CRA Public File

Main Office – Muscle Shoals

FIRST METRO BANK
Bank with a Neighbor

November 3, 2025

Community Reinvestment Act – Public File

Main Office - Public File Requirements

I. All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response by the bank. If neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any person other than the bank or publication of which would violate specific provisions of law.

II. The institution's most recent CRA Performance Evaluation,

III. A map of each facility-based assessment area showing its boundaries and, on the map or in a separate list, the census tracts contained within the facility-based assessment area,

IV. A list of the institution's branches, their street addresses, and census tracts; a list of branches opened and closed during the current year and each of the prior two calendar years.

V. A list of retail banking services (including hours of operations, available loan and deposit products and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any,

VI. The institution's loan-to-deposit ratio for each quarter of the prior calendar year,

VII. A quarterly report of the institution's efforts to improve its record if it received a less than satisfactory rating during its most recent CRA examination, and

VIII. HMDA disclosure Statements for the prior two calendar years for the institution and for each non-depository affiliate the institution has elected to include in assessment of its CRA record, if applicable.

The CRA Public file is available at the Bank's public website https://www.firstmetro.com. You may also ask us to provide you with a copy, either in paper or digital form, of our CRA Public File for you to read at your convenience. We are allowed to charge you a reasonable fee to cover the cost of copying and mailing.

I. Written CRA-Related Comments

I. All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response by the bank. If neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any person other than the bank or publication of which would violate specific provisions of law.

First Metro Bank has not received any comments from the public regarding its performance in meeting community credit needs for the current year and the preceding two calendar years.

II. Public Section of CRA Performance Evaluation

II. A copy of the public section of the institution's most recent CRA Performance Evaluation prepared by the FDIC. The institution shall place this copy in the public file within 30 business days after its receipt from the FDIC.

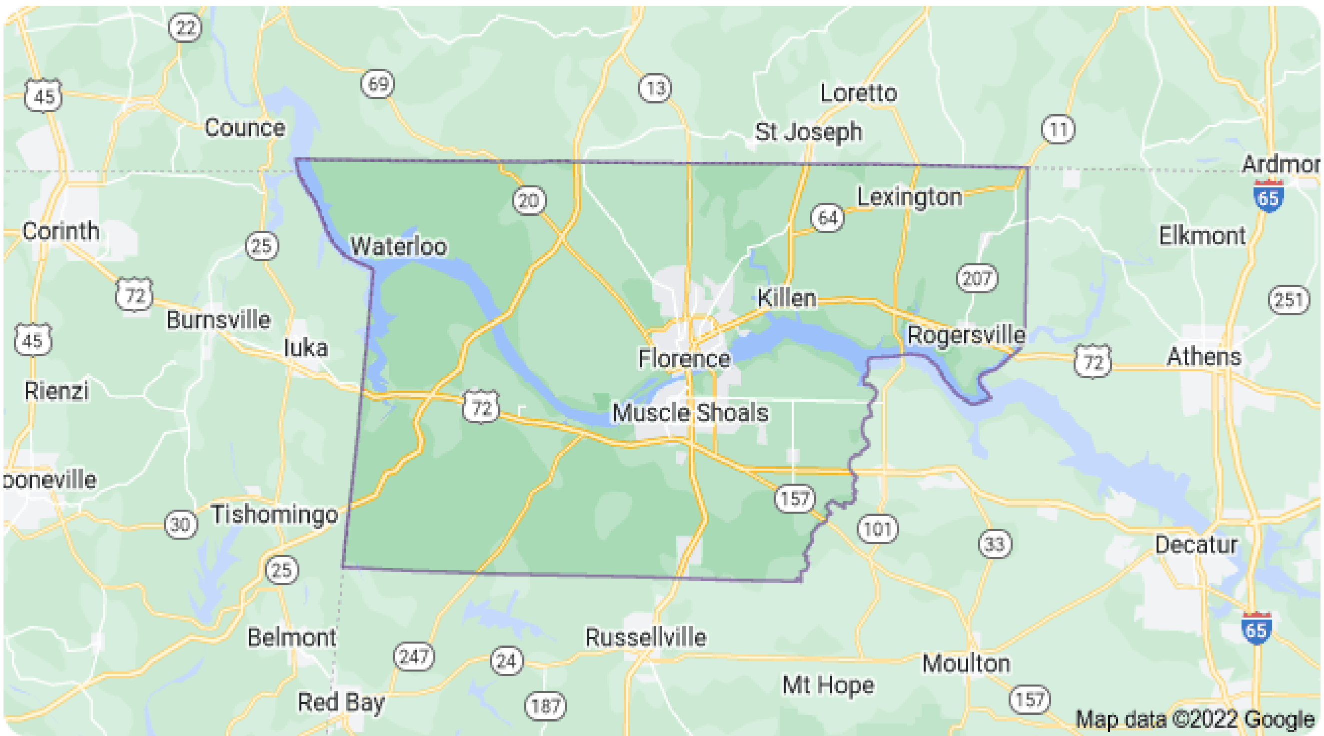
The public section of the bank's most recent CRA Performance Evaluation prepared by the FDIC is located as the final document of this public file.

