

STARS & STRIPES

A QUARTERLY PUBLICATION OF FIRST AMERICAN BANK AND TRUST

FALL 2024

BAYOU THOUGHTS *with Mike Detillier*

As we get ready to kickoff the football season for the New Orleans Saints and the LSU Tigers...It's the tale of opposites.

Despite losing the 2023 Heisman Trophy winning quarterback in Jayden Daniels (Washington Commanders) and two 1st round pick wide receivers in Malik Nabers (N.Y. Giants) and Brian Thomas, Jr. (Jacksonville Jaguars) the strength of the 2024 Tigers will be on offense.

The Tigers return 4 of their starting 5 offensive linemen including All-American offensive tackle Will Campbell and a potential All-SEC tight end in Mason Taylor.

Promising quarterback Garrett Nussmeier has patiently waited for his chance and now...he gets it.

They also have a strong tandem at halfback in Josh Williams and Kaleb Jackson and a talented group of young wide receivers led by former Thibodaux High School standout Kyren Lacy.

The issues will be on defense and how much better can a unit that was not very good last year stopping the run and also consistently getting after the quarterback improve under new defensive coordinator Blake Baker.

Linebacker Harold Perkins is the main key to be more disruptive on defense.

For the New Orleans Saints I have no issues with their defense.

Newly acquired talents in defensive end Chase Young and linebacker Willie Gay add speed and talent to the front seven.

With the development of defensive tackle Bryan Bresee and veteran stalwarts in linebacker DeMario Davis, defensive end Carl Granderson and a healthy Cam Jordan the Saints look good upfront.

The cornerback position is as good as ever for this team with Marshon Lattimore, Paulson Adebo, Alontae Taylor and rookie "Kool-Aid" McKinstry.

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The issues are flipped from LSU and the problems are on offense for the Black & Gold.

It's a jumbled offensive line unit again, and they failed to get a good running game going in 2023.

That's very much in question for 2024.

Derek Carr is no Drew Brees at quarterback, but he would be helped by a steady rushing attack.

Like any business developing talent, pride in your work, having outstanding communication skills with one another and teamwork is the key to success. It applies to sports and you get those elements with First American Bank.

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JUNE



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JULY



BERNADETTE GOOD

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

Columbus Day

Monday, October 14th

Veterans Day

Monday, November 11th

Thanksgiving Day

Thursday, November 28th
Offices close at Noon on
Friday, November 29th

Christmas Day

Wednesday, December 25th



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14 Red Flags for Elder Financial Abuse



The key to spotting financial abuse is to look for change in a person's established financial patterns. Watch out for these red flags:

1. Unusual activity in an older person's bank accounts, including large, frequent or unexplained withdrawals
2. Changing from a basic account to one that offers more complicated services the customer does not fully understand or need
3. Withdrawals from bank accounts or transfers between accounts the customer cannot explain
4. A new "best friend" accompanying an older person to the bank
5. Sudden non-sufficient fund activity or unpaid bills
6. Closing CDs or accounts without regard to penalties
7. Uncharacteristic attempts to wire large sums of money
8. Suspicious signatures on checks, or outright forgery
9. Confusion, fear or lack of awareness on the part of an older customer
10. Checks written as "loans" or "gifts"
11. Bank statements that no longer go to the customer's home
12. New powers of attorney the older person does not understand
13. A caretaker, relative or friend who suddenly begins conducting financial transactions on behalf of an older person without proper documentation
14. Altered wills and trusts

For more information, visit aba.com/consumers

Thank you for reading this publication of Stars & Stripes!

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Please return by October 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!

Clacey Arnold of Centerville Mississippi | **Joneda Hoyal** of Donaldsonville
April Gaude of Donaldsonville | **Tiffany Tanner** of Patterson