

STARS & STRIPES

A QUARTERLY PUBLICATION OF FIRST AMERICAN BANK

Volume 20 Issue 3

September 2016

JIM HENDERSON: ON DECK

If you're a Saints fan, can you tell me who Jared Dangerfield is? How about Sione Houma? Trae Elston?

Because I need all the help I can get.

They are free agents, three of 90 players on the roster bidding to make the final 53. Welcome to pre-season football...the bane of every play-by-play man's existence. Not only is the current roster nearly twice the size of the eventual one when the regular season begins, you haven't even heard of about a third of the long shots on it. You have fewer notes on these guys than Ryan Lochte has Rio excuses.

Unfortunately, the players you know most about often play the least in pre-season and the ones you know least about play the most. Last year's statistics...trends...results? Well with each succeeding game of the four-game pre-season, they become less and less relevant.

So "last year's"!

The result is usually a radio broadcast that you are relieved to have sent into the ozone when it concludes, never mercifully to be brought back to earth.



continued on page 2

A Banking Tradition Since 1910



You've heard the disclaimer: "Any re-broadcast or use of the descriptions or accounts of this game without the NFL's consent is prohibited." Are you kidding me? Who would possibly be sadistic enough to want to? That would define cruel and unusual punishment.

Having done some 30 years of pre-season football, my philosophy for this "silly season" is this: Doing play-by-play of a pre-season game is like landing an airplane, any one you can walk away from is a successful one.

God bless,
Jim Henderson



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Jim Henderson

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FDIC Tips on Choosing and Using the Right Bank Account

Having a bank account brings important benefits, including deposit insurance and access to a variety of financial services. The latest FDIC Consumer News features simple tips on how to choose and manage a checking or savings account wisely. The Summer 2016 edition also has articles on depositing a check using a smart phone or tablet, avoiding credit and debit card frauds, and preparing financially for a flood, fire or other disaster. Here is an overview of what is in this issue.

Choosing and Using the Right Bank Account: With so many options for checking and savings accounts, FDIC Consumer News encourages people to think about how they want to handle their money on a daily basis and what they consider to be their longer-term financial goals. For instance, before deciding on a particular bank account, consumers may want to reflect on how they pay for purchases and how often they make deposits. Comparison shopping can save consumers money because fees and interest rates will vary from institution to institution.

Precautions to Take When Depositing a Check with Your Smart phone or Tablet: More consumers are starting to use a banking service often called "remote deposit capture" (RDC), which enables them to deposit a check into their account from anywhere they can access their account remotely. FDIC Consumer News describes how to understand a bank's RDC policies and fees, monitor a bank account to confirm when funds from deposited checks will be available, and take other steps to avoid potential problems.

When Small Charges Can Signal a Big Crime: Most people looking at their bank statements would probably notice if their credit or debit card were used without their approval to buy a big ticket item. But consumers are less likely to be suspicious of very small charges, including those less than a dollar. That's why thieves who fraudulently create counterfeit cards might conduct small transactions as a test to see if the purchases go through and are unnoticed by the true account holders ... before they start conducting big transactions. FDIC Consumer News offers tips for consumers on how to protect themselves.

How to Prepare Financially for a Disaster: Without warning, a flood, fire or other disaster could leave individuals with a severely damaged home, destroyed belongings and barriers to managing their finances. FDIC Consumer News recommends having a disaster plan that includes periodically reviewing property insurance coverage, building and maintaining an emergency savings fund, setting up direct deposit of paychecks or government benefits, and gathering and protecting important financial documents. These precautions can have a major effect on access to cash and financial services immediately following a disaster.

The FDIC's Money Smart Financial Education Curriculum at 15: The newsletter describes how the agency's financial education program, a free resource that is now 15 years old, helps consumers learn the basics of money management.

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

Labor Day

Monday, September 5th

Columbus Day

Monday, October 10th

Veterans Day

Friday, November 11th

Thanksgiving Day

Thursday, November 24th

All offices will close at noon Friday, November 25th

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Over 100 Years

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

Nancy Mumphrey of St. Rose

Harry Hymel of Vacherie

Glenda Adams of Thibodaux

Each won a \$50 Visa Gift Card by entering last issue's contest drawing.

Thank you for reading this publication of Stars and Stripes!

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Please return by October 31, 2016 to be eligible for this drawing.
Winners will be announced in the next quarterly publication of Stars and Stripes.