III. Facility-Based Assessment Area Maps & Census Tracts

III. A map of each facility-based assessment area showing its boundaries and, on the map or in a separate list, the census tracts contained within the assessment area.

Facility-Based Assessment Area I

Colbert & Lauderdale Counties (MSA 22520 - Florence-Muscle Shoals, AL)



Florence-Muscle Shoals, AL

Alabama

Facility-Based Assessment Area I
Colbert County (MSA 22520 - Florence-Muscle Shoals, AL)

2025 FFIEC Census Report
State: 01 - ALABAMA (AL)
County: 033 - COLBERT COUNTY

Year	MSA/MD Code	State Code	County Code	Tract Code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4-Family Units
2025	22520	01	033	0201.00	2 - Moderate	75.97	No	82400	49625	3599	1146	31.84	977	1745
2025	22520	01	033	0202.00	3 - Middle	81.27	No	82400	53083	1883	565	30.01	469	974
2025	22520	01	033	0203.00	1 - Low	30	No	82400	19597	2273	1308	57.55	408	1209
2025	22520	01	033	0204.00	4 - Upper	131.16	No	82400	85673	1504	182	12.1	579	656
2025	22520	01	033	0205.00	3 - Middle	89.41	No	82400	58401	5150	942	18.29	1366	2165
2025	22520	01	033	0206.00	2 - Moderate	65.4	No	82400	42723	4769	1872	39.25	875	1882
2025	22520	01	033	0207.03	3 - Middle	104.09	No	82400	67991	6796	2060	30.31	1614	2175
2025	22520	01	033	0207.04	3 - Middle	95.27	No	82400	62227	4727	1175	24.86	1355	1671
2025	22520	01	033	0207.05	2 - Moderate	78.46	No	82400	51250	1388	471	33.93	435	585
2025	22520	01	033	0207.06	3 - Middle	113.7	No	82400	74265	5857	1228	20.97	1420	2025
2025	22520	01	033	0208.01	3 - Middle	108.87	No	82400	71111	4182	975	23.31	1569	2425
2025	22520	01	033	0208.02	3 - Middle	88.03	No	82400	57500	3422	681	19.9	1265	1895
2025	22520	01	033	0209.01	3 - Middle	89.3	No	82400	58333	4287	393	9.17	1215	1859
2025	22520	01	033	0209.02	3 - Middle	103.82	No	82400	67813	3712	407	10.96	1029	1615
2025	22520	01	033	0210.00	2 - Moderate	73.68	No	82400	48125	3678	581	15.8	1033	2245

Facility-Based Assessment Area I
Lauderdale County (MSA 22520 - Florence-Muscle Shoals, AL)

