



Volume 13 Issue 4

December 2010

We're Celebrating 100 Years!

On December 3, 2010 eight visionary citizens chartered Bank of Vacherie, now known as First American Bank and Trust. Over the years, First American has become a strong, independent community bank with 24 offices in Southeast Louisiana. First American Bank will continue to provide its customers with modern financial services as we journey together into our 100th year of banking.

During the month of December, stop by any office of First American Bank to register for a \$100 Savings Bond or if you would like complete the form below and mail it.

There will be a winner at each of our 24 bank offices.

★

Name _____

Address _____

Phone # _____

★

Drawings will be held on
January 3, 2011.

Celebrating **100** *Years*

A Banking Tradition Since 1910



Celebrating 100 Years

Upcoming Holidays

★ Christmas Eve
All offices will close at Noon

★ Christmas Day
Closed



★ New Year's Eve
All offices will close at 2:00 p.m.

★ New Year's Day
Closed



Gift Giving Made Easy!
Ask us about the
VISA Gift Card!



Stop by an office
today or call us at
225-265-BANK (2265)



Did you know?



The Great Seal of the United States

The green back of the dollar bill features the two sides of The Great Seal of the United States. The founding fathers approved its design in 1782. Ben Franklin, John Adams, and Thomas Jefferson all had a hand in devising it. The seal provides great insight into the values of the newborn nation and, like the Constitution, provides a direct link to its formative days.

Can you find any tiny owls or spiders hidden on the front of the dollar bill? Many people believe they can see a tiny owl (some say it is a spider) next to the large "1" on the upper right of the bill. If you look at the shield shape that surrounds that "1," the tiny owl rests on the top left corner. More than likely, the markings are nothing, just a point where the webbed design of the border varies. That won't stop some people from associating the peculiar detail with Masonic symbols, or with more practical things, like anti-counterfeit measures.

✧ Source: shine.yahoo.com



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

Simon Coupel of Pierre Part
Brandy Poche of Gramercy
Mark Durocher of Thibodaux

Each won a **\$100 Savings Bond** by entering last issue's contest drawing.



Top Ten Tips for Staying Safe When Shopping Online

Shopping online means avoiding the crowds, but it also opens the buyer up to attacks from scammers and hackers. The convenience and ease of shopping online has replaced the hassle of going to the store for many people-but online shopping has its own set of risks. Taking steps to avoid the fraud online will result in a much happier holiday for everyone-except, of course, for scammers and hackers.

Following are the
“Top 10 Online Shopping Tips”
for holiday shoppers to help fight unscrupulous
online retailers, scammers and hackers:

- 1. Protect your computer** – A computer should always have the most recent updates installed for spam filters, anti-virus and anti-spyware software and a secure firewall.
- 2. Shop on trustworthy websites** – Shoppers should start with BBB to check on the seller’s reputation and record for customer satisfaction. Always look for the BBB seal and other widely-recognized “trustmarks” on retailer websites and click on the seals to confirm that they are valid.
- 3. Protect your personal information** –Take the time to read the site’s privacy policy and understand what personal information is being requested and how it will be used. If there isn’t one posted, it should be taken as a red flag that personal information may be sold to others without permission.
- 4. Beware of deals that sound too good to be true** – Offers on websites and in unsolicited e-mails can often sound too good to be true, especially extremely low prices on hard-to-get items. Consumers should always go with their instincts and not be afraid to pass up a “deal” that might cost them dearly in the end.
- 5. Beware of phishing** – Legitimate businesses do not send e-mails claiming problems with an order or an account to lure the “buyer” into revealing financial information. If a consumer receives such an e-mail, they should pick up the phone and call the contact number on the website where the purchase was made to confirm that there really is a problem with the transaction.
- 6. Confirm your online purchase is secure** – Shoppers should always look in the address box for the “s” in https:// and in the lower-right corner for the “lock” symbol before paying. If there are any doubts about a site, right-click anywhere on the page and select “Properties.” This will let you see the real URL (website address) and the dialog box will reveal if the site is not encrypted.

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7. Pay with a credit card – It's best to use a credit card, because under federal law, the shopper can dispute the charges if he or she doesn't receive the item. Shoppers also have dispute rights if there are unauthorized charges on their credit card, and many card issuers have "zero liability" policies under which the card holder pays nothing if someone steals the credit card number and uses it. Never wire money and only shop locally on sites like Craigslist.

8. Keep documentation of your order - After completing the online order process, there may be a final confirmation page or the shopper might receive confirmation by e-mail. Save a copy of the Web page and any e-mails for future reference and as a record of the purchase.

9. Check your credit card statements often – Don't wait for paper statements; consumers should check their credit card statements for suspicious activity by either calling credit card companies or by checking statements online regularly.

10. Know your rights – Federal law requires that orders made by mail, phone or online be shipped by the date promised or, if no delivery time was stated, within 30 days. If the goods aren't shipped on time, the shopper can cancel and demand a refund. There is no general three-day cancellation right, but consumers do have the right to reject merchandise if it's defective or was misrepresented. Otherwise, it's the company's policies that determine if the shopper can cancel the purchase and receive a refund or credit.



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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 July 31, 2010 to be eligible for this drawing.
Winners will be announced in the next quarterly publication of Stars and Stripes.

