



July 2021

METRO Messenger

Letter from the President



Dear Neighbor:

There is nothing quite like summertime in North Alabama. As you begin enjoying your favorite summer activities and traveling to your vacation destinations, First Metro Bank is here to help with your banking needs. For your protection, we have established blocked regions that have a high volume of fraudulent debit card transactions. Be sure to view these blocked areas before leaving for vacation. If you are traveling through an area listed, call our electronic banking department to have your card unblocked before heading out!

As things begin returning to normal after an unprecedented 2020, we cannot help but think of our First Friends. Over a year without trips and events was a hard decision to make, but one we knew was vital for the safety and health of our First Friends. What better way to celebrate the return of trips and events than with a First Friends Family Reunion! All First Friends are invited to join us on Tuesday, August 17th for a delicious lunch and the reveal of what we have planned for the remainder of 2021!

Lastly, we cannot mention summertime in the Shoals without talking about Sax in the City. Our annual Sax in the City Concert is back and better than ever! Join us on Friday, July 23rd in Wilson Park in Downtown Florence where the Midnighters will headline our favorite event of the summer! And of course, it would not be Sax in the City without our traditional \$5 Sax in the City t-shirts. Stop by any First Metro Bank location and purchase your \$5 summer staple today. We look forward to seeing you at the return of our annual Sax in the City Concert!

Thank you for
Banking with a Neighbor,

Rodney Howard

Sax in the CITY

SAVE THE DATE
Back & Better Than Ever!

Sax in the City
Concert

Friday, July 23rd
7:00 p.m.
Wilson Park -
Downtown Florence

T-Shirt Color:
Antique Jade Dome



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

Available in sizes Adult Small - 3XL
(while supplies last)



FIRST METRO BANK ENROLLMENT Checklist

Enroll in Online Banking*

STEP

1



- Go to www.firstmetro.com
- Click “Enroll Now” under the online banking sign-in
(located in the upper, right-hand corner of the homepage)
- Complete the enrollment process by entering the required information

Enroll in Web Statements*

STEP

2



- Go to www.firstmetro.com
- Scroll down to “Quick Links”
(located on the right-hand side of the homepage)
- Complete and submit the “Sign Up for Web Statements” form by entering the required information

Once enrolled, all accounts on which you are the primary owner will automatically switch to web statements

Download FMB Mobile

FMB Mobile
STEP

3



- Go to the App Store or Google Play
- Search for “First Metro Bank”
- Download “FMB Mobile”
- Once downloaded, go to the app and login with your online banking credentials

*Required step when opening certain checking accounts. See our Web Statement Delivery Agreement and Disclosure for details.

Traveling for the Summer?

For your protection, First Metro Bank has established blocked regions with high incidents of card fraud. Debit cards may be used within these blocked areas for pin-based transactions only.



Blocked States

California
Florida
Georgia
New Jersey
New York
North Carolina
Oklahoma
Texas
Virginia

Blocked Continents

Africa

Blocked Countries

Brazil
China
France
Hong Kong
India
Mexico
Netherlands
Republic of Korea
Romania
Russian Federation
Saudi Arabia
Spain
Switzerland
Thailand
United Kingdom

If you are traveling to a blocked region, please contact First Metro Bank's Electronic Banking Department at 256-386-0600.

*First Friends,
you're invited to a*

*First Friends
Family Reunion*

TUESDAY, AUGUST 17, 2021

**12:00 p.m. until 1:30 p.m.
Cross Point Church of Christ**

*Join us for a delicious lunch and
the reveal of the remainder of
2021's trips and events!*

Contact Karen Johnson at 256-314-1636 or
kjohnson@firstmetro.net for further information
regarding this event or to sign-up!

Metro Happenings

Friday, July 23rd

SAX IN THE CITY CONCERT

7:00 p.m. • Wilson Park - Downtown Florence

Tuesday, August 17th

First Friends Family Reunion

12:00 p.m. • Cross Point Church of Christ

Monday, September 6th

Labor Day

All locations are CLOSED

Monday, October 11th

Columbus Day

All locations are OPEN

Muscle Shoals

West Avalon - Main Office

East Avalon

Tuscumbia

Russellville

Florence

Pine Street

Cloverdale Road

Hough Road

Lexington

Greenhill

Athens



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Bank with a *Neighbor*

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SCAM ALERT!

PROTECT YOURSELF FROM PHONE SCAMS

When you think of a cyber criminal you probably think of someone behind a computer screen, launching sophisticated attacks over the internet. While some of today's cyber criminals do use advanced technologies, many simply use the phone to trick their victims. Unlike other attacks, there are fewer security technologies that can detect and stop phone call attacks. Also, it is much easier for criminals to convey emotion and build trust over the phone, which makes it easier to trick their victims.



THE GREATEST DEFENSE YOU HAVE AGAINST A PHONE CALL ATTACK IS YOURSELF.

Anytime anyone calls you and creates a tremendous sense of urgency or pressure, be extremely suspicious. They could be attempting to rush you into making a mistake. Even if the phone call seems okay at first, if it starts to feel strange, you can put an end to the phone call at any time.

Be especially wary of callers who insist that you purchase gift cards or prepaid debit cards.

Never trust Caller I.D. Bad guys will often spoof the number, so it looks like it is coming from a legitimate organization or has the same area code as your phone number.

Unless you placed the call, never give the other party information that they should already have. For example, First Metro Bank will never call you and ask for your bank account number.

If you believe a phone call is a scam, simply hang up. If you want to confirm if it was legitimate, go to the organization's website and call the customer support phone number directly yourself.

If you receive an incoming call from a phone number you do not know, let it go to voicemail. This way you can review unknown calls on your own time.