2025 FFIEC Census Report
State: 01 - ALABAMA (AL)
County: 077 - LAUDERDALE COUNTY

Year	MSA/MD Code	State Code	County Code	Tract Code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
2025	22520	01	077	0101.00	1 - Low	29.73	No	82400	19423	2278	879	38.59	134	406
2025	22520	01	077	0102.00	3 - Middle	100.28	No	82400	65500	1829	563	30.78	300	496
2025	22520	01	077	0103.00	0 - Unknown	0	No	82400	0	1250	1155	92.4	124	973
2025	22520	01	077	0104.00	3 - Middle	96.39	No	82400	62962	3429	997	29.08	490	1165
2025	22520	01	077	0106.00	2 - Moderate	62.5	No	82400	40824	2672	751	28.11	389	1584
2025	22520	01	077	0107.00	1 - Low	44.05	No	82400	28775	1582	746	47.16	315	790
2025	22520	01	077	0108.00	2 - Moderate	60.13	No	82400	39280	3670	1537	41.88	882	1651
2025	22520	01	077	0109.01	3 - Middle	109.94	No	82400	71809	3695	935	25.3	825	1184
2025	22520	01	077	0109.02	2 - Moderate	64.08	No	82400	41856	3814	1153	30.23	584	1235
2025	22520	01	077	0110.00	2 - Moderate	70.17	No	82400	45833	4483	1751	39.06	972	1755
2025	22520	01	077	0111.01	3 - Middle	110.55	No	82400	72212	5618	935	16.64	1928	2480
2025	22520	01	077	0111.02	3 - Middle	113.45	No	82400	74102	4518	756	16.73	1402	1638
2025	22520	01	077	0112.00	3 - Middle	102.77	No	82400	67129	4089	672	16.43	1442	2121
2025	22520	01	077	0113.00	3 - Middle	80.59	No	82400	52639	2190	104	4.75	763	1248
2025	22520	01	077	0114.01	3 - Middle	104.01	No	82400	67938	3358	215	6.4	924	1144
2025	22520	01	077	0114.02	4 - Upper	133.12	No	82400	86953	2948	220	7.46	1260	1515
2025	22520	01	077	0115.02	4 - Upper	127.25	No	82400	83115	5501	342	6.22	1586	2175
2025	22520	01	077	0115.03	4 - Upper	125.41	No	82400	81917	3013	355	11.78	1165	1307
2025	22520	01	077	0115.04	4 - Upper	128.27	No	82400	83787	4347	580	13.34	1404	1734
2025	22520	01	077	0116.02	4 - Upper	123.91	No	82400	80938	4798	295	6.15	1386	1864
2025	22520	01	077	0116.03	4 - Upper	168.24	No	82400	109894	4773	326	6.83	1751	2398
2025	22520	01	077	0116.05	4 - Upper	142.89	No	82400	93333	2713	327	12.05	791	1170
2025	22520	01	077	0116.06	3 - Middle	114.24	No	82400	74620	4214	447	10.61	1090	1471
2025	22520	01	077	0117.00	3 - Middle	97.14	No	82400	63451	4467	299	6.69	1425	1983
2025	22520	01	077	0118.01	3 - Middle	102.7	No	82400	67083	4576	263	5.75	1525	2025
2025	22520	01	077	0118.02	3 - Middle	113.91	No	82400	74406	3739	470	12.57	1352	2136

