



Volume 11 Issue 4

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## Updated FDIC Insurance Coverage

Below is a summary of the updated FDIC Insurance coverage changes. Please note that most of these changes are effective only through **December 31, 2009**.

Also, non-interest bearing transaction accounts were recently changed to provide unlimited coverage to participating banks.

First American Bank and Trust is participating in this guarantee program. This coverage will return to \$100,000 on **January 1, 2010**.

### Basic FDIC Deposit Insurance Coverage Limits\*

<b>Single Accounts</b> (owned by one person)	\$250,000 per owner
<b>Joint Accounts</b> (two or more persons)	\$250,000 per co-owner
<b>IRAs and certain other retirement Accounts</b>	\$250,000 per owner
<b>Trust Accounts</b>	\$250,000 per owner per beneficiary; subject to specific limitations and requirements

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## Now OPEN in Mandeville

Our 23rd banking location  
opened for business on  
December 1st!



4360 Hwy. 22  
Mandeville, LA

**F**irst American Bank participates in the Community Cash network. Participation allows us to offer you surcharge-free ATM use. You may use your First American Bank MasterCard, First American Bank VISA credit card or VISA Check Card **FREE** anywhere you see the Community Cash symbol.



*A Banking Tradition Since 1910*

## Remember the VISA Gift Card this holiday season

*It's gift giving made easier!  
Now you can give your friends  
and family the gift they really  
want.*

### What is a VISA gift card?

A secure, prepaid card they can use to make purchases at millions of merchants who accept Visa.

### What are the Benefits?

- Instant issue card
- Accepted at millions of VISA merchants
- Load from \$25 to \$500
- Can be replaced if lost or stolen

**We can help you with the purchase of a Visa Gift Card—stop by any office today!**

Note: Use of the Gift Card is subject to Terms and Conditions. Gift card fees do apply.

**1-800-738-BANK(2265)**

**First American  
Bank**  
Member FDIC

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## Did you know?

That from December 1934 to January 1935 the Bureau of Engraving and Printing printed the largest notes ever printed, which were \$100,000 gold certificates? They were used for transactions between the Federal Reserve Banks, but were not shared with the general public. President Woodrow Wilson was honored on this bill.

That the pyramid on the back of the \$1 bill represents strength and permanence and it looks unfinished to symbolize the future growth of our country? The eye represents God and the Latin phrase "Annuet Coeptis" means, "He has favored our undertakings." The inscription "Novus Ordo Seclorum" means "New order of the ages."

That it only costs 4.1 cents to make a \$1 bill. It costs the same thing to make a \$100 bill.

That in the early 1900's you could return dirty money to Washington to be cleaned? If the bill is in good shape, they would wash it, iron it, and reissue it.

That when bills finally wear out, they are sent back to the Federal Reserve Banks where a machine sorts out the good, the bad, and the counterfeit?

The counterfeit bills are sent to the Secret Service. The worn out bills are pulverized and buried. They use to burn old bills, but because of the lead in the ink, they are now buried.

Source: [library.thinkquest.org](http://library.thinkquest.org)



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### Thank you for reading this publication of Stars and Stripes!

To register for a \$100 Savings Bond from First American Bank, 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 \_\_\_\_\_  
\_\_\_\_\_

Phone # \_\_\_\_\_

Please return by **January 31, 2009** to be eligible for the drawing.  
Winners will be announced in the next quarterly publication of Stars and Stripes.



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