



October 2022

Metro MESSENGER

Letter from the President



Thank you for
Banking with a Neighbor,

Rodney Howard

Dear Neighbor:

Autumn is a special season for First Metro Bank. On November 7, 1988, First Metro Bank opened its doors for the first time. Since our first day of business, our community bank has grown by leaps and bounds. The growth and innovation that has occurred since that autumn day thirty-four years ago is unbelievable, and it would not be possible without the support and patronage of our customers, community, stockholders, and the dedication and perseverance of our employees.

Later this year, we will open our 11th branch, located on Lindsay Lane in Athens. This will be our second location in Athens, in addition to our office in the downtown district. We look forward to serving more of our Limestone County Neighbors with a new, state-of-the-art branch, similar in design to our newest branch located on East Avalon Avenue in Muscle Shoals, which opened in December 2019.

Along with this year's cultivation of our financial footprint in North Alabama, our team has been busy developing additional convenient digital banking offerings, such as the capability to open an account on our website and the option to deposit checks in the First Metro Bank app. As we continue to grow in our physical and digital presence, we look forward to another year of exciting innovations and ways to better serve you in 2023.

RECORD CROWD AT THIS SUMMER'S SAX IN THE CITY CONCERT



New Branch Progress



THE PROGRESS CONTINUES ON OUR 11TH BRANCH LOCATED NEAR HIGHWAY 72 ON LINDSAY LANE IN ATHENS. WE'RE COUNTING DOWN THE DAYS UNTIL WE CAN SERVE MORE OF OUR LIMESTONE COUNTY NEIGHBORS LATER THIS YEAR!

Own a business?

We're with you through your *entire* journey as a business-owner, from establishing checking accounts and business loans to helping you accept payments from your customers. With our Merchant Services, your business receives *best-in-class* credit card machines and point-of-sale systems accompanied with *second-to-none* customer service.



Contact *Pam Andrews*, Director of Customer Development, to discuss your needs for merchant services. She will provide your business with unparalleled hometown service.
256-314-1635 • pandrews@firstmetro.net

Metro Happenings

Tuesday, October 25th

FIRST FRIENDS
Spektacular Bingo
6:00 p.m.

The Mane Room - Downtown Florence

Friday, November 11th

Veterans Day
All locations are CLOSED.

Thursday, November 24th

Thanksgiving Day
All locations are CLOSED.

Friday, December 16th

Christmas Open House
Holiday refreshments at all FMB locations

Saturday, December 24th

Christmas Eve
All locations close at NOON.

Monday, December 26th

Christmas
All locations are CLOSED.

Monday, January 2nd

New Year's Day
All locations are CLOSED.

Muscle Shoals

West Avalon - Main Office

East Avalon

Tuscumbia

Russellville

Florence

Pine Street

Cloverdale Road

Hough Road

Lexington

Greenhill

Athens



FIRST METRO BANK

Bank with a *Neighbor*

256-386-0600

www.firstmetro.com

Member
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3 HABITS TO STAY CYBER-SAFE



1. CLICK WITH CAUTION

Even if an email looks like it's from someone you know, be cautious when clicking on attachments. Don't reply to the email because the sender's identity might have been compromised.

2. PROTECT YOUR PASSWORDS

Never give your passwords to anyone. Choose strong, unique passwords and use multi-factor authentication (MFA) whenever possible.

3. KEEP A CLEAN MACHINE

Keep your devices, apps, and browsers, up to date. Automate software updates and periodically restart your devices to ensure that updates are fully installed.