Franklin County

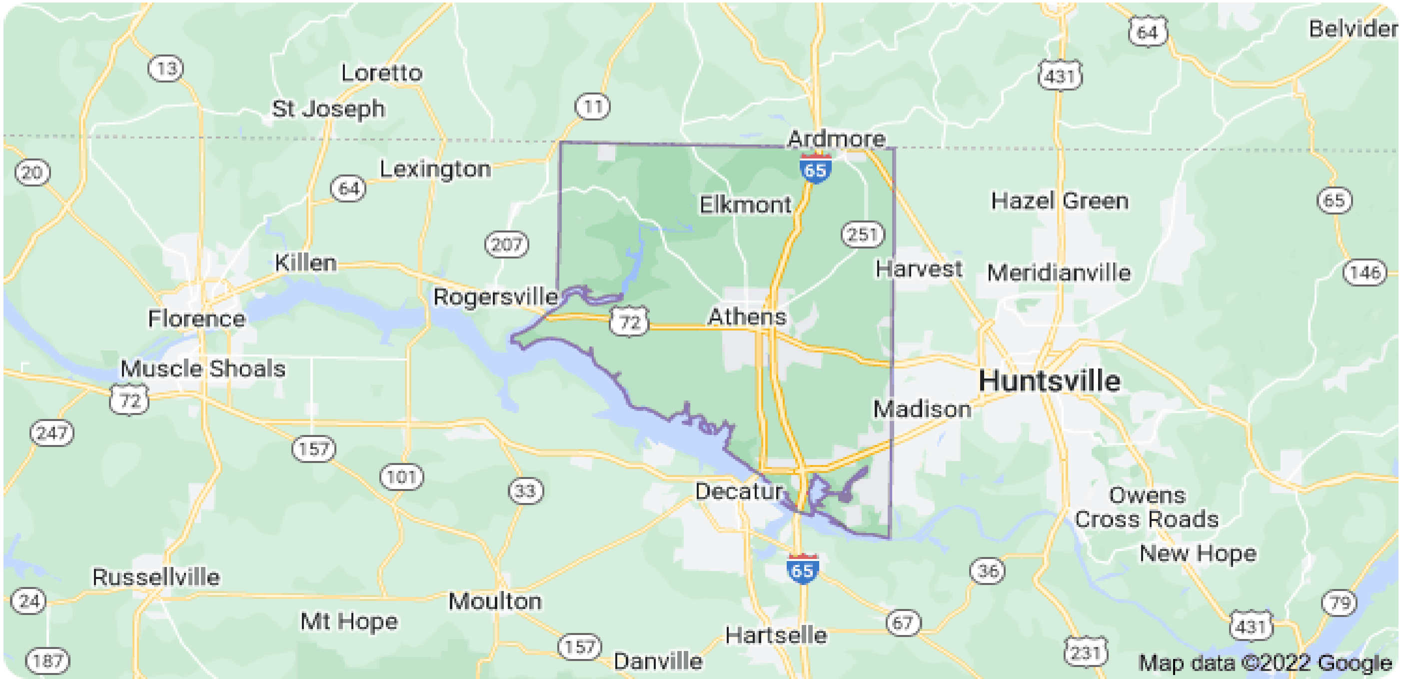
Alabama

Facility-Based Assessment Area II
Franklin County (NMSA - AL)

2025 FFIEC Census Report
State: 01 - ALABAMA (AL)
County: 059 - FRANKLIN COUNTY

Year	MSA/MD Code	State Code	County Code	Tract Code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
2025	99999	01	059	9729.00	3 - Middle	92.46	Yes	72600	51563	3971	1091	27.47	1011	1584
2025	99999	01	059	9730.00	3 - Middle	92.12	Yes	72600	51372	6028	3128	51.89	764	1361
2025	99999	01	059	9731.00	3 - Middle	90.5	Yes	72600	50469	2499	216	8.64	800	1337
2025	99999	01	059	9732.00	3 - Middle	82.94	Yes	72600	46250	4243	2003	47.21	807	1428
2025	99999	01	059	9733.00	2 - Moderate	69.19	No	72600	38583	3282	1108	33.76	784	1365
2025	99999	01	059	9734.00	3 - Middle	95.75	Yes	72600	53398	2682	290	10.81	816	1393
2025	99999	01	059	9735.00	3 - Middle	111.83	Yes	72600	62361	2213	165	7.46	809	1147
2025	99999	01	059	9736.00	3 - Middle	87.23	Yes	72600	48646	1744	77	4.42	407	764
2025	99999	01	059	9737.01	1 - Low	44.08	No	72600	24583	1418	106	7.48	416	737
2025	99999	01	059	9737.02	3 - Middle	85.28	Yes	72600	47555	957	48	5.02	254	495
2025	99999	01	059	9737.03	4 - Upper	143.57	No	72600	80061	3076	300	9.75	960	1378

Facility-Based Assessment Area III
Limestone County (MSA 26620 - Huntsville, AL)



Limestone County
Alabama

Facility-Based Assessment Area III
Limestone County (MSA 26620 - Huntsville, AL)

2025 FFIEC Census Report
State: 01 - ALABAMA (AL)
County: 083 - LIMESTONE COUNTY

Year	MSA/MD Code	State Code	County Code	Tract Code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4-Family Units
2025	26620	01	083	0201.01	3 - Middle	90.05	No	115500	76797	4452	688	15.45	1081	1477
2025	26620	01	083	0201.03	4 - Upper	120.68	No	115500	102917	3115	401	12.87	868	1257
2025	26620	01	083	0201.04	2 - Moderate	74.88	No	115500	63859	4037	420	10.4	1044	1340
2025	26620	01	083	0202.01	2 - Moderate	72.47	No	115500	61806	5043	1327	26.31	1284	1883
2025	26620	01	083	0202.02	3 - Middle	92.18	No	115500	78616	5219	552	10.58	1824	2313
2025	26620	01	083	0203.00	3 - Middle	82.85	No	115500	70658	3800	307	8.08	994	1402
2025	26620	01	083	0204.02	3 - Middle	91.56	No	115500	78083	5798	1262	21.77	1406	1956
2025	26620	01	083	0204.03	2 - Moderate	70.9	No	115500	60466	3234	495	15.31	960	1378
2025	26620	01	083	0204.04	3 - Middle	85.85	No	115500	73214	3047	487	15.98	949	1549
2025	26620	01	083	0205.00	2 - Moderate	53.22	No	115500	45391	3057	912	29.83	702	1181
2025	26620	01	083	0206.00	2 - Moderate	54.67	No	115500	46629	4392	1922	43.76	1015	1629
2025	26620	01	083	0207.00	2 - Moderate	75.03	No	115500	63988	2582	1060	41.05	290	640
2025	26620	01	083	0208.03	3 - Middle	112.15	No	115500	95647	6099	2205	36.15	1698	2087
2025	26620	01	083	0208.04	3 - Middle	100.23	No	115500	85483	5428	1109	20.43	1422	1736
2025	26620	01	083	0208.05	2 - Moderate	76.69	No	115500	65405	5310	1719	32.37	703	839
2025	26620	01	083	0208.06	3 - Middle	94.96	No	115500	80981	3944	491	12.45	1243	1309
2025	26620	01	083	0209.00	3 - Middle	100.56	No	115500	85759	4293	1169	27.23	1143	1544
2025	26620	01	083	0210.00	2 - Moderate	63.9	No	115500	54500	2386	1405	58.89	439	812
2025	26620	01	083	0211.01	2 - Moderate	67.45	No	115500	57528	3408	1413	41.46	802	1331
2025	26620	01	083	0211.02	4 - Upper	132.16	No	115500	112708	3899	1213	31.11	1253	1618
2025	26620	01	083	0212.01	4 - Upper	148.53	No	115500	126667	8733	2949	33.77	1457	1711
2025	26620	01	083	0212.02	4 - Upper	122.11	No	115500	104141	6460	1860	28.79	1452	1644
2025	26620	01	083	0212.03	4 - Upper	131.97	No	115500	112546	5834	2512	43.06	1099	1621

