

STARS & STRIPES

A QUARTERLY PUBLICATION OF FIRST AMERICAN BANK AND TRUST

WINTER 2025

BAYOU THOUGHTS *with Mike Detillier*

In sports, all of our local teams go through a deep dive evaluation on what 2025 brings.

For the New Orleans Saints, it's finding a new head coach and making a lot of personnel changes. A lack of good, young players on the roster is obvious for the Black & Gold.

For LSU and Brian Kelly, it is the constant revamping of a Tiger team in the ever-changing world of college football, and most importantly, rebuilding the offensive and defensive lines. The pressure will be on Kelly in 2025 to get LSU in the top-12 playoff run.

For Nicholls State, it's a new head coach with Tim Rebowe walking away from the sidelines. Rebowe goes down as the most impactful and successful coach in Colonel history. Tommy Rybecki, Rebowe's trusted aide and defensive coordinator, takes over the head coaching duties.

At Tulane, the Green Wave were able to retain head coach Jon Summerall - when he had options to leave, he lost standout QB, Darian Mensah to Duke in the transfer portal era of college football. Summerall looks like a star head coach, but he will need to find a new quarterback, help up front along the offensive and defensive lines, and in the secondary.

Our local teams will have to evaluate what's best for 2025 and learn from mistakes made in 2024...that's what we all do from a personal standpoint. And in the banking industry, that's what makes First American Bank such a special place.

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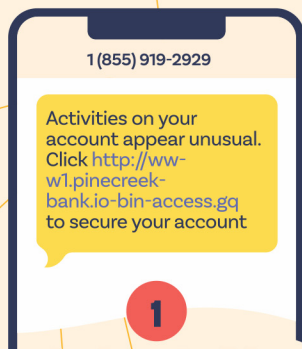
If it's redoing a loan, helping with investments, helping a family with retirement plans or future growth financially, First American Bank has all the tools available to put customers on a better financial ground and give them long term security.

They are your friends and neighbors that happen to be in the banking industry.

It's what has made First American Bank special since 1910.

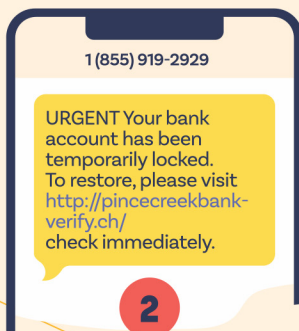


How do you spot a PHISHING TEXT MESSAGE?



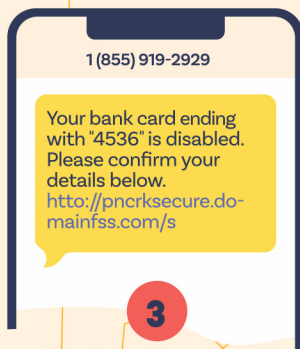
1

It asks you to click **unusual links**



2

It uses **high pressure language**



3

It asks you to **verify personal information**



Don't be fooled. If you're ever in doubt about a text, just ignore it and call the number on the back of your card.



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

Martin Luther King, Jr. Day
Monday, January 20th

Mardi Gras Day
Tuesday, March 4th

Good Friday
Friday, April 18th
(Close at Noon)



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

AUGUST
TAMMY WILLIAMS

SEPTEMBER
ROSEMARY MIZELL

OCTOBER
AMBER KOBROCK

NOVEMBER
BAILEY ORDOYNE

DECEMBER
HELEN KIFLAT

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

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Tell the FTC at (877) 382-4357
Press 3 to select your preferred language

ftc.gov/languages

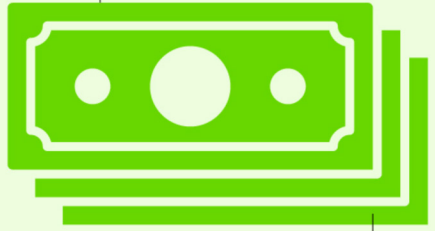


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The IRS will not ask you to *wire them money*

Receiving threatening calls from the IRS with threats of suing, arrest, deportation, or revoking your license if you don't pay them? Does the caller ID show the Washington, DC, area? It's a scam! It's not the IRS. The IRS will not ask for a prepaid gift or wire transfers.

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 February 28, 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!

Cathy Fleuriet of New Orleans | **Honore Julien** of Donaldsonville
Angelle Gros of Thibodaux | **Laura Delaneuville** of Garyville