

STARS & STRIPES

A QUARTERLY PUBLICATION OF FIRST AMERICAN BANK

Volume 19 Issue 4

December 2015

JIM HENDERSON: ON DECK

When I last posted here on the "Stars and Stripes", I had West Virginia in my rear-view mirror, leaving Saints training camp after a three-week preseason sojourn. At that time I offered some random thoughts and probably erroneous predictions.

As the season passes its half-way point and turns for home, lets re-visit those pronouncements for better or worse.

1. "Left tackle Terron Armstead will receive Pro Bowl consideration." As the blind side protector of the quarterback who's directing the top-ranked passing attack in the NFL, he should and I continue to believe he will.

2. On right guard Jahri Evans, "I'm worried about Evans. To me he looks physically used up." Early season knee surgery following week two was necessitated by the problems I perceived. He has since returned to the starting lineup but his Pro Bowl days certainly seem to be a fading memory.

3. "Most impressive veteran: tight end Ben Watson." Has been affirmed by a superb first half of the season. Jimmy who?

4. "Most impressive rookie: linebacker Stephone Anthony." Probably he or fellow linebacker Haoli Kikaha.

5. "If diminutive wide receiver Brandin Cooks goes down again, the Saints wide receiver corps will be one of the least potent aggregations in the NFL." Fortunately Cooks has played in every game and we haven't had to rate the receiving corps in his absence.



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6. "Due for a breakout season: running back Khiry Robinson." A gruesome season-ending injury in week 8 gives Robinson an "incomplete" for 2015.

7. "Boldest possible move: cutting both Ryan Griffin and Luke McCown to make Garrett Grayson second string quarterback behind Drew Brees." Griffin was cut. McCown was retained and played credibly in a loss to Carolina. This prediction was never a consideration.

8. "Calamity waiting to happen: cornerback Keenan Lewis misses extended playing time in a secondary that may not be any better than last year's." He has and it isn't.

In our next publication we'll examine the season as a whole and how it might influence potentially the most turbulent off-season in franchise history.

Jim Henderson



Credit Card Scams: How to Protect Yourself During the Holidays

The Holiday Season is Prime Time for Credit Card Fraud

Here are three credit card scams to be on the lookout for this holiday season:

Don't open emails from your bank.

It is very rare that your financial institution or credit card company will send you an email regarding your accounts and credit cards. They are more likely to contact you via secure message through your online banking or send you snail mail.

Be careful where you swipe your card.

With technology today, thieves and scammers don't even need to physically steal your credit card out of your wallet or pocket. All they need to do is install a scanning device on the mobile payment source and they can obtain all your credit card information.

CNBC says, "There are now tens of thousands of viruses targeting mobile devices. They can compromise the device by installing spyware on it that steals user names and passwords, as well as credit card information."

Look out for the little charges.

It's a good financial habit to check your account activity on a daily basis to make sure that all dollars and cents are accounted for. It's extremely important to be extra diligent during the holidays which are peak times for credit card fraud and identity theft.

It's important to keep up to date on all your account activity and report any discrepancies to your bank or credit card company right away.

Keep your personal and financial information safe this holiday season by being extra careful with your credit cards.

In addition, here are some ideas to be aware of while you do your holiday shopping this season:

- If you shop online, shop at reputable stores, look for references with sources you trust
- Make sure you use web-sites that encrypt your data—never submit credit card information unless the connection is secured using SSL
- In the store, always keep your credit card in sight; if you hand it over to the cashier still keep an eye on it. It is even better if you swipe the card on your own
- Always check the card when someone returns it to you; make sure it is yours
- Make sure that printed credit card receipts obscure your information before throwing away
- Be aware of where and when you use your credit card and check your statements regularly for anything that's out of order
- Be aware of which credit cards you are using and which you aren't
- At the ATM make sure you block the view when you enter your PIN

Enjoy this Holiday season and shop safely!

Sources: <http://blog.varonis.com/the-holiday-season-is-prime-time-for-credit-card-fraud/>
<https://www.cesolutions.org/2015/11/credit-card-scams-how-to-protect-yourself-during-the-holidays/>



In observance of the upcoming holidays, all offices will be closed on: ★ ★ ★

Christmas Holiday
Thursday, December 24th
Close at Noon
Friday, December 25th
Closed

New Year's Holiday
Thursday, December 31st
Close at Noon
Friday, January 1st
Closed

Martin Luther King, Jr. Day
Monday, January 18th
Mardi Gras Day
Tuesday, February 9th

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**Congratulations to the winners of the
Quarterly Stars and Stripes Drawing!**

**Dolores L. Pizzolato of Amite
Margaret T. Robert of Paulina
Dianne M. Duhon of Norco**

Each won a \$50 Visa Gift Card by entering last issue's contest drawing.

Thank you for reading this publication of Stars and Stripes!

To register for a Visa Gift Card from First American Bank, please complete the information below and return to any First American Bank office or mail to:

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Please return by January 31, 2016 to be eligible for this drawing.
Winners will be announced in the next quarterly publication of Stars and Stripes.