

STARS & STRIPES

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JIM HENDERSON: ON DECK

When the "Old Sheriff" Sean Payton returned to town, he didn't take long to fire his first shot, firing his deputy, Steve Spagnuolo, as his defensive coordinator....a defensive coordinator who never truly worked under Payton who was suspended during Spagnuolo's only year on the Saints staff.

It was a bold move that certainly got everyone's attention. And one that I've yet to have a Saints' fan endorse considering whom Payton replaced him with....fired Dallas Cowboy defensive coordinator Rob Ryan.

Over-seeing the worst defense in NFL history as Spags did is hardly a ringing endorsement for continued employment. But the fact that Payton never directly over-saw his defensive coordinator's contributions to that effort made his firing a surprise to me at least.

Besides the fact that Ryan runs the 3-4 defense to which the Saints will change, his arrival here doesn't figure to excite the Who Dat nation as much as Spagnuolo's departure might.

Rob...son of Buddy and twin brother of Rex....is known for the out-spoken self-aggrandizement that seems to be part of the Ryan blood-line. Upon his firing by the Cowboys he announced that he would be out of work "for like five minutes." Five weeks was more like it after he was hired by the Saints after it appeared that he was headed to the Rams. Rob has been the defensive coordinator of the Raiders, Browns, and Cowboys where none of his defenses have ever qualified for the post-season. He becomes Payton's fourth defensive coordinator in seven years. It's hoped that Ryan will return the swagger to the Saints' defense that it had under Gregg Williams without the taint of scandal that sank the Saints for the 2012 season.

Upon exiting Dallas Ryan said, "Better coaches than me have been fired. Just not many." it was a quote that could easily have been uttered by Gregg Williams. And not the

last comparison of the two to be made, for better or worse.

Jim



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Phishing Scam

The term "phishing" – as in fishing for confidential information – refers to a scam that encompasses fraudulently obtaining and using an individual's personal or financial information. This is how it works: A consumer receives an e-mail which appears to originate from a financial institution, government agency, or other well-known/reputable entity.

The message describes an urgent reason you must "verify" or "re-submit" personal or confidential information by clicking on a link embedded in the message. The provided link appears to be the Web site of the financial institution, government agency or other well-known/reputable entity, but in "phishing" scams, the Web site belongs to the fraudster/scammer.

Once inside the fraudulent Web site, the consumer may be asked to provide Social Security numbers, account numbers, passwords or other information used to identify the consumer, such as the maiden name of the consumer's mother or the consumer's place of birth. When the consumer provides the information, those perpetrating the fraud can begin to access consumer accounts or assume the person's identity.

Since January 23, 2004, criminals have been using the FDIC's name and reputation to perpetrate various "phishing" schemes. It is important to note that the FDIC will never ask for personal or confidential information in this manner. See the FDIC Privacy Policy for further information.

If you suspect an e-mail or Web site is fraudulent, please report this information to the real bank, company or government agency, using a phone number or e-mail address from a reliable source. Example: If your bank's Web page looks different or unusual, contact the institution directly to confirm that you haven't landed on a copycat Web site set up by criminals. Also, contact the Internet Crime Complaint Center (www.ic3.gov), a partnership between the FBI and the National White Collar Crime Center.

If you suspect that you have been a victim of identity theft, perhaps because you submitted personal information in response to a suspicious, unsolicited e-mail or you see unauthorized charges on your credit card, immediately contact your financial institution and, if necessary, close existing accounts and open new ones. Also contact the police and request a copy of any police report or case number for later reference. In addition, call the three major credit bureaus (Equifax at 800-525-6285, Experian at 888-397-3742 and TransUnion at 800-680-7289) to request that a fraud alert be placed on your credit report.

<http://www.fdic.gov/consumers/consumer/alerts/phishing.html>



A dime a dozen...

- ★ The word "dime" is an anglicized version of the French word "disme" (pronounced "deem"), meaning tenth.
- ★ The dime has an edge with 118 ridges.
- ★ This coin is 17.91 mm in diameter and is 1.35 mm thick - it is the smallest, thinnest and lightest US coin.
- ★ Dimes are made out of an alloy (a mixture of metals) of 91.67 percent copper and 8.33 percent nickel.
- ★ The current dime is the Roosevelt dime and has been minted since 1946.

source: <http://weirdfacts.com/facts/3134-us-dime.html#ixzz2LW7QNgP>



First American Bank is warning consumers not to fall victim to telephone, text message and email phishing scams.

According to reports, perpetrators are using automated phone calls, text messages and emails to misinform consumers that their debit cards have been deactivated, or, other similar messages when consumers are prompted to provide account information. Those who respond to these inquiries run the potential risk of having their information used fraudulently.

To avoid becoming the victim of a scam, First American Bank offers the following tips:

- Never give out your personal or financial information in response to an unsolicited phone call, text message, fax or email, no matter how official it may seem.
- Do not respond to a call that may warn of dire consequences unless you validate your information immediately. Contact your bank to confirm the call's validity using a telephone number or Web address you know to be genuine.
- Check your credit card and bank account statements regularly and look for unauthorized transactions, even small ones. Some thieves hope small transactions will go unnoticed. Report discrepancies immediately.
- If you have responded to an unsolicited message, contact your bank immediately so they can protect your account and your identity.

Over
100
Years

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

Good Friday
Friday, March 29th
Close at Noon

Memorial Day
Monday, May 27st

Independence Day
Thursday, July 4th

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

Trey Berthelot of Luling
Michael Rutledge of Metairie
Kay Robin of St. Rose

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:

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

Name

Address

Phone #

Please return by April 30, 2013 to be eligible for this drawing.
Winners will be announced in the next quarterly publication of Stars and Stripes.