

Metro Messenger

A quarterly newsletter to keep you in the know with First Metro



Regards from Rodney

We are excited to celebrate 35 years of First Metro Bank this fall. On November 7, 1988 we opened our doors in a mobile unit on Avalon Avenue in Muscle Shoals with the dream of serving our customers the way a true hometown bank should. With the support of our shareholders and community members, that same expectation still exists today: going above and beyond to serve our customers, treating everyone like our Neighbors, and giving back to our communities. We take great pride in our commitment to serve you, and appreciate your continued support. 35 years of success and progress, and I know that the best is yet to come!

Thank you for Banking with a Neighbor,



President & CEO

CELEBRATING

35
years

OF SERVING
OUR NEIGHBORS



Muscle Shoals • Florence • Athens • Russellville • Lexington • Greenhill • Tuscumbia
256-386-0600 | www.firstmetro.com



Member FDIC
4084-28793

HOLIDAY SHOPPING SEASON TIDBIT: DAILY DEBIT CARD LIMITS

Debit Card Limits (Per Business Day)

Transaction Type	Number of Swipes	Dollar Amount
ATM Withdrawal	10	\$600
Card Ran as Debit	15	\$1,500
Card Ran as Credit	15	\$1,500

Daily DEBIT CARD LIMITS

\$1,500
OR
15 Swipes

\$500 + \$100 = \$600
OR
10 Withdrawals

Daily CREDIT CARD LIMITS

\$1,500
OR
15 Swipes

Debit card limits are established for your protection. If you would like to have your limit raised, please contact us to make these changes to your account.

Metro Happenings

- ☑ **Thursday, Nov. 23**
Closed for Thanksgiving
- ☑ **Tuesday, Dec. 5**
First Friends Holiday Celebration
- ☑ **Friday, Dec. 22**
Christmas Open House (all branches)
- ☑ **Monday, Dec. 25**
Closed for Christmas
- ☑ **Monday, Jan. 1**
Closed for New Year's Day

Phishing Red Flags

TEXT

- Asking for a PIN
- Asking for SSNs
- Sharing a "one-time" code

EMAIL

- Ask to download an attachment
- Forms to fill out
- Misspelled words

PHONE CALL

- Asking for addresses
- Using scare-tactics
- Asking for birthdays

PAYMENT APPS

- Ask you to send money to yourself
- Ask for your password
- Text or call unexpectedly

PHISHING IS THE MOST COMMONLY REPORTED CYBER SCAM, AND WE WANT TO CHANGE THAT! DON'T FALL VICTIM TO A PHISHING SCAM BY KEEPING AN EYE OUT FOR THESE RED FLAGS. STAY CYBER-SAFE, NEIGHBORS!