

STARS & STRIPES

A QUARTERLY PUBLICATION OF FIRST AMERICAN BANK AND TRUST

SPRING 2026



Congratulations to **Derek Matherne** – the **2025 recipient of the J. B. Falgoust Banking Award**.

This award is given to an employee who has exceptional work ethic and portrays the First American Bank spirit that Mr. J. B. Falgoust himself created during his banking career of more than 63 years.

Derek leads by example. He shows up every day with a strong ethic, a willingness to help others and a genuine commitment to doing what's right. His contributions may not always seek the spotlight, but they are felt in every interaction and every piece of success our team achieves.

It is people like Derek who make our workplace stronger, our service better and our culture something we can all be proud of.

Derek is truly deserving of this honor and exemplifies the work ethic of Mr. J. B. through his dedication, integrity and commitment to the values of our organization.

Congratulations to the Lending Officers who achieved outstanding loan production in 2025:

2025 Top Loan Producer

Brian Reulet

Outstanding Loan Production

Robbie LeBlanc
Mike Krumholt
Rodney Logarbo
Michael Buras

Highest % of Loan Goal

Michael Krumholt

Keith Falgoust was also honored for **44** years of service with First American Bank.



Pictured from left: Michael Buras, Michael Krumholt, Robbie LeBlanc, Derek Matherne, Keith Falgoust, Brian Reulet, and Rodney Logarbo



Pictured standing from left: Matt, Allison, Michelle, Renee, Heidi, Alondra, Lynn, Angia, Brooke, and Craig
Seated: Myrtha, Erica, and Lisa

The **2025 Team Spirit Award Banquet** was recently held where employees were recognized for their dedication to First American Bank. This award recognizes employees who go above and beyond in providing service to our customers and fostering a collaborative, supportive environment among colleagues.



Erica Rodrigue was named **Team Spirit Employee of the Year**. Through her leadership of the Debit Card Department and her exceptional support within the Accounting Department, she consistently demonstrates a true team-first mind set. Erica is always willing to step in, solve problems, and support others – embodying the collaborative spirit that drives our success.

What Is Phishing?

- Phishing is an attempt to steal sensitive information such as usernames, passwords, or credit card details.
- Attackers often pretend to be trusted organizations using email or messages.
- It is a type of criminal social engineering.

Common Phishing Methods

- Emails that appear to come from banks, social media sites, online stores, or IT staff.
- Fake websites that look real but are designed to steal your information.
- Pop-ups or links that lead to malicious sites.

How to Protect Yourself

- Stay informed about new phishing scams.
- Think before clicking links in emails or messages.
- Hover over links to check where they lead.
- Go directly to a website instead of clicking suspicious links.
- Make sure websites use https and show a lock icon.
- Never download files from suspicious emails or websites.
- Be cautious of pop-ups; close them using the “X”, not buttons inside the pop-up.
- Keep your web browser up to date with security updates.

Protect Your Information

- Never share personal or financial information by email.
- Do not enter confidential information using links from emails.
- Check website addresses carefully.

Monitor Your Accounts

- Check online accounts regularly.
- Review bank and credit card statements each month.
- Change passwords regularly.
- Report suspicious activity immediately.



PROTECT OLDER AMERICANS FROM FINANCIAL EXPLOITATION

What Is Elder Financial Exploitation?

Elder Financial Exploitation is the fastest-growing form of elder abuse, and it is defined as the illegal, unauthorized, or improper use of an older person's funds, property, or assets. It's a crime that deprives older adults of their resources and ultimately their independence. Perpetrators may be family members, friends, neighbors, caregivers, health care providers, business associates, or strangers.

What should you do to protect yourself?

- Plan ahead to protect your assets and to ensure your wishes are followed. Consider a financial caregiver.
- Shred receipts, bank statements and unused credit card offers before throwing them away.
- Lock up your checkbook, account statements and other sensitive information when others will be in your home.
- Regularly review your credit report. Never give personal information, including Social Security Number, account number or other financial information to anyone over the phone unless you initiated the call and trust the other party.
- Never pay a fee or taxes to collect sweepstakes or lottery "winnings."
- Never rush into a financial decision. Ask for details in writing and get a second opinion.
- Consult with a financial advisor or attorney before signing any document you don't understand.
- Get to know your banker and build a relationship with the people who handle your finances. They can look out for any suspicious activity related to your account.
- Check references and credentials before hiring anyone. Don't allow workers to have access to information about your finances.
- Pay with credit cards instead of cash to keep a paper trail.
- You have the right not to be threatened or intimidated. If you think someone close to you is trying to take control of your finances, call your local Adult Protective Services and tell someone at your bank.
- Trust your instincts. Exploiters often are very skilled. They can be charming and forceful in their effort to convince you to give up control of your finances. Don't be fooled - if something doesn't feel right, it may not be right. If it sounds too good to be true, it probably is.

Source: [aba.com/Consumers](https://www.aba.com/Consumers)



Solicitation scams, commonly referred to as an "advance fee," "lottery" or "sweepstakes" scam, often begin with fraudsters telling the victim they won the lottery or a raffle. The consumer may be issued a check worth more than the amount owed and instructed to pay taxes and fees before receiving a lump sum payment. Unfortunately, the check-in addition to the raffle-is bogus.

1. Don't be fooled by the appearance of the check.
2. Never "pay to play."
3. Verify the requestor before you wire funds or issue a check.
4. Just because the check has cleared does not mean it's good.
5. Report suspected fraud to your bank immediately.

Bank staff are trained to spot fraudulent checks. If you think someone gave you a fake check, don't deposit it, report it. Contact us and report it to the Federal Trade Commission at [ReportFraud.ftc.gov](https://www.ReportFraud.ftc.gov).

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

MEMORIAL DAY
Monday, May 25th

JUNETEENTH
Friday, June 19th

INDEPENDENCE DAY
Saturday, July 4th

LABOR DAY
Monday, September 7th

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'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!

JANUARY
GREGORY BORNE

FEBRUARY
CHERYL JULIEN

If you would like to nominate an employee who has provided you with excellent customer service, please do so by emailing teamspirit@fabt.com or by mail to:

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

Employee Name: _____

How did they show you the First American Spirit? _____

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 May 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!

Regina Woodland Johnson of Lutcher | **Tonya Holloway** of Labadieville
Genevieve Brooks of Napoleonville | **Joanne Morvant** of Thibodaux



Follow us on social media.

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



fabt.com