



Volume 12 Issue 3

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The DEBIT Advantage

Debit transactions are a safe way to access your money for real-time purchases, all on one card. Debit is better than cash and, more importantly, it's safer to use. A debit card is also the most convenient method of accessing your available funds—and faster than a check!

Different from credit cards and better than carrying cash, debit cards allow you to make purchases that are directly deducted from your checking account. It's your money and no one else's. No bills, no interest fees and no monthly payments. You spend what you have when you want.

- Withdraw money directly from your checking account, helping you keep better track of your daily spending, or transfer funds from one account to the other.
- No additional processing or future bill payments are required on your part, which means no interest payments.
- Most debit cards offer two forms of transaction authorization: PIN based and signature-based transactions.
- The option to receive cash back is available with PIN debit transactions at many merchants.

Source: www.debitfacts.org



**Your retirement is
CLOSER
than you think!**

**Good thing you don't
have to go far for solutions!**



Invest where you feel at home.

Now. Regularly.

Those are the two most important words in any retirement strategy. For those who haven't made serious plans for the future, it's crucial to start now. For those who have, it's crucial to continue making maximum contributions. It's a good idea to review your plans on a regular basis. Over the years, your IRA should grow and change, just like you. Let an investment representative help you build a plan or enhance an existing one.

Today is the perfect day to plan for tomorrow.

Come in and let's talk about our self-directed IRA services, rollover accounts and retirement plans for businesses.

**First American
 Bank**

A Banking Tradition Since 1910

Contact one of our investment representatives today!

Frank Smith

Dave Cortez

Sal Quartararo

1-800-738-2265

*Securities and Insurance Products are offered through Sorrento Pacific Financial, LLC, Member FINRA/SIPC, a registered broker-dealer. SPF and First American Bank are not affiliated. NOT FDIC insured, NOT a Deposit, NO BANK Guarantee, May LOSE Value, NOT Insured by Any Government Agency.



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Upcoming Bank Holidays



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

on

**Labor Day,
Monday, September 7th**

**Columbus Day,
Monday, October 12th**

**Veterans' Day
Wednesday, November 11th**

**Thanksgiving Day
Thursday, November 26th
On Friday, November 27th all
offices will close at 12:00 Noon.**

*Winners of the
Quarterly Stars and Stripes
Drawing!*

**Judith Lasseigne of St. James
Gloria Dupuy of Laplace
Mona Robbins of Plattenville**

A Banking Tradition Since 1910

Great News!

Online Banking Customers

*You can now access
your accounts at*

www.fabtmobile.com

First American Bank

participates in the Community Cash network. Participation allows us to offer you surcharge-free ATM use. You may use your First American Bank MasterCard, First American Bank VISA credit card or VISA Check Card **FREE** anywhere you see the Community Cash symbol.



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The 4 C's of Credit

Credit is a useful tool to pay for college tuition, trade school, or a car. Bankers look at the 4 C's of credit to determine if you are eligible for a loan.

Character

Proof of steady employment and regular rent or mortgage payments, if available.

Collateral

This is a condition of most loans. You need something of value to back up your loan. *Example:* the car is collateral when purchasing a car.

Capacity

This is the ability to repay the loan over time. Therefore, a steady job with a regular paycheck is important.

Credit

If you have a credit card or other type of loan already, we will consider payment history and amount of funds outstanding. A history of paying bills on time is essential.



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Thank you for reading this publication of Stars and Stripes!

To register for a \$100 Savings Bond from First American Bank, please complete the information below and return to any First American Bank office or mail to:

First American Bank
Attn: Stars and Stripes
P.O. Box 550
Vacherie, LA 70090

Name _____

Address _____

Phone # _____

Please return by **October 31, 2009** to be eligible for this drawing.
Winners will be announced in the next quarterly publication of Stars and Stripes.



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