



# METRO MESSENGER

## APRIL 2018

### *Athens Grand Opening*



The Grand Opening Ceremony of the newest First Metro Bank location was GRAND! On January 25, 2018, more than one hundred guests celebrated the opening of our downtown Athens branch located at 309 West Washington Street. Employees, First Metro Bank Board Members, the Greater Limestone County Chamber of Commerce, and our neighbors celebrated this memorable Metro Milestone! We look forward to the opportunity to further strengthen relationships with our Limestone County neighbors.

### *First Friends 2018*



Our First Friends are in for an exciting year! Nearly four hundred First Friends joined First Metro Bank as we revealed our 2018 trip and event schedule! First Friends coordinator, Karen Johnson, and the First Friends will travel near and far to destinations such as Atlanta, Birmingham, New York, and Cape Cod!

The 2018 First Friends calendar can be accessed by visiting the First Friends section of our website, [www.firstmetro.com](http://www.firstmetro.com). For more information on 2018 trips or events, please contact Karen Johnson at 256-386-0600 or [kjohnson@firstmetro.net](mailto:kjohnson@firstmetro.net).

### **Letter from the President**



Thank you for  
Banking with a Neighbor

*Rodney Howard*

Dear Neighbor:

The start of spring is filled with opportunities for First Metro Bank to serve our neighbors. We invite you to visit any First Metro Bank location on Friday, May 11<sup>th</sup>, for our Annual Customer Appreciation Day! Lunch will be served from 11:00 a.m. until 1:00 p.m. and we guarantee good food and good times with First Metro Bank.

Springtime is also an opportunity for First Metro Bank to visit schools in our community to share the financial literacy program, Teach Children to Save. Through this program, employees visit 4<sup>th</sup> grade classrooms across Colbert, Franklin, Limestone, and Lauderdale counties to teach students the importance of saving money and the impact it can have on their future and their community. Each year, our employees speak to nearly one thousand 4<sup>th</sup> grade students through this interactive program. Financial literacy is, and will remain, a top priority for First Metro Bank.

As mentioned in our previous edition of *Metro Messenger*, 2018 marks the 30<sup>th</sup> anniversary of First Metro Bank. Exciting First Metro Bank birthday plans will be released soon! Stay tuned, and don't miss out on the Metro Milestone celebration!



# Beneficial Ownership

## For Our Business Customers:

When you open a new account or obtain a new loan on or after May 11, 2018, you will be required to provide information about your beneficial owners.

### A Beneficial Owner is:

- Each individual who owns 25% or more of the company.
- One individual who has significant managerial responsibility for the company.

### Why We Need This Information:

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

Section 326 of the USA PATRIOT Act requires that financial institutions identify and verify the identity of the beneficial owners of all legal entity customers at the time a new account is opened or a new loan is obtained. The identification and verification procedures for beneficial owners are very similar to those you currently follow as individual customers.

When you open an account or obtain a loan, we will ask you to identify the beneficial owners of your company. You will need to provide the following for each beneficial owner: name, address, date of birth, and other identification information that will allow us to identify and verify the identities of your beneficial owners. We may also ask for a driver's license or other identifying documents for each beneficial owner.

### Information You Will Need to Provide:

- Name • Address (Personal or Business) • Date of Birth • Social Security Number

### Acceptable Forms of Identification:

- Driver's License • State-Issued Identification Card • Passport • Alien Identification Card

*Beneficial ownership applies to covered entities as defined by the rule. Some exemptions apply.*



Backup ↕

## Backup and Recovery

Everyday our lives seem to become more digital as family photo albums are being replaced with cell phone camera rolls and boxes of business receipts are now scanned images on a computer. The efficiency and convenience of this change is undeniable, but it is important to keep in mind that digital data is very easy to lose or destroy. It is important to have a comprehensive plan to backup and recover personal data.

Many cloud services have built-in backup functionality. For instance, there is likely no need to worry about backing up a Gmail account because Google, the service provider, has a strong interest in ensuring they don't lose or destroy data. A personal computer, on the other hand, typically does not have a backup method unless the user specifically sets up a backup process.

There are numerous backup and recovery options available. Users can backup data locally to another device or use a cloud service to store data. Backups can be made at almost any frequency and can store an entire operating system or just specific sets of data.

Keeping good backups requires thought, research, and planning, but doing so helps ensure valuable digital data is safe and there when needed.

## Metro Happenings

### Thursday & Friday: April 19-20

First Friends - Away in Atlanta  
Braves vs. Mets & Swan Coach House

### Tuesday - May 1

First Friends - Mystery Trip  
\$109 per person

Payment deadline: 4/6/2018  
Contact Karen Johnson at  
256-386-0600 to attend.

### Friday - May 11

Customer Appreciation Day  
Free lunch will be served at all  
First Metro Bank locations from  
11:00 a.m. until 1:00 p.m.

### Monday - May 28

Memorial Day  
All locations are closed.

### Monday - June 4

Get your 15<sup>th</sup> Annual  
**SAX IN THE CITY** t-shirt at any  
First Metro Bank location!

Muscle Shoals  
Tuscumbia  
Russellville  
Florence  
Lexington  
Greenhill  
Athens



256-386-0600  
www.firstmetro.com

Member  
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