

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

Good Friday
Friday, April 19th
(Closing at Noon)

Memorial Day
Monday, May 27th

Independence Day
Thursday, July 4th

Congratulations to the winners of the Quarterly Stars & Stripes Drawing!

Mary Russo of Plattenville

Audrey Matherne of Hahnville

Kaitlin Whitley of Vacherie

Thank you for reading this publication of Stars & Stripes!

To register for a Visa Gift Card 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 Number: _____

Please return by April 30, 2019 to be eligible for this drawing.
Winners will be announced in the next quarterly publication of Stars and Stripes.



March 2019

On Deck *with Jim Henderson*

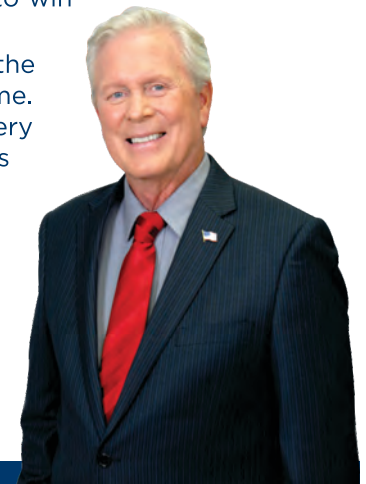
The most recent NFL post-season -- much to the disgust of Saints and Chiefs fans..I predict will provoke the two most significant playoff rules changes in NFL history.

First of all the patriots 37-31 overtime win against the Chiefs in the AFC title game. Do you know that Tom Brady is 3-0 in overtime in the playoffs? And in each of those wins, the Patriots won the coin toss, marched down field with the first possession of ot and scored the game-winning points without the opponent who had battled to a standoff in 60 minutes of regulation ever touching the football.

In the playoffs when the length of the game including overtime should not be a consideration, this must change. The Patriots had run twice as many plays as the Chiefs. Kansas City's defense was gassed, just like the Falcons was in Super Bowl LI when the same thing happened. Pats win the toss. Run the ball right down the gasping throats of the opposition's defense ...score a touchdown...game over.

Why must just one team's offense be allowed to decide the game? Utilize the college rules or an adaptation of same to allow both team's offense and defense an equal opportunity to win the game.

As for the absolute travesty that befell the Saints against the Rams in the NFC title game. How could that have been prevented? At every NFL game there are a replay official and his assistant in the booth, a crew in the field, and Art McNally's game day central in New York using state-of-the-art (McNally) technology and communications equipment to get calls right.



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Despite all of those discerning eyes, they couldn't rectify a blown call that 99.9% of those who saw it on tv or in the stands couldn't imagine.

Here's my solution: in the playoffs or even in the regular season in the final two minutes of each half and in overtime, give that aggregation the power to over-turn any egregiously missed call.

And it doesn't just have to be pass interference which currently cannot be the subject of replay. Even a blatantly missed call like off-sides that could stymie a drive or perpetuate one is subject to review.

If the whole idea of replay is to get the call right...the people and the technology to do so are already in place...how can what happened to the Saints possibly be allowed to happen again?

Just imagine if an error of this magnitude that decided the NFC Championship game were allowed to decide the Super Bowl, just from the gambling basis alone. It could happen. And at the moment, there is nothing in place to prevent it.

God Bless,

Jim Henderson



Photo (left to right): Abby, Ronnie, Gerald, Brian, Robbie, and Rodney

The **J.B. Falgoust Banking** award is given to an employee who has exceptional work ethic and portrays the First American Bank spirit that Mr. J.B. Falgoust created during his banking career of 63 years.

The recipient of the J.B. Falgoust Banking Award for 2018 is **Gerald Rome**.

The 2018 Lending Awards were also presented to the following loan officers:

2018 Top Loan Producer

Brian Nizzo

Outstanding Loan Production

Robbie LeBlanc

Abby Ellender

Rodney Logarbo

6 WAYS TO BOOST YOUR CREDIT SCORE

Consumers looking for a new place to live should be mindful of the critical impact credit scores can have on their housing options.

"An important step to finding a home, whether you're renting or buying, is ensuring that you have a good credit history," said Frank Keating, ABA president and CEO. "A strong credit score can open doors to better homes and lower mortgage rates."

To make sure you're building a healthy credit history, consider the following tips:

- Request a copy of your credit report – and make sure it is correct. Your credit report illustrates your credit performance, and it needs to be accurate so that you can apply for other loans – such as a mortgage. Everyone is entitled to receive a free copy of his or her credit report annually from each of the three credit reporting agencies, but you must go through the Federal Trade Commission's website at www.annualcreditreport.com, or call 1-877-322-8228. Note that you may have to pay for the numerical credit score itself.

- Set up automatic bill pay. Payment history makes up 32 percent of your VantageScore credit score and 35 percent of your FICO credit score. The more you pay your bills on time, the better your score. Avoid missed payments by setting as many of your bills to automatic pay as possible.

- Keep balances low on credit cards and 'revolving credit.' Racking up big balances can hurt your scores, regardless of whether you pay your bills in full each month. You often can increase your scores by limiting your charges to 30 percent or less of a card's limit.

- Apply for and open new credit accounts only as needed. Keep this in mind the next time a retailer offers you 10 percent off if you open an account. However, if you need a new line of credit, don't jump at the first appealing offer; compare rates and fees offered through mail solicitation, on the Internet or at your local bank.

- Don't close old, paid off accounts. According to FICO, closing accounts can never help your score and can in fact damage it.

- Talk to credit counselors if you're in trouble. Using legitimate, non-profit credit counseling can help you manage your debt and won't hurt your credit score. For more information on debt management, contact the National Foundation for Consumer Credit (www.nfcc.org).

For more information on educational housing materials from ABA's Foundation, visit aba.com/housing.

New Extended Hours
for our Call Center
1-800-738-2265
Monday - Friday
9am - 6pm