

STARS & STRIPES

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JIM HENDERSON: ON DECK

Some totally random thoughts and probably erroneous predictions after spending three weeks in White Sulphur Springs, West Virginia, with the Saints in training camp:

Left tackle Terron Armstead will receive Pro Bowl consideration. His counterpart on the right side Zach Strief called him a "potential all-time great."

As for Strief, he and Jahri Evans man the right side of the Saints' offensive line. Both are ten year veterans and products of Sean Payton's first draft. I'm worried about Evans. To me he looks physically used up.

Most impressive veteran: tight end Ben Watson.

Most impressive rookie: linebacker Stephone Anthony.

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.

Due for a breakout season: running back Khiry Robinson, whose pass catching skills have been under-utilized.

Boldest possible move: cutting both Ryan Griffin and Luke McCown to make Garrett Grayson second string quarterback behind Drew Brees.



continued on page 2

A Banking Tradition Since 1910



Calamity waiting to happen: cornerback Keenan Lewis misses extended playing time in a secondary that may not be any better than last years.

Has anybody seen Jairus Byrd?

Remember the novel "Catch 22" ? The protagonist wanted to get out of the army because he was insane. But wanting to get out of the army is what a sane man would want. Therefore, he could not possibly be insane.

The Saints have their own version of that during training camp. Media covering the Saints are not allowed to report on player injuries that occur during practice until head coach Sean Payton addresses the situation in his post-practice press conference. But Payton has adamantly and consistently refused to answer any questions regarding injuries.

Any question from an intrepid reporter regarding injuries earns that reporter Payton's infamous steely glare and the directive, "Next question."

And you've been "Catch 22'd."



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10 Money Tips Every College Freshman Should Know

As college students head to campus for the fall semester, money management should be on their personal syllabus. The American Bankers Association encourages college students to get an early start on securing their financial future.

"It's important for college students to take control of their financial future by saving wherever and whenever they can," said Frank Keating, ABA president and CEO. "They should treat personal finance like a second major and avoid unnecessary expenses now to reduce financial burden when they graduate."

ABA offers the following tips to help college students form a strong foundation for money management:

- Create a budget. You're an adult now and are responsible for managing your own finances. The first step is to create a realistic budget or plan and stick to it.
- Watch spending. Keep receipts and track spending in a notebook. Pace spending and increase saving by cutting unnecessary expenses like eating out or shopping so that your money can last throughout the semester.
- Use credit wisely. Understand the responsibilities and benefits of credit. Use it, but don't abuse it. How you handle your credit in college could affect you well after graduation. Shop around for a card that best suits your needs.
- Take advantage of your bank's resources. Most banks offer online, mobile and text banking tools to manage your account night and day. Use these tools to check balances, pay bills, deposit checks and monitor transaction history.
- Lookout for money. There's a lot of money available for students -- you just have to look for it. Apply for scholarships, and look for student discounts or other deals.
- Buy used. Consider buying used books or ordering them online. Buying books can become expensive and often used books are in just as good of shape as new ones.
- Entertain on a budget. Limit your "hanging out" fund. There are lots of fun activities to keep you busy in college and many are free for students. Get the most from your student ID. Use your meal plan or sample new recipes instead of eating out.
- Use only your bank's ATMs. Avoid fees by using ATMs owned by or affiliated with your bank. If you must use an ATM that is not affiliated with your bank, take out larger withdrawals to avoid having to go back multiple times.
- Expect the unexpected. Things happen, and it's important that you are financially prepared when your car or computer breaks down or you have to buy an unexpected bus ticket home. You should start putting some money away immediately, no matter how small the amount.
- Ask. This is a learning experience, so if you need help, ask. Your parents or your bank are a good place to start, and remember—the sooner the better.

For more tips and resources on a variety of personal finance topics such as mortgages, credit cards, protecting your identity and saving for college, visit www.aba.com/Consumers.com.



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