



# July 2019

# METRO Messenger

## Letter from the President



Thank you for  
Banking with a Neighbor,

*Rodney Howard*

Dear Neighbor:

I can't imagine a more enjoyable season in the Shoals than summertime. First Metro Bank looks forward to this season by hosting fun-filled events that the entire family can enjoy. Mark your calendars for the opportunity to create summer memories at our 16<sup>th</sup> annual Sax in the City concert, featuring The Midnighters, on Friday, July 19<sup>th</sup> at Wilson Park in downtown Florence. In conjunction with this kick-off to the W.C. Handy Music Festival, our popular Sax in the City t-shirts are on sale at all First Metro Bank locations for \$5 (*while supplies last*).

In addition to our annual summer concert, we have an event planned for our First Friends and it's one that you don't want to miss! Back by popular demand, our First Friends will enjoy dinner and a night playing their favorite game, B-I-N-G-O! This year's theme, 50's Rock 'n' Roll, delivers a blast from the past including poodle skirts, leather jackets, and Elvis classics. Dress in your best 50's Rock 'n' Roll attire and join us on Tuesday, July 16<sup>th</sup> at The Mane Room in Florence for the chance to win bingo prizes!

Moreover, we continue to make progress on our new Muscle Shoals location while working behind the scenes to improve our products and services. As we make preparations for the enjoyable months ahead, First Metro Bank will continue planning for a prosperous future and the opportunity to better serve your banking needs.



## The 16<sup>th</sup> Annual W.C. HANDY MUSIC FESTIVAL KICKOFF CONCERT

# SAX IN THE CITY

Friday, July 19<sup>th</sup> • 7:30 p.m.  
Wilson Park • Downtown Florence

FEATURING  
*The Midnighters*



Stop by any First Metro Bank location to purchase a 2019 Sax in the City t-shirt!

Available in sizes adult small - adult 3XL  
(while supplies last)

## CONSTRUCTION UPDATE



First Metro Bank is making tremendous progress on the construction of our second Muscle Shoals location. We can't wait to open the doors of this one-of-a-kind branch later this year. With new, convenient ways to accomplish your every day banking needs, this location will perfectly fuse contemporary banking services with our dedication to providing superb and personal customer service. This blend will offer customers a second-to-none "Bank with a Neighbor" experience.

Stay tuned to First Metro Bank's social media pages for updates on our new cutting-edge location located at 2402 Avalon Avenue.



# Oh no, I've been HACKED!

Just like driving a car, sooner or later you may have an accident no matter how secure you are. Below are clues to help determine if you have been hacked and, if so, what to do. The sooner you identify something bad has happened, the more likely you can fix the problem.



## Clues You Have Been Hacked

- Your anti-virus program generates an alert that your system is infected. Make sure it is your anti-virus software generating the alert, and not a pop-up window from a website trying to fool you into calling a number or installing something else.
- You get a pop-up window saying your computer has been encrypted and you have to pay a ransom to get your files back.
- Your browser is taking you to all sorts of websites that you did not want to visit.
- Your computer or applications are constantly crashing, or there are icons for unknown apps or strange windows popping up.
- Your password no longer works even though you know it is correct.
- Friends ask you why you are spamming them with emails that you know you never sent.
- There are charges to your credit card or withdrawals from your bank account that you never made.

## How To Respond

**Change Passwords:** This includes not only changing the passwords on your computers and mobile devices, but also for your online accounts. Do not use the hacked computer to change your passwords; use a different system that you know is secure.

**Financial Safety:** For issues with your credit card or any financial accounts, call your bank or credit card company right away.

**Anti-virus Pop-ups:** If your anti-virus software informs you of an infected file, follow the actions it recommends. Most anti-virus software will have links you can follow to learn more about the specific infection.

**Reinstalling Process:** If you are unable to fix an infected computer or you want to be sure your system is safe, reinstall the operating system. Do not reinstall from backups; instead, backups should only be used for recovering your personal files.

**Backups:** A key step to protecting yourself is to prepare ahead of time with regular backups. Many solutions will automatically back up your files daily or hourly. Regardless of which solution you use, periodically check that you are able to restore those files.

**Law Enforcement:** If you feel threatened in any way, report the incident to local law enforcement.

## Metro Happenings

Thursday, July 4<sup>th</sup>  
*Independence Day*  
All locations are closed

Tuesday, July 16<sup>th</sup>  
First Friends  
*50's Rock 'n' Roll Bingo*  
The Mane Room • Downtown Florence  
\$15 per person  
Payment deadline: July 9<sup>th</sup>

Friday, July 19<sup>th</sup>  
*Sox in the City Concert*  
Wilson Park • Downtown Florence

Thursday, August 15<sup>th</sup>  
First Friends  
*Fiddlin' Fish Fry*  
Florence-Lauderdale Coliseum  
\$15 per person  
Payment deadline: August 9<sup>th</sup>

Contact Karen Johnson at  
256-314-1636 or  
firstfriends@firstmetro.net to reserve  
your spot for First Friends events.

## PEOPLE PAY is on the way!

People Pay is a new product coming to First Metro Bank Online Banking and the First Metro Bank Mobile Banking App. People Pay allows customers to send money to anyone, anywhere, at any time using a mobile telephone number or email address.



With a few clicks, you can cover the cost of your child's tutoring, send a birthday gift to someone special, or pay the babysitter regardless of where they bank. There are no fees associated with People Pay, and it is an easy, quick, and convenient service that will be available to First Metro Bank Online and Mobile Banking users very soon!



1 Initiate payment to recipient by text or email through People Pay

2 Recipient is notified of payment by text or email

3 Recipient registers to receive payment

4 Payment is deposited into recipient's account

## First Friends



Thursday, August 15, 2019  
Florence-Lauderdale Coliseum  
6:00 p.m.



Featuring  
**IRON HORSE**  
Bluegrass



Muscle Shoals  
Tuscumbia  
Russellville  
Florence  
Lexington  
Greenhill  
Athens



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