



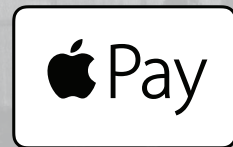
# METRO MESSENGER

## JANUARY 2017

### THANK YOU!



The First Metro Bank family would like to thank you for your patience during our recent conversion to the new, more robust online banking system. We hope you have discovered the new features and are enjoying the updated look and feel of banking online with First Metro Bank. As you continue to grow accustomed to the upgrade, please contact our Electronic Banking Department at 256-386-0600 should questions arise.



**Pay with your First Metro Bank debit and/or credit card using Apple Pay!**

It's the easy, secure, and private way to pay.

**To successfully install your First Metro Bank debit and/or credit card for Apple Pay, you'll need the following:**

- **An eligible device (iPhone 6 or newer, iPad Pro, iPad Air 2, iPad mini 3 & 4, an Apple Watch, or a Mac computer introduced 2012 or later)**
- **A First Metro Bank debit and/or credit card**
- **The latest version of iOS, watchOS, or macOS**
- **A valid Apple ID**

*Questions?*

*Contact our Electronic Banking Department at 256-386-0600.*

### Letter from the President



Best wishes for a prosperous New Year,

*Rodney Howard*

Dear Neighbor:

The First Metro Bank family sends sincere appreciation to our customers, neighbors, and friends for providing us the opportunity to meet your financial needs in 2016. We look forward to each coming year as we treasure the opportunity to serve you once more.

Last year was marked by many Metro Milestones, including a successful online banking upgrade. Additionally, First Metro Bank was represented in Washington, D.C. and Los Angeles, California, as our school branch model was presented to regulatory agencies, financial institutions, and community advocates from across the country. It was also an extraordinary year for our First Friends as they shattered previous attendance records. Be the first to know where our First Friends are headed in 2017 by attending the First Friends Social Luncheon on Thursday, February 2, at the Marriott Shoals Conference Center.

In 2017, be sure to take advantage of the wide-range of services First Metro Bank has to offer: open a checking account and receive access to mobile banking, our new online banking software, and Apple Pay; schedule an appointment with our Financial Services Advisor, Ken Davis, for assistance with retirement or investments; chat with Chris Estave or Karen Poss from our Mortgage Services Department about owning or refinancing a home; but most of all, we want you to benefit from the overall service you receive from being a part of the First Metro Bank family.

In 2017, we will continue to push forward with innovative products and services that provide you with a convenient, personable, and enjoyable banking experience.





# What is Phishing?

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As we begin a new year, be on the lookout for fraudulent phishing tactics that attempt to hack your financial information. Phishing uses fake emails and websites to trick you into providing your confidential information to unauthorized parties. Use extreme caution while shopping online as criminals are hoping you'll make the mistake of falling for one of their scams.

You can safeguard your financial information and shop safely online by following these tips:

1. Avoid using public Wi-Fi when shopping online as those connections aren't always secure.
2. Don't open E-cards from unknown senders because they could contain malicious links.
3. Avoid opening email attachments from unknown senders to avoid potential viruses.

Remember, First Metro Bank will not ask for personal information by email or text! Fraudulent campaigns put customers at risk for security breaches, identity theft, and financial loss. If you believe you are the victim of a scam, contact First Metro Bank immediately by calling 256-386-0600.

## Upcoming Metro Happenings

**Monday - January 16**

Martin Luther King, Jr. Day  
All FMB locations are closed

**Thursday - February 2**

First Friends Social Luncheon  
2017 Trip Reveal!  
Marriott Shoals Conference Center  
12:00 p.m. until 2:00 p.m.  
Lunch, door prizes, and entertainment  
\$15 per person  
Contact Karen Johnson at  
256-386-0600 to attend!

**Saturday - March 4**

**Runnin' Around Downtown**

5K and 1 Mile Fun Run/Walk  
benefiting Shoals Scholar Dollars!  
Learn more by calling Jerra Burden  
at 256-314-1621 or register online  
[www.runninarounddowntown.com](http://www.runninarounddowntown.com)



## Runnin' Around Downtown

Saturday · March 4, 2017

*Benefiting  
Shoals Scholar Dollars*

Our website,  
[www.firstmetro.com](http://www.firstmetro.com),  
will soon receive  
a makeover!



The refreshing, mobile-friendly site will offer maneuverability with ease and new features such as a calendar of events, non-stop social media feeds, and much more.

*Home*  
is where your story begins...



Exciting news is coming soon in our  
Mortgage Services Department!  
256-314-1600 · [mortgages@firstmetro.net](mailto:mortgages@firstmetro.net)

Muscle Shoals  
Tuscumbia  
Russellville  
Florence  
Lexington  
Greenhill



**FIRST METRO BANK**  
Bank with a Neighbor

Member  
FDIC

