



METRO MESSENGER

JANUARY 2018

First Metro Bank in Downtown Athens Now Open



On Monday, December 11, 2017, First Metro Bank proudly began serving the residents of Limestone County with the opening of our newest branch nestled in the heart of downtown Athens. Located at 309 West Washington Street, the branch provides a full spectrum of financial solutions. First Metro Bank employees Joseph Southers, Whitney Skipworth, Reed Reynolds, Dana Smith, and Hailey Howard look forward to serving our Athens neighbors!

\$5,750 FOR KRUZ'N FOR A KURE!



All First Metro Bank locations collected toys for Operation Christmas Cheer, a Toys for Tots Toy Drive, throughout November and the beginning of December. With the help of our neighbors, nearly 700 toys were collected and distributed to make Christmas "merry and bright" for local children in our community.

For every toy donated by our neighbors, First Metro Bank made a contribution to the Kruz'n for a Kure Foundation in support of Kruz and Paizlee Davenport (pictured above). The Davenport family visited First Metro Bank for a check presentation in which \$5,750 was donated to the Kruz'n for a Kure Foundation! The Davenport family sends their many thanks to our community for the overwhelming support as they continue their journey to fight SIOD!

Letter from the President

Dear Neighbor:

Another year has passed: a year filled with unequivocal advances, fresh beginnings, and successful endeavors that has First Metro Bank eager to begin 2018.

Only thirty short years ago, First Metro Bank began composing our story. On November 7, 1988, nine employees eagerly opened the doors of First Metro Bank ready to serve our neighbors in the heart of Muscle Shoals. Our singular purpose was to deliver an authentic, community banking experience for our neighbors. Today, we have nine First Metro Bank locations, over 130 employees, and our assets have surpassed the \$600 million mark. Because of the unfaltering support of our neighbors, we are thirty years invested in our story and we look forward to writing the next thirty years serving neighbors across North Alabama.

We are grateful to continue expanding the First Metro Bank footprint. Last month, we broadened our service area to include Limestone County with the grand opening of our newest branch in downtown Athens. The branch is located adjacent to The Square and we are next door to the locals' favorite ice cream shop, Kreme Delite. Next time you're in Athens, stop in to meet our employees and enjoy the newest home of First Metro Bank.

So, here's to 2018! With the passing of each year, we cherish every opportunity to serve you.



Thank you for
Banking with a Neighbor

Rodney Howard

First Friends Let's Kickoff 2018!



We take traveling and fun very seriously at First Metro Bank. Our First Friends Club was established to provide group travel experiences and local happenings for our customers who are fifty years of age or better (because we all know that we only get better with age, right?!)

Each year, the First Friends Committee makes exquisite travel plans that include breathtaking journeys all around the world! Each trip is coordinated with a focus on companionship, security, convenience, and tons of fun!

Be the first to know where the First Friends are heading in 2018 by attending the First Friends Social Luncheon! The 2018 itinerary will be released and First Friends will have the opportunity to sign up for trips before they reach capacity!

Mark your calendar now for Thursday, February 22, 2018, at the Marriott Shoals Conference Center in Florence. The event is from 12:00 p.m. until 2:00 p.m. (doors to the event will open at 11:45 a.m.) Cost per person is \$15 and includes a three-course meal, entertainment, and the chance to win door prizes! Contact Karen Johnson today at 256-386-0600 or kjohnson@firstmetro.net to reserve your seat.

First Metro Bank - Downtown Athens



Online Mortgage Applications

At First Metro Bank, we understand the mortgage application process can be stressful. Whether purchasing a new home, or refinancing a current home, finding sufficient time to complete the process can be difficult. Our mortgage originators continually focus on improving the process of achieving homeownership for our neighbors; therefore, we are excited to offer a tech-savvy method that will streamline the mortgage loan process and simplify the path to reaching homeownership goals.

By visiting www.firstmetro.com, neighbors can begin the mortgage loan process from the comfort of their home and, even better, on their own schedule. Our online application is a safe and convenient way to provide the information necessary for First Metro Bank to begin the mortgage process. The application can be virtually viewed from any computer with internet access and is available 24 hours a day, seven days a week. Not only does the online application simplify the process, but it also provides much-needed insight by answering questions neighbors may have while completing the application.

Ready to purchase or refinance? Visit www.firstmetro.com, select our mortgage webpage and apply for a mortgage now. Neighbors are only fifteen minutes away from starting the process of buying or refinancing a home. For questions regarding online mortgage applications, please contact our Mortgage Department by telephone at 256-314-1600 or by email at mortgage@firstmetro.net.

Metro Happenings

Monday - January 1

Happy New Year from the First Metro Bank family!
All locations are closed.

Monday - January 15

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

Thursday - February 22

First Friends Social Luncheon
2018 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!

Muscle Shoals
Tuscumbia
Russellville
Florence
Lexington
Greenhill
Athens



256-386-0600
www.firstmetro.com

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