

# STARS & STRIPES

A QUARTERLY PUBLICATION OF FIRST AMERICAN BANK AND TRUST

SUMMER 2026



## HURRICANE SEASON PREPARATION

First American Bank is dedicated to protecting your interest and ensuring that any disruption of service to our customers is minimized in the event of such a disaster. We recognize the concerns of our customers regarding the potential threat of natural disasters in our area. We want you to know that we are doing everything we can to ensure the ongoing operation of the Bank in an emergency. We have developed a comprehensive

Emergency Preparedness/Disaster Recovery Plan. It is designed to minimize disruption of service in the event of a major disaster such as the destruction or damage of a Bank building by severe weather or fire, or the interruption of the Bank's communication systems. The plan encompasses all areas of the bank and is tested regularly and revised to ensure that all products, services and customer information are protected to the greatest extent possible.

As hurricane season draws closer, here are some sound banking practices in the event of an emergency:

- **Carry your debit card.** Our debit card gives you the ability to make purchases, make payments on outstanding bills and access to cash from any ATM location.
- **Keep cash on hand.** Withdraw a small amount of cash now so you're ready if ATMs are out of service.
- **Enroll in Online Banking.** Monitor your accounts, transfer funds and pay bills from anywhere.
- **Download our Mobile App.** Stay on top of your banking using a phone or tablet.
- **First Line.** An option available for those who do not have Internet access but still need access to balance information, monitoring recent account activity, and transferring funds between accounts. The phone number is 1-800-520-2265.

### ADDITIONAL STEPS YOU CAN TAKE

- Keep an updated list of important phone numbers
- Keep a backup of copies of important original documents
  - List and photograph valuables for insurance purposes
    - Review your insurance coverages
  - Prepare emergency evacuation bags

# PRODUCT SPOTLIGHT: DEBIT CARDS

## Convenient. Secure. Accepted Worldwide.

With a First American Bank MasterCard® Debit Card, you can make purchases safely and conveniently wherever MasterCard® is accepted. Whether you're shopping locally or traveling abroad, your debit card provides easy access to your checking account funds while offering the security and convenience you expect from First American Bank.



## Debit Card Features:

- Pay for purchases anywhere MasterCard® is accepted
- Convenient access to your checking account funds
- Cash access at ATMs worldwide
- Use at ATMs, point-of-sale terminals, and participating merchants
- Access to more than 100,000 ATMs worldwide
- More convenient than writing checks

## Debit Card Alerts & Controls:

Receive near real-time alerts about your debit card activity by text message or email. Customize your alert preferences and update them anytime through the Brella Mobile App or cardholder website.

## Alert Options Include:

- Debit card purchases
- ATM withdrawals
- Large transactions
- International transactions
- Suspicious activity

## When Will I Receive Alerts?

Most alerts are delivered within one minute. Alert delivery is dependent on your wireless carrier and email provider.

## Need Assistance:

### Received a Suspicious Message?

If you receive a suspicious text message, email, or phone call requesting personal or account information, contact our Security Department immediately at **1-800-738-2265** (during normal business hours).

### Lost or Stolen Debit Card?

Report a lost or stolen debit card immediately by calling **SHAZAM**, our debit card processor, at **1-800-383-8000** (available 24/7).

### Need to Dispute a Transaction?

Contact a **SHAZAM** Dispute Services Specialist at **1-833-288-1126** (available 24/7).

# Protecting Your Accounts from Account Takeover Fraud



## Key Takeaways

Small steps can help protect your accounts: use strong passwords, enable multi-factor authentication, access accounts through trusted websites, and contact your financial institution promptly if activity appears suspicious.

## What Customers Should Know

Account takeover fraud occurs when a criminal gains unauthorized access to an online account. Once inside, they may attempt to transfer funds, change account details, redirect deposits, or use personal information for additional fraud.

## How Account Takeover Fraud Happens

- Phishing messages: Emails, texts, calls, or chats that ask for login details, verification codes, or personal information.
- Fake websites or ads: Look-alike pages that appear legitimate but capture usernames and passwords.
- Weak or reused passwords: Passwords that are easy to guess or exposed in prior breaches.
- Social engineering: Impersonators who create urgency and pressure customers to share sensitive information.
- Compromised devices: Malware that captures login activity.

**Helpful reminder:** Your financial institution will not ask you to provide your password or one-time passcode in response to an unexpected call, email, text, or chat.

## Be Careful with Search Results and Online Ads

Some scams begin with fake search results or online advertisements. These pages may closely resemble the legitimate website for a financial institution, payroll provider, or company login page.

For added protection, use saved bookmarks or type the known website address directly into your browser instead of selecting sponsored results or links from unexpected messages.

## Ways to Help Protect Your Accounts

Consider these practical steps to help reduce risk:

- Use strong, unique passwords and enable multi-factor authentication.
- Never share passwords, verification codes, or one-time passcodes with unexpected contacts.
- Access important accounts through saved bookmarks or known website addresses.
- Review account activity regularly and report suspicious activity promptly.
- Keep contact information, devices, browsers, and security software updated.
- Limit personal information shared online or on social media.

## If You Suspect Account Takeover

1. Contact your financial institution promptly. Report the suspected fraud and ask what protective steps may be available.
2. Change any affected passwords. Use a trusted device and create a strong, unique password.
3. Review account activity. Look for unauthorized transfers, profile changes, or unfamiliar logins.
4. Preserve relevant details. Save suspicious messages, phone numbers, screenshots, transaction details, and dates.
5. Report cyber-enabled fraud. Consider filing a report with the appropriate law enforcement or fraud-reporting organization.

**We are here to help you stay protected.** If something appears unusual, act promptly and contact your financial institution for assistance. Early reporting may help reduce potential losses and support timely account protection.

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

**INDEPENDENCE DAY**

Saturday, July 4<sup>th</sup>

**LABOR DAY**

Monday, September 7<sup>th</sup>

**COLUMBUS DAY**

Monday, October 12<sup>th</sup>

**VETERANS DAY**

Wednesday, November 11<sup>th</sup>

**THANKSGIVING**

Thursday, November 26<sup>th</sup>  
Offices close at Noon on Friday, November 27<sup>th</sup>

**CHRISTMAS**

Offices close at Noon on Thursday, December 24<sup>th</sup> and closed on Friday, December 25<sup>th</sup>

**NEW YEAR'S**

Offices close at Noon on Thursday, December 31<sup>st</sup> and closed on Friday, January 1<sup>st</sup>

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!

**MARCH**  
**CULLEN LAICHE**

**APRIL**  
**ASHLEY CHIASSON**

**MAY**  
**JAMES LEBLANC**

If you would like to nominate an employee who has provided you with excellent customer service, please do so by: 1.) Scanning the QR code 2.) Emailing teamspirit@fabt.com 3.) By mail.

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



Employee Name: \_\_\_\_\_

Branch: \_\_\_\_\_

How did they show you the First American Spirit? \_\_\_\_\_

Your Name (optional): \_\_\_\_\_

**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 August 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!**

**Judith Lasseigne** of St. James | **Alton Preston** of Laplace

**Julie Cancienne** of Luling | **Tammy Becnel** of Hammond



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