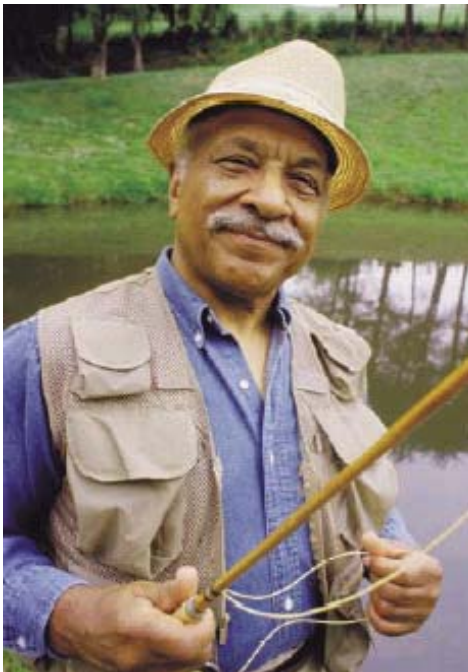


“Having to deal with my paycheck just slows me down.”



Did you know that Direct Deposit has a proven track record of success - the satisfaction rate for Direct Deposit is 97 percent.

“Wait in line? Not me.”



First American Bank and Trust, a Louisiana bank chartered in 1910 as Bank of Vacherie, is a subsidiary of **One American Corp** . Having grown far beyond the boundaries of the town from which it's name was derived, it became necessary to officially change the name to First American Bank and Trust in January 1978.

First American Bank is providing the highest quality financial services to citizens throughout nine parishes located in Southeast Louisiana.

First American Bank has grown from five offices in St. James and Lafourche Parishes to twenty offices extending to the Parishes of St. Charles, Jefferson, St. John, Tangipahoa, Ascension, and Assumption .



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Investing in the communities we serve!

**AN EMPLOYEE'S
GUIDE TO ...**

DIRECT DEPOSIT



Direct Deposit is a smart way to get paid. It is safe, confidential, convenient and saves you time.

Why should you use Direct Deposit?

Direct Deposit is a smart way to get paid . It can save you time and money, increase productivity, and improve job satisfaction.



Direct Deposit is convenient and saves you time.

- By using Direct Deposit, you may save the equivalent of three workdays each year by not having to go to the bank to deposit checks.
- You don't have to be in town for your money to be securely deposited into your account. No more extra trips to the office to pick up paychecks.

Direct Deposit is fast.

- Direct Deposit gives many people access to their payments one to four days earlier than a check. There is no waiting for a check to clear.
- Income tax refunds can be delivered to taxpayers within days rather than months if the state uses electronic filing and Direct Deposit. (Associated Press, 10/27/00)

Direct Deposit is safe and confidential.

- Payments made by Direct Deposit have never been lost. In fact, you are much more likely to have a problem with a check.
- Direct Deposit is more confidential. A check passes through many more hands than an electronic transfer.
- Problems with Direct Deposit, which are rare, are quickly re-



Save the frustration!

solved. By contrast, problems with checks may take much longer to correct, sometimes up to three weeks.

Frequently Asked Questions

What is Direct Deposit and how does it work?

Direct Deposit is a safe, proven, confidential method of receiving a payment. Money is electronically transferred from a company or organization into your checking or savings account.

If I have a problem with Direct Deposit, how do I solve it?

Whom should I call?

Problems with Direct Deposit are rare. In fact, you are much more likely to have a problem with a check. But if any matter should arise, contact your employer or your financial institution. The problem can usually be corrected immediately.

How do I know when my payment has been deposited?

Most employers will issue a payment stub that is identical to what you receive with a traditional paycheck. It will show how much was deposited in your account and how much was taken out of your pay for taxes, insurance and other items. If your employer does not issue payment stubs, your financial institution will notify you within two days of receiving the Direct Deposit or will provide you with a telephone number to use to check the status of your deposits.