# STARS & STRIPES

A QUARTERLY PUBLICATION OF FIRST AMERICAN BANK AND TRUST

**JUNE 2024** 



What was the most thrilling kick-off return in this year's Super Bowl? If none comes to mind you're excused, because there wasn't a single kick-off return in the game. In fact only 22% of all kick-offs were returned in the 2023 season, an acknowledgment of the strength of kickers' legs that has made touch backs mind-numbing commonplace.

This off-season the NFL decided to do something about that with the most radical change that special teams have ever adopted. The goal is to increase returns and provide more excitement and scoring while lessening the incidence of injury caused by high-velocity contact in the return game previously.

The new rules are complex and will take some getting used to for player and fan alike. The kicking team will now put the ball in play from their opponent's 40 yard line with the two teams just 5 yards apart. The kicker will be challenged to hang the kick-off between their opponent's goal line and 20 yard line...now referred to as the "landing zone."

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No one can move until the ball is touched by the return team or hits the ground. There'll be no more running starts for the kicking team and the resulting collisions that have produced an alarming incidence of injuries. No more "crash ball" with the close proximity of the two teams minimizing the velocity of contact.

A kick-off now into the end zone will result in a touchback to the 35 instead of the 25...a great incentive to hit the "landing zone." Special teams coaches now predict between 50 and 60% of kick-offs will be returned producing more big plays, more excitement, and more scoring. We shall see but on paper this change to the kicking game that XFL has utilized makes a lot of sense. If it fails to produce the desired results, look for the NFL to consider abandoning the kick-off entirely next season with the receiving team automatically starting at its own 35.

An additional rules change insures a permanent place in NFL history for one of the greatest highlights in Saints history. Remember "Ambush"...the on-sides kick the Saints pulled off against the Colts that sparked their Super Bowl upset?

Of course you do.

Now you can only attempt an on-sides kick in the fourth quarter and you must alert the officials of your intention so that they can allow the teams to line up in the old conventional manner.

So for now at least you will never see another "Ambush" but you can savor the memory of the previous one forever.

You're welcome Saints fans.

God Bless,

Jim Henderson

## **Important DEBIT CARD Updates**

Our debit card processor has recently changed to Shazam. A new feature associated with Shazam includes text alerts associated with transaction verification.

The text code alerts will come from the following 5 digit number: 72718

If you receive a text alert, reply with the correct response. Please do not report as Junk.

Debit Card Dispute? Call 1-833-288-1126 (available 24/7)

Lost or Stolen Debit Card? Call 1-800-383-8000 (available 24/7)

Text Message Today 7:57PM

FreeMsg: FABT Bank
FraudAlert 18333610936:
Did you use card at OPENTABLE INC, for \$.00?
If valid reply YES, if not NO, STOP to OptOut of Fraud Alerts.

Contact us at 1-800-738-2265 Monday-Thursday from 8 a.m. -5:00 p.m. and on Friday from 8 a.m. -5:30 p.m. or visit fabt.com for more information.



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

#### **JANUARY**



SAMANTHA WHITE (JONES CREEK)

#### **FEBRUARY**



ALEXA WILLIAMS (TRAINING)

#### **MARCH**



ANNA WATTS (GONZALES)

#### **APRIL**



MEGAN BELLANGER (COMPLIANCE)

#### MAY



JENNIFER BERTEAU (BOUTTE)

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

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

**Independence Day** Thursday, July 4<sup>th</sup> **Labor Day** Monday, September 2<sup>nd</sup>







Sheneva, Michael, Connie, Nakia, Terri, Jordan, Angia, Cindy, Betsy, Allison, Heather, Ronnie, and Jennifer (Left to right in group photo.)

The 2023 Team Spirit Award Banquet was held at Cinclare where Angia, the 2023 Team Spirit Employee of the Year along with all the Team Spirit monthly recipients were recognized for their FABT Team 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:

> First American Bank Attn: Stars and Stripes

P.O. Box 550 Vacherie, LA 70090



A BANKING TRADITION SINCE 1910 Name:

Address: \_ Email:\_

Phone Number:

Please return by July 31, 2024 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!

Michelle Thorne of Metairie | Eurika Asberry of Donaldsonville **Crystal Hymel** of Paulina | **Elizabeth Vining** of Patterson