

STARS & STRIPES

A QUARTERLY PUBLICATION OF FIRST AMERICAN BANK AND TRUST

FALL 2026

At First American Bank and Trust, we want to stay connected with you throughout your banking journey.

Through our **Digital Onboarding** platform, we can share helpful information with you by email and text. Whether you recently opened a checking account or have banked with us for years, these messages are designed to help you learn about available services, discover convenient banking tools and stay informed about important updates.

**SIGN
UP
TODAY**



Helpful Information Along the Way

Opening a new checking account can come with a lot of information. Digital Onboarding allows us to share useful tips about your account features and the digital tools available to you.

These messages may introduce you to services such as Direct Deposit, Mobile Banking and eDisclosures, helping you discover options that can make everyday banking easier.

Already familiar with your account? You may receive information about a service you have not explored or a reminder about a feature that could make managing your account easier.

No matter where you are in your banking journey, Digital Onboarding helps bring useful information directly to you.

Bank Updates Sent to Your Phone

By enrolling in SMS Opt-In, you can receive timely First American Bank and Trust updates directly on your phone. Text messages may include:

- Weather-related events that may impact our branches
- New products and services
- Important bank announcements and updates

Signing Up Is Simple

During your next branch visit, ask a Customer Service Representative about **SMS Opt-In**. Simply provide or confirm your mobile phone number and let us know you would like to receive updates.

Once enrolled, you will have a quick and convenient way to receive helpful information from First American Bank and Trust wherever you are.

Sign up for SMS Opt-In during your next branch visit and stay connected!

ACH Phishing Scam Targeting Business Customers

We want to make all customers aware of a new scam currently circulating in the financial industry. Many banks nationwide have reported that fraudsters are calling customers while impersonating their ACH Fraud Department. Their goal is to steal online banking credentials and initiate unauthorized ACH withdrawals from customer accounts.

Awareness is key to preventing losses.

How to Protect Yourself

Your security is our top priority. Please remember these critical guidelines:

1. Never share your Online Banking login information with anyone.

No employee or department at our bank will ever ask for your online banking username or password.

2. If you receive a suspicious call, hang up immediately.

Then, contact us using the phone number posted on our website or your account statements. Do not call back a number provided by the caller.

3. Beware of fake websites.

Always make sure you're accessing online banking through our official website or mobile app. Avoid clicking on login links sent by email or text, unless you are certain they are legitimate.

4. Report suspicious activity immediately.

If you believe you may have shared your credentials with a scammer or noticed unusual activity on your account, contact us right away.

FACES OF FIRST AMERICAN

Meet the newest faces of First American



Lauren | Lender
lledet@fabt.com

Thibodaux- Audubon Branch



Julie | Lender
jbougeois@fabt.com

Gonzales Branch



Paxton | Lender
pprestebach@fabt.com

Boutte Branch



Jennifer | Branch Manager
jrousseau@fabt.com

Hammond Branch



Anthony | Branch Manager
awilson@fabt.com

Baton Rouge Branch

NEW! JOINT WITH MINOR ACCOUNTS

As more purchases go cashless, give your child a secure way to access money when they need it.

Minors ages **12 through 17** can now open a checking account with a parent or guardian as the joint owner.

What You Need to Know:

- Available to new and existing customers
- Minor must provide an approved form of identification
 - State-issued Real I.D. **OR**
 - Current year school I.D., **PLUS** birth certificate **OR** social security card
- Debit cards are available
- Daily debit card limit is **\$300 for purchases and \$300 for ATM withdrawals**
- A parent or guardian may request a higher purchase limit



Contact us to learn more about opening an account today!

Phone: 800-738-2265 | Email: info@fabt.com | Visit nearest branch



RANSOMWARE AWARENESS

Protect your devices. Protect your information.

You use your phone and computer for everything from checking email to managing your finances. Unfortunately, cybercriminals know that too. **Ransomware** is a type of malicious software designed to lock you out of your files or device and demand payment to restore access.

It can start with something as simple as clicking a suspicious email attachment, link, pop-up, or download.

Know the Warning Signs

You may notice files you can no longer open, unusual activity on your device, or a message demanding payment. Ransomware can also spread to connected drives, shared folders, cloud storage, or other devices.



IF YOU SUSPECT RANSOMWARE

- **Stop:** Don't click the message or follow its instructions.
- **Disconnect:** If you can safely do so, disconnect your device from Wi-Fi or the network.
- **Don't Pay:** Avoid contacting or sending money to the attacker.
- **Report It:** Report the incident to law enforcement or the FBI's Internet Crime Complaint Center at [ic3.gov](https://www.fbi.gov/ic3).



SIMPLE STEPS TO PROTECT YOURSELF

- Keep your devices and software up to date.
- Think before opening unexpected links or attachments.
- Use strong passwords and multi-factor authentication.
- Use trusted anti-virus or anti-malware protection.
- Back up important files and keep a separate copy.

Remember: A quick pause before you click can help protect your device and your personal information.

STAY ALERT. THINK BEFORE YOU CLICK.

Source: <https://www.fbi.gov/how-we-can-help-you/common-frauds-and-scams/ransomware>

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

COLUMBUS DAY

Monday, October 12th

VETERANS DAY

Wednesday, November 11th

THANKSGIVING

Thursday, November 26th
Offices close at Noon on Friday, November 27th

CHRISTMAS

Offices close at Noon on Thursday, December 24th and closed on Friday, December 25th

NEW YEAR'S

Offices close at Noon on Thursday, December 31st and closed on Friday, January 1st

Deposits will be affected by the upcoming holidays. Transactions scheduled for these dates will be processed on the next business day due to the federal holiday. Bank transfers, direct deposits, mobile check deposits and ATM deposits may be affected.

We remember our friend and longtime spokesperson, Mike Detillier.

Mike was a familiar voice to so many across Louisiana and we were fortunate to have him as part of the First American Bank and Trust family. His passion, personality and connection to our community will be deeply missed.

Mike, your voice and legacy will not be forgotten.



We're proud to celebrate the incredible people behind the service we provide. If you've experienced an employee who went above and beyond while showing outstanding teamwork, we invite you to nominate them for our monthly Team Spirit Award.

Your feedback helps us recognize the individuals who make a difference every day and inspire those around them. Thank you for helping us celebrate the people who go the extra mile!

JUNE

MARILYN VAUGHN

JULY

DANIELLE KRAEMER

AUGUST

BRALYN COYLE

If you would like to nominate a First American Bank and Trust employee, you can do so in one of the following ways: 1.) Scanning the QR code 2.) Emailing teamspirit@fabt.com 3.) By mail

Team Spirit Nomination
First American Bank
PO BOX 550
Vacherie, LA 70090



Employee Name: _____

Branch: _____

How did they show you the First American Spirit? _____

Your Name (optional): _____

Thank you for reading this publication of Stars & Stripes!

To register for a chance to win \$50 deposited in your account, please complete the information below and return to any First American Bank office or mail to:



A BANKING TRADITION SINCE 1910

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

Name: _____

Address: _____

Email: _____

Phone Number: _____

Please return by December 31, 2026 to be eligible for this drawing. Winners will be announced in the next quarterly publication of Stars and Stripes.

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

Audrey Oubre of Vacherie | **Lonnie Carter** of Donaldsonville

Tammy Brown of Baton Rouge | **Ronald Louque** of Smiths Station Alabama



Follow us on social media.

Keep up-to-date with events and protect yourself with the latest scam information.



fabt.com