IV. Branch Listing

IV. A list of the institution's branches, their street addresses, and census tracts; a list of branches opened and closed during the current year and each of the prior two calendar years.

First Metro Bank has eleven full-service facilities and six limited-service, non-traditional high school branches, all within our three defined facility-based assessment areas. The Bank has made, and will continue to make, changes in the location structure and composition of its offices. The Bank strives to provide facilities and services designed to provide more convenience to the bank's customers and community.*

Location/ATM Address Service Area	Branch	ATM/ ITM	Date Opened	Census Tracts & Income
Muscle Shoals-Main Office 406 West Avalon Avenue Muscle Shoals, AL 35661	Yes	Yes	November 7, 1988	0207.04 Middle
Tuscumbia 301 North Main Street Tuscumbia, AL 35674	Yes	Yes	August 1990	0205.00 Middle
Russellville 15315 Highway 43 Russellville, AL 35653	Yes	Yes	August 7, 1995	9730.00 Middle
Florence-Pine Street 325 South Pine Street Florence, AL 35630	Yes	Yes	May 9, 1996	0101.00 Low
Florence-Hough Road 2708 Hough Road Florence, AL 35630	Yes	Yes	December 15, 1997	0109.01 Middle
Lexington 11277 Highway 101 Lexington, AL 35648	Yes	Yes	April 16, 2001	0117.00 Middle
Florence-Cloverdale Road 3121 Cloverdale Road Florence, AL 35633	Yes	Yes	May 1, 2005	0111.01 Middle
Florence-Greenhill 7400 Highway 43 Florence, AL 35634	Yes	Yes	June 3, 2005	0116.02 Upper
Athens-Downtown 309 West Washington Street Athens, AL 35611	Yes	Yes	December 11, 2017	0206.00 Moderate
Muscle Shoals-East Avalon 2402 Avalon Avenue Muscle Shoals, AL 35661	Yes	Yes	December 30, 2019	0207.03 Middle
Athens-Lindsay Lane 22026 Gateway Blvd Ste B Athens, AL 35613	Yes	Yes	February 20, 2023	0211.02 Upper

Falcon Student Branch* Florence High School 1201 Bradshaw Drive Florence, AL 35630	Limited Service	No	August 19, 2013	0109.02 Moderate
Trojan Student Branch* Muscle Shoals High School 1900 Avalon Avenue Muscle Shoals, AL 35661	Limited Service	No	August 19, 2013	0207.03 Middle
Golden Eagles Student Branch* Athens High School 655 U.S. Highway 31 N Athens, AL 35611	Limited Service	No	January 24, 2019	0207.00 Moderate
Cherokee Indians Student Branch* Cherokee High School 850 High School Drive Cherokee, AL 35616	Limited Service	No	August 1, 2019	0210.00 Moderate
Wildcats Student Branch* Colbert Heights High School 6825 Woodmont Drive Tuscumbia, AL 35674	Limited Service	No	August 1, 2019	0209.01 Middle
Indians Student Branch* Colbert County High School 2200 High School Street Leighton, AL 35646	Limited Service	No	August 1, 2019	0208.02 Middle
*The Bank's student-operated locations are open to students, faculty, and staff during limited portions of each school day.				
ATM Service Helen Keller Hospital 1300 South Montgomery Ave Sheffield, AL 35660	No	Yes	November 6, 2017 – October 31, 2025 (CLOSED)	0203.00 Low
This is a stand-alone ATM located in the lobby of Helen Keller Hospital. The stand-alone ATM service was discontinued on October 31, 2025.				

