

STARS & STRIPES

A QUARTERLY PUBLICATION OF FIRST AMERICAN BANK AND TRUST

FALL 2025

BAYOU THOUGHTS *with Mike Detillier*

Football is back !!!

Finally...

Already, a quarter of the season is done for high school and college teams in our area.

District play is so important in the prep ranks just like conference play is paramount in the college ranks..

For Nicholls State new head coach Tommy Rybacki got off to a great start with a upset win over Incarnate Word, but the Colonels stepped up in play with playing some “ money” games on the road and it’s been much tougher. All eyes will be on Nicholls State as they enter Southland Conference play.

The Tulane Green Wave got off to a great start before losing to a talented Ole Miss team and now they enter American Conference play.

The Green Wave has good to very good talent across the board this season ... and a superstar head coach in Jon Summerall and I think they are a double digit win team in 2025.

The motto for LSU entering the 2025 season was to get back to “LSU Defense.”

The Tigers have been excellent on defense with additions through the transfer portal along the defensive line and in the secondary.

And they have been just great.

QB. Garrett Nussmeier fought off an upper-body injury early this season, but he has a host of very talented wide receivers and tight ends to throw.

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Getting into the Final-12 teams to play for the National Championship is no doubt in play for the Purple & Gold in 2025.

For the New Orleans Saints we all knew this moment would happen.

NFL teams don't like to use the word "rebuild", but that's what we are seeing with the Saints.

For years bad personnel decisions and free agent signees, unproductive NFL drafts and unsound financial decisions have put the Black & Gold in a real tough spot..

What we all want to see from the version of the Saints under new head coach Kellen Moore is a team with heart, desire and fight.

Attitude toward facing a tough spot is vital for any kind of success.

Just like "good" football teams First American Bank has outstanding people working for them. People with experience making sound financial decisions and surrounding themselves with good young people to help navigate others in our community make sound decisions financially short term and long term.

When it comes to banking on-line or in-house- the 1st round selection is always ***First American Bank...A Banking Tradition Since 1910.***

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

Veterans Day

Tuesday, November 11th

Thanksgiving

Thursday, November 27th
Offices close at Noon on
Friday, November 28th

Christmas

Offices close at Noon on
Wednesday, December 24th
and Closed on
Thursday, December 25th

New Year's

Offices close at Noon on
Wednesday, December 31st
and Closed on
Thursday, January 1st

Martin Luther King Jr. Day

Monday, January 19th

Mardi Gras Day

Tuesday, February 17th



The **Team Spirit Award** is presented to an employee who provides excellent customer service and promotes teamwork.

APRIL

LISA BARRERA

MAY

RENEE GRANIER

JUNE

BROOKE BERTEAU

JULY

MICHELLE FAUCHEUX

AUGUST

HEIDI CROCHET

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

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

Don't Take The Bait

If you receive an email with these red flags, verify with the sender before clicking links or attachments.



Message Header

- Unknown or unexpected sender
- Suspicious or misspelled domain name
- Email sent at an odd time
- Email sent to an unusual group of people



Message Body

- Inconsistent style
- Bad grammar or typos
- Unexpected link or attachment
- Requests for personal, financial, or customer information

URGENT ACTION REQUIRED: Direct Deposit System Update



From: YourCEO@secure-payment.com
To: You@yourorganization.com

Reply Reply All Forward

Sat 11/9/2024 11:30 PM

Finn, you are receiving this email because you have authorized Gold Bank payroll to pay you through direct deposit.

Due to a recent update to the system, your direct deposit routing and account numbers must be updated by Tuesday. Failure to do so will result in losing your direct deposit and may cause delays in payment. **Remember to save the direct deposit emails for your records.**

To update your direct deposit information, kindly click the link below to verify your account:

[Employee Portal](#)

Thank you,

Office of Payroll
Your CEO
www.yourorganization.com

<http://secure-verify-payment.com/>

Think Before You Click

- Take caution when clicking on a link or opening an attachment.
- Hover your mouse over the link to ensure it goes to the expected website.
- Review the link for spelling errors.



MEMBER
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Shazam - Debit Card Fraud Monitoring Service

If there is suspected fraud on your card, you will be contacted in the following manner:

- By TEXT from 72718 FreeMsg FABT Bank FraudAlert
The text message will ask you to reply YES or NO to the transaction.
- By PHONE CALL (if no reply to TEXT in 10 minute time period) The call may read as coming from Des Moines, Iowa
The caller will not ask for any personal information.

If you feel uneasy in responding to the text, you may contact us at 800-738-2265 during normal business hours. After hours or on a weekend, please call 1-800-383-8000 or 1-833-288-1126.

Always remember you can visit fabt.com for these numbers.



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:



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

Name: _____
Address: _____
Email: _____
Phone Number: _____

Please return by December 31, 2025 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!

Veldene Delatte of Thibodaux | Zachary Taylor of Des Allemands
Paula Weber of Gramercy | Andrea Davis of Baton Rouge