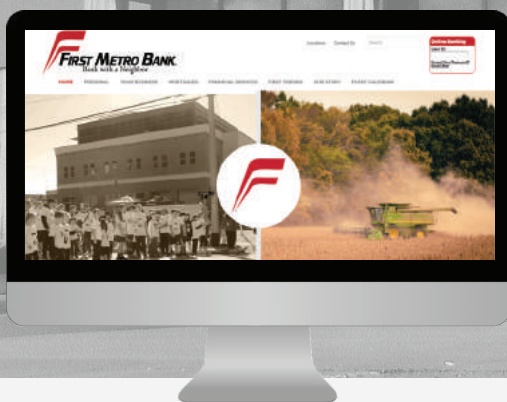




METRO MESSENGER

APRIL 2017



This spring, First Metro Bank will unveil our website makeover for our neighbors to enjoy! The refreshing, mobile-friendly site will offer maneuverability with ease and new features such as a calendar of events, Online Banking login access from the homepage, and much more! Once the new website is revealed, simply access the new site in the same manner as before, by visiting www.firstmetro.com. We look forward to offering our neighbors an updated online portal to anything and everything First Metro Bank.



Protecting the Elderly from financial abuse

Seniors are far too often the victims of financial abuse and fraud; however, there are steps **YOU** can take to help protect yourself or a loved one.

Tips on Preventing Elder Abuse:

- Check your bank account balances and billing statements regularly. If you notice any unusual activity, contact First Metro Bank immediately.
- Do not give out personal information, such as your Social Security Number, Debit Card PIN, bank account numbers, passwords, or credit card information via email, fax, letter, telephone, or text message.
- Secure your valuables in a trusted location such as a First Metro Bank safe deposit box.

If you are a victim of financial abuse:

- Talk to someone you trust with your financial information.
- Talk with an attorney or a First Metro Bank employee.
- Report abuse to Adult Protective Services or local police.

Letter from the President



Thank you for
Banking with a Neighbor

Rodney Howard

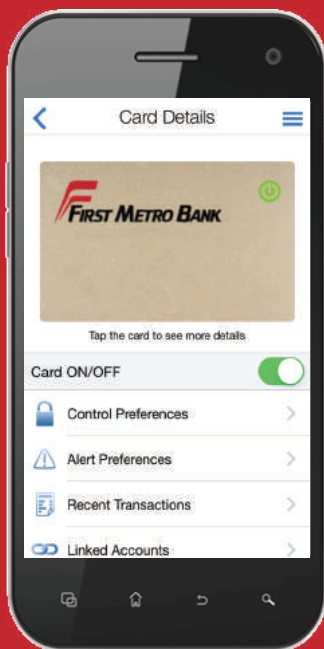
Dear Neighbor:

Springtime has made its way to Northwest Alabama. Along with picturesque weather, First Metro Bank is utilizing this season to conduct some spring-cleaning while bringing fresh, updated services to our neighbors. The mobile world of First Metro Bank is being extended with new services, in addition to the enhancement of several current products.

At First Metro Bank, being technology-forward is a goal we pride ourselves on. Our technological offerings are an aspect we strive to improve upon each and every day. In an effort to achieve this goal, First Metro Bank Mobile Banking will soon undergo a renovation to portray a more robust appearance along with simplistic functionality. The navigation feature within the First Metro Bank Mobile Banking App will be modified to include new features such as login access via Touch ID or passcode. You will also have the opportunity to add new payees within First Metro Bank Bill Pay.

Samsung and Android Pay will soon be joining Apple Pay in our lineup of mobile wallet products. Additionally, My Mobile Money, will also make its way to First Metro Bank. Check out the back of this edition of *Metro Messenger* to learn more about this exciting, new product.

As we look to the future, providing long-term value through our products and technological advancements is a primary focus of ours. We vow to stay true to the First Metro Bank you know and love while providing a genuine "Bank with a Neighbor" experience and unmatched customer service from your First Metro Bank family.



Introducing mymobilemoney

Manage your FMB debit card through the **My Mobile Money App!**

- Turn your misplaced debit card off until it is found
- Set parameters and receive notifications regarding:

*Location
Merchant Type
Spend Limit
Transaction Type*

Download today!

*Simply search
"My Mobile Money Access"
in your app store!*



Mobile Banking Upgrade



Are you a First Metro Bank Mobile Banking user? If not, become one today. It is free! You can look forward to a new look and feel soon. The upgrade will provide customers with a fast, simple, and secure mobile banking experience from the convenience of a smartphone or tablet.

In addition to a fully redesigned mobile app, new features will also be available for our neighbors! Users can sign in to the First Metro Bank Mobile Banking App using Touch ID or a numeric passcode. Additionally, new payees can be added within First Metro Bank Bill Pay.

To become a First Metro Bank Mobile Banking user, please contact our Electronic Banking Department at 256-386-0600.

Coming Soon:

Samsung & Android Pay!

Android and Samsung Pay are headed to First Metro Bank! These exciting new products will provide convenient access to your First Metro Bank debit and/or credit

Samsung Pay is the mobile payment service that works almost anywhere you can swipe or tap your card. As an easy and secure way to pay, Samsung Pay uses a digital identifier to make a purchase instead of your card number.



Android Pay uses a virtual card to help keep your account details secure. To use Android Pay, once it is available, simply add eligible cards to the Android Pay app. After successfully adding your card, you are ready to begin making purchases!



Bank with
a *Neighbor*



Email

To ensure receipt of marketing communications, First Metro Bank utilizes email to educate and inform our neighbors about upgrades, new products, important account information, and more.

To update your email address, log in to Online Banking, click the Administration tab, select Manage Contact Information, and click Change. You may also stop by the nearest First Metro Bank location to update your information.

Metro Happenings

Sunday - April 16

Happy Easter

from your First Metro Bank family!

Thursday - May 4

First Friends

Fish, Friends, and Fellowship

Spring Park · Tuscumbia

5:30 p.m. until 7:00 p.m.

Fish plate & a performance by the

Lexington FFA String Band!

\$10 per person

Contact Karen Johnson by calling

256-386-0600 to attend!

Friday - May 12

Customer Appreciation Day

Enjoy lunch at all

First Metro Bank locations.

Thursday - May 18

First Friends

Shoals Front Porch Storytelling Festival

FREE Storytelling Sessions

1 Story - 2 locations

First Metro Bank

Pine Street - 9:00 a.m.

Muscle Shoals - 1:00 p.m.

Contact Karen Johnson by calling

256-386-0600 to attend.

Friday - May 19

Billy Bowling Memorial Golf Tournament

Cypress Lakes Country Club

Contact Donna Keenum by calling

256-386-0600 to register.

Monday - May 29

Memorial Day

All First Metro Bank locations are closed.

Muscle Shoals · Tuscumbia
Russellville · Florence
Lexington · Greenhill



FIRST METRO BANK

Member
FDIC
EQUAL HOUSING
LENDER