Branches Opened and Closed

The Bank has not opened any branches in 2025 as of this public file's date.

The Bank did not open any branches in 2024.

The Bank opened its 11th location located off Highway 72 and Lindsay Lane thus expanding its financial footprint in Athens, Alabama on February 20, 2023.

The Bank has not closed any branches during the current year and in each of the prior two calendar years.

V. List of Services

V. A list of retail banking services (including hours of operations, available loan and deposit products and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any.

Hours of Operation		
Office	**Lobby Hours**	**Drive-thru Hours**
Muscle Shoals-Main Office 406 West Avalon Avenue Muscle Shoals, AL 35661	Monday - Thursday: 9:00 a.m. - 4:00 p.m. Friday: 9:00 a.m. - 5:00 p.m. Saturday: 9:00 a.m. - 12:00 p.m.	Monday - Friday: 8:00 a.m. - 8:00 p.m. Saturday: 8:00 a.m. - 12:00 p.m.
Tuscumbia 301 North Main Street Tuscumbia, AL 35674	Monday - Thursday: 9:00 a.m.- 4:00 p.m. Friday: 9:00 a.m. - 5:00 p.m.	Monday - Thursday: 8:00 a.m. - 5:00 p.m. Friday: 8:00 a.m. - 6:00 p.m. Saturday: 8:00 a.m. - 12:00 p.m.
Russellville 15315 Highway 43 Russellville, AL 35653	Monday - Thursday: 9:00 a.m.- 4:00 p.m. Friday: 9:00 a.m. - 5:00 p.m.	Monday - Friday: 8:00 a.m. - 6:00 p.m. Saturday: 8:00 a.m. - 12:00 p.m.
Florence-Pine Street 325 South Pine Street Florence, AL 35630	Monday - Thursday: 9:00 a.m. - 4:00 p.m. Friday: 9:00 a.m. - 5:00 p.m.	Monday - Friday: 8:00 a.m. - 6:00 p.m.
Florence-Hough Road 2708 Hough Road Florence, AL 35630	Monday - Thursday: 9:00 a.m. - 4:00 p.m. Friday: 9:00 a.m. - 5:00 p.m.	Monday - Friday: 8:00 a.m. - 8:00 p.m. Saturday: 8:00 a.m. - 12:00 p.m.
Lexington 11277 Highway 101 Lexington, AL 35648	Monday - Thursday: 8:30 a.m. - 4:00 p.m. Friday: 8:30 a.m. - 5:00 p.m.	Monday - Thursday: 8:00 a.m. - 5:00 p.m. Friday: 8:00 a.m. - 5:30 p.m. Saturday: 8:00 a.m. - 12:00 p.m.
Florence-Cloverdale Road 3121 Cloverdale Road Florence, AL 35633	Monday - Thursday: 9:00 a.m. - 4:00 p.m. Friday 9:00 a.m. - 5:00 p.m.	Monday - Friday: 8:00 a.m. - 6:00 p.m. Saturday: 8:00 a.m. - 12:00 p.m.
Florence-Greenhill 7400 Highway 43 Florence, AL 35634	Monday - Thursday: 8:30 a.m. - 4:00 p.m. Friday: 8:30 a.m. - 5:00 p.m.	Monday - Thursday: 8:00 a.m. - 5:00 p.m. Friday: 8:00 a.m. – 5:30 p.m. Saturday: 8:00 a.m. - 12:00 p.m.
Athens-Downtown 309 West Washington Street Athens, AL 35611	Monday - Thursday: 8:30 a.m. - 4:00 p.m. Friday: 8:30 a.m. – 5:00 p.m.	Monday - Friday: 8:00 a.m. - 5:00 p.m.
Muscle Shoals-East Avalon 2402 Avalon Avenue Muscle Shoals, AL 35661	Monday - Thursday: 9:00 a.m. - 4:00 p.m. Friday: 9:00 a.m. - 5:00 p.m.	Monday - Friday: 8:00 a.m. - 5:00 p.m.
Athens-Lindsay Lane 22026 Gateway Blvd Ste B Athens, AL 35613	Monday - Thursday: 8:30 a.m. - 4:00 p.m. Friday: 8:30 a.m. – 5:00 p.m.	Monday - Friday: 8:00 a.m. - 5:00 p.m.
ITM Tellers (Each office)	All ATMs provide live interactive teller machine transaction services for customers at each bank office. Hours of accessibility are provided for reference.	Hours of ITM Teller Services Monday – Friday 7:30 a.m. – 8:00 p.m. Saturday 7:30 a.m. – 2:00 p.m.

