



January 2023

Metro MESSENGER

Letter from the President

Dear Neighbor:

Happy New Year! The First Metro Bank family sends our sincerest gratitude to our customers, neighbors, and friends for allowing us the opportunity to meet your financial needs in 2022.

Last year was another dynamic stage of growth and advancement at First Metro Bank. We introduced online account applications, added the mobile deposit feature to the FMB app, and continued construction on our newest branch in Athens, to name a few of the year's accomplishments. Our team has been working tirelessly to ensure that First Metro Bank continues to provide the best that banking has to offer, from our unmatched customer service and top-notch products to developing our market area to serve more of our Limestone County neighbors.

From the beginning, First Metro Bank has been blessed with a great staff of employees who take our "Bank with a Neighbor" slogan to heart. In return, we strive to provide a second-to-none work environment. It gives me great pleasure to announce that First Metro Bank was featured as one of the **Best Companies to Work for in Alabama** by *Business Alabama Magazine*. Our employees were anonymously surveyed in the fall, and their honest feedback made it possible for us to receive this great honor. As we begin the new year and look to the future, our focus to be your genuine hometown, community bank remains constant. Here's to 2023!



Thank you for
Banking with a Neighbor,

Rodney Howard

**FIRST METRO BANK
WAS RECENTLY
FEATURED
AS ONE OF THE BEST
COMPANIES TO WORK
FOR IN ALABAMA!**



Join us for the reveal of 2023's trips & events at our

FIRST FRIENDS Social Luncheon



Thursday, February 23rd • 12:00 p.m.

Marriott Shoals Conference Center

\$25 per person

live music, door prizes, & lunch included!



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

Metro Happenings

Monday, January 16th

Martin Luther King, Jr. Day

All locations are CLOSED.

Monday, February 20th

President's Day

All locations are OPEN.

Thursday, February 23rd

First Friends Social Luncheon

Marriott Shoals Conference Center

12:00 p.m. - 2:00 p.m.

\$25 per person

SMISHING RED FLAGS

Smishing (a word combining SMS and phishing) are attacks that occur when cyber attackers use text messaging to trick you into taking actions you should not take. Criminals often play on your emotions to get you to act by creating a sense of urgency or curiosity. Here are a few questions to ask yourself to spot the most common clues of a smishing attack.

- ▶ Does the message create a sense of urgency to rush or pressure you?
- ▶ Is the offer too good to be true?
- ▶ Is the message taking you to websites that ask for personal information?
- ▶ Does the message look like the equivalent of a wrong number?
- ▶ Does the linked website force you to pay using non-standard methods such as bitcoin, gift cards, or western union transfers?

Muscle Shoals
West Avalon - Main Office
East Avalon

Tuscumbia

Russellville

Florence

Pine Street
Cloverdale Road
Hough Road

Lexington

Greenhill

Athens



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