concert

7:00 p.m.

Wilson Park | Downtown Florence

Tuesday, July 18th

First Friends Stars+ Stripes Bingo

6:00 p.m.

The Mane Room
Downtown Florence

Monday, September 4th

Closed for Labor Day

Monday, October 9th

Closed for Columbus Day

Muscle Shoals
West Avalon - Main Office
East Avalon

Tuscumbia

Russellville

Florence

Pine Street
Cloverdale Road
Hough Road

Lexington

Greenhill

Athens

Downtown
Lindsay Lane



FIRST METRO BANK
Bank with a *Neighbor*

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FDIC
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ARTIFICIAL INTELLIGENCE [AI]

WHAT IT IS AND WHY YOU SHOULD CARE

AI is a technology that mimics human intelligence, allowing computer applications to learn from experience via iterative processing and algorithmic training. AI systems get smarter with each successful round of data processing since each interaction allows the system to test and measure solutions, and develop expertise in the task it's been set to accomplish. Since this can be completed rapidly, much faster than the rate a human being would be able to perform similar work, AI systems can become experts far faster than humans.

DANGERS OF ARTIFICIAL INTELLIGENCE

1) Recreating You

AI solutions can take a recording of a person's voice – your voice – and then use it to create real-time audio that sounds just like you, saying whatever it wants to impersonate you. So, a cyber attacker could record a phone voice message that sounds like you, tricking your coworkers, your bank, or a family member into thinking you called and asked them to take an action. AI can also do this with pictures or video. Sometimes called deep Fakes, an AI solution can take an existing picture or video of you and use it to recreate entirely new pictures or videos (including your voice) appearing to show you doing things that you never did.

2) Your Privacy

Whenever using or interacting with an AI system, such as when chatting online with ChatGPT, be aware that any information you enter into the system can not only be processed by it, but also retained and used to give answers to others. This means if you enter any personal information about yourself or any confidential information from work, that information will be stored and potentially shared with or sold to others. Do not share or enter any info that you consider sensitive, personal, or is confidential at work.