Student Branches Athens High School, Colbert County High School, Colbert Heights High School, Cherokee High School, Florence High School, Muscle Shoals High School	Open to students, faculty, and staff during lunch hours throughout the school year.	Not applicable for non-traditional branches with limited services.

Consumer Loan Products

- New & Used Vehicles, Motorcycles, & ATVs
- Boats & Personal Watercraft
- Recreational Vehicles & Travel Trailers
- Miscellaneous Collateral (central units, life insurance, utility trailer, tractor, mower, etc..)
- Personal Line of Credit
- FMB CD / FMB Savings-Secured
- FMB Stock Secured
- Other Stock/Brokerage Account Secured
- Aircraft
- Construction
- Home Equity Line of Credit
- Home Mortgage & Secondary Residence
- Vacant Land
- Credit Cards
- Bridge Loan
- Unsecured

Commercial Loan Products

- Small Business Administration Loans
- Community Development and Industrial Development Loans
- Loans to Churches and Civic Organizations
- Loans for the purchase of Real Estate
- Construction Loans
- Small Business Loans
- Agricultural Loans
- Industrial Loans
- Commercial Credit Cards
- Commercial Lines of Credit

Consumer Checking Deposit Products

- Metro Main Checking
- First Friends Checking
- Metro Investment Checking

Consumer Savings Deposit Products

- Metro Personal Savings
- Metro Junior Savers
- Metro Money Market
- Metro Christmas Club
- Metro MayDay Payday
- Individual Retirement Accounts
- Time Deposits

Commercial Checking Deposit Products

- Small Business GO Checking
- Metro Business Checking
- Metro Business Investment Checking
- IOLTA (Interest on Lawyers Trust Account) Checking

Commercial Savings Deposit Products

- Metro Business Savings
- Metro Commercial Money Market Savings
- Time Deposits

Consumer Services

- ATM / Debit Cards (Debit Card instant issue)
- ATMs / ITMs at each branch
- First Metro Live - ITM Services
- Safe Deposit Boxes
- Telephone Banking
- Night Deposit Services
- Online Banking
- Online Bill Payment
- Online Account Opening
- Mobile Banking App
- Mobile Check Deposit
- Mobile App Touch ID & Passcode
- Mobile App Card Controls
- Mobile App P2P Transfers
- Mobile Pay using Apple Pay/Samsung Pay/ Google Pay
- Discretionary Overdraft Protection Service
- Linked Accounts for Overdraft Protection
- Official & Cashier's Checks
- Domestic & Int'l Funds Transfers
- Photocopy Services
- Direct Deposit
- Web Statements
- Notary Services
- Imaging Services
- Reconciliation Services

Commercial Services

- Online Banking
- ACH Origination
- Direct Deposit
- Remote Deposit Capture
- Cash Management Services
- Merchant Card Services
- Sweep Services
- Night Deposit Services
- Notary Services
- Web Statements
- Credit Cards
- Mobile Banking App
- Mobile App Touch ID & Passcode
- Mobile App Card Controls
- Mobile Pay using Apple Pay/Samsung Pay/Google Pay
- ATMs / ITMs at each branch
- First Metro Live - ITM Services
- Debit Cards
- Safe Deposit Boxes
- Telephone Banking
- Domestic & Int'l Funds Transfers

Material differences in the Availability or Costs of Services at Particular Branches

No material differences in the availability or costs of services exist.

Schedule of Fees – All Offices

Foreign ATM Withdrawal Fee	$ 2.00 (Cash withdrawal at non-First Metro ATM)
Balance Inquiry other than First Metro ATM	$ 2.00
Replacement ATM or Check Card	$ 15.00
Request of ATM Personal Identification Number (PIN) mailer	$ 5.00
Non-Customer at First Metro Bank ATM	$ 4.00
Non-Personalized Checks (each)	$ .10
Check Printing	(Fee depends on style of check ordered)
Cashier's Check	$ 5.00
Official Check	$ 5.00
Official Check Non-Customer	$ 10.00
Dormant Account Fee	$ 2.00 (This fee is charged each month.) An account is dormant if, within 12 months, you have made no deposits or withdrawals to the account.
Overdraft Fee	$ 33.00 (This fee may be imposed by any of the following: Check, in-person withdrawal, ATM withdrawal or electronic means)
Non-Sufficient Funds (NSF) Fee	$ 33.00 (This fee may be imposed by any of the following: Check, in-person withdrawal, ATM withdrawal or electronic means)
Telephone Transfers	$ 2.00
Balance inquiry by telephone	$ 2.00 (In excess of four per month)
Account research	$ 30.00 per hour
Stop Payments (per item)	$ 30.00
Fax Service (incoming and outgoing, 5 page minimum)	$ 1.00 per page
Photocopies	$ 1.00 per page
Wire Transfers	
Domestic Wire Transfer – Incoming	$ 15.00
Domestic Wire Transfer – Outgoing	$ 20.00
International Wire Transfer – Incoming	$ 15.00
International Wire Transfer – Outgoing	$ 50.00
Coin and Currency	
Coin, per roll	$ .10
Currency, per strap	$ .10
Savings	
OD Protection Transfer Fee	$ 15.00 per transfer, assessed at statement cycle
Withdrawals in excess of 6 per month	$ 2.00, per item
Collection Items	
Domestic Collection Item (incoming and outgoing)	$ 20.00
International Collection Item (incoming and outgoing)	$ 25.00
Bonds and Coupons	$ 12.00
Special Handled Items (deposited items returned unpaid, chargebacks, cash items, re-deposits, etc.)	$ 3.00
Safe Deposit Box (annual rental)	
3 x 5	$ 30.00
3 x 10	$ 45.00
4 x 10	$ 50.00
5 x 10	$ 60.00
10 x 10	$ 90.00
Levy/Garnishment	$ 75.00
Night Deposit Lock Bag (first bag, no charge)	$ 15.00
Zip Bag (first bag, no charge)	$ 2.00
Notary Fee (per item notarized)	$ 5.00

Close of Account within 90 days of opening	$ 10.00
Replacement Loan Coupon Book	$ 5.00
Reconciliation Services	
Special Statements	
Reset and Cut-off	$ 5.00
Snapshot	$ 2.00
Account Balancing Assistance	$ 10.00 per hour
Imaging Services	
CD-ROM	$ 10.00
Duplicate Statement	$ 2.50
Check Image Copies	$ 1.00
Small Business 'GO' Checking	$ .25 (per item charge in excess of 325-all transactions including checks cleared, checks within a deposit, ACH transactions).
Metro Business Investment	$ 12.00 monthly service charge if balance falls below $1,000 on any day of the statement cycle.
Metro Commercial Money Market	$10.00 monthly service charge if balance falls below $2,500 on any day of the statement cycle.
Metro Business Account (MBA) Analysis	
Service Account Fee	$ 10.00
Checks Paid	$ .10
Deposited Items	$ .10
Ledger Credits	$ .10
Ledger Debits	$ .10
Deposited Items Returned Unpaid	$ 3.00
Reserve Requirement	10 %
Negative Investable Balance	18 %
Earnings credit is based on the savings account rate. (May be updated monthly.)	
Cash Management Services	
Set-up Fee	$ 25.00
Level I	$ 49.95
Level II	$ 99.95
Level III	Starting at $495
Overlimit Bill Payees	$ 3.00 each
ACH Origination	
Overlimit File Fee	$ 5.00
File Deletion/Reversal	$ 25.00
Rejection Fee	$ 5.00
Notification of Change	$ 4.00
Returns	$ 4.00
NACHA Rule Book	$ 25.00
Sweep Services	
Monthly Sweep Account Fees	
Investment Sweep	$ 100.00
Line of Credit Sweep	$ 75.00
Additional Sub-Accounts	$ 15.00

In the normal course of business, we generally pay electronic transaction first and then checks in serial number order, in the transaction processing order received. For more information about our processing order, please review our Account Agreement terms & Conditions.

VI. Loan-to-Deposit Ratio

VI. The institution's loan-to-deposit ratio for each quarter of the prior calendar year.

2024 LTD Ratio by Quarter	
1st Quarter	65%
2nd Quarter	66%
3rd Quarter	65%
4th Quarter	64%

VII. Quarterly Report

VII. A quarterly report of the institution's efforts to improve its record if it received a less than satisfactory rating during its most recent CRA examination.

Not applicable.

VIII. HMDA Disclosure Statement

VIII. An institution required to report home mortgage loan data pursuant to Part 1003 of this title shall include in its public file a written notice that the institution's Home Mortgage Disclosure Act (HMDA) Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's Website at www.consumerfinance.gov/hmda.

Home Mortgage Disclosure Act Notice

(Disclosure Statement/Modified Loan Application Register)

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.

First Metro Bank
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