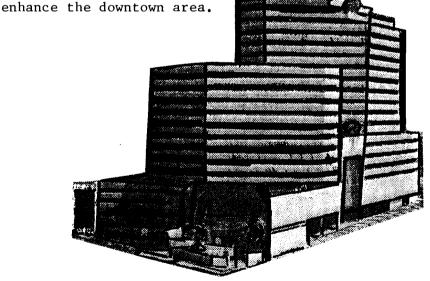


DECEMBER 1981

FIRST CITY CENTRE

If you haven't heard, there's going to be a new neighbor across the street . . . First City Centre. This striking addition will add to the vitality of downtown Austin. The office complex is a twin tower building, with one 14 story tower and one 12 story tower, and will have 400,000 square feet of leaseable space. First City Bank will occupy 3 floors and will also have a 3,500 foot mini lobby. First City Centre will have more leasable space than any existing office building in Austin. The anticipated completion is April 1983 or no later than the summer of 1983.

First City Centre is an impressive architectural design that will



PARTY TIME

Just a reminder December 5th is just around the corner and it's time for dining and dancing at the First City Bank Christmas Party at the Special Events Center.





First City Banker would like to extend congratulations to the following people on their promotion:

Martha Boysen - Vice Pres., Business Dev. Elnor Poole - Vice Pres., Real Estate Sue Carmack - Asst. Vice Pres., Data Process. Operations

Ron Lance - Data Systems Officer

Deon Williamson - Data Operations Officer

John Pope - Security Officer

CONGRATULATIONS!!!



The deregulation of banks has given rise to a number of new services that

TIDBITS

INVEST FOR YOUR FUTURE

First City is now available to offer our employees and customers. Most significant of which are the changes involving Individual Retirement Accounts (IRA). Individual Retirement Accounts (IRA) will be available to anyone . . . not just individuals who don't already participate in a retirement program. The IRA is a tax sheltered plan that can help guarantee a comfortable and secure future.

This new increased tax shelter will become available January 1, 1982 . . . and a variety of IRA options are available. The amount of the investment has been increased to \$2,000 annually. That means, if a husband and wife are both employed each may contribute \$2,000 annually to two separate IRA's. If only one spouse is working the contribution cannot exceed \$2,250 annually, as long

IRA's will be handled in the CD Department and a new full time employee, Brenda Richards has been designated to work with this expanded service. Any questions should be directed to Brenda Richards or Pat Collins at ext. 4839.



as a minimum of \$250 is kept in the account of the non-working spouse.

TELLER 2 IS SPREADING OUT ALL OVER

Another Teller 2 Grand Opening is scheduled for December 19th at Target North on 183 & Ohlen Road . . . so don't forget, if you use your Teller 2 card during the Grand Opening you'll receive 2 free movie tickets.

TELLER 2 UPDATE

Teller 2 is ahead of them all . . . with Commercial Depository's. This innovative new service is just another way First City is making banking easier for our customers. This service, offered free of charge, will hopefully eliminate or minimize our customers monthly courier service charge. With this convenient new service our commercial customers will be able to make deposits near their business and at their leisure . . . day or night, 24 hours a day.

These new machines were specially designed to handle large commercial envelope deposits. The transaction is activated with a commercial Teller 2 card and an acknowledgement of deposit is received at the time of the transaction. Special tamper-proof one-way envelopes have been designed for security purposes. These deposits are picked up daily by Purolator Armored Car.

The new Commercial Depository will begin operation in mid-December and our existing commercial customers as well as any new customers will be able to enjoy this remarkable service at convenient locations throughout Austin.

PLAYING IT SAFE

John Pope, retiring from the Austin Police Department after 30 years and 7 months as Sergeant of Forgery, has joined First City Bank as Director of Security. As such, he will be safeguarding the best interests of both the bank and all bank employees. His responsibilities include any internal investigations (especially assisting the Bookkeeping and Credit Card Departments in forgery investigations); all guard services; and investigating preventive security measures.

We ask that all bank employees assist in First City's security measures — especially regarding signing in and out with the building guards when entering and leaving the bank after banking hours on evenings and on weekends. Also, please be alert to any situations that seem unusual or questionable and call John Pope at ext. 4624 or Bob Long by calling the bank operator.

Welcome to First City, Mr. Pope.

COURSES OF INTEREST



First City is offering something new . . . training and enrichment programs designed just for you, our First City employees. There are several courses to choose from and they were developed to benefit you at different stages of your career.

A course catalog is available in each department for you to review. If there are any questions, contact Abbie Daly ext. 4434.

With this program both our employees and the bank prosper . . . because with more knowledge and training everyone benefits.

DECEMBER BIRTHDAYS!!!					
12-1 12-2	John Bishop Laura Spry Gwen Rabb	12-18	John S. Burns Janice Crowder Merry Wade		
12-3 12-6 12-7 12-8 12-9 12-12 12-13 12-14 12-16 12-17	Gwen Rabb Yoo Mi Han Annette Irwin Kimberly Wooten Tom Hrin Enedelia Tovar W. C. Brown James Lee Kenneth Matthews Tom Yaeger Twila Fazende Bill Lierman Kit Gooselaw Alan Beezley Bill Armer Pete Petruzzi Judi Hargrove John Montague	12-21 12-22 12-23 12-25 12-27 12-28 12-29	Merry Wade Larry Wilkinson Sally Williams Joe Anzelone Francoise Huynh Midorie Kelley Christine Gonzalez Sammy Kipple Ellice Marchak John Oncken Richard Slade Marilyn Leuty Sylvia Haun John Beard Johnny Brown Bill Marshall Joan Caldwell HAPPY BIRTHDAY!!!	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	
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SUGGESTION ANYONE!!!

First City is offering Brown Bag Lunch Programs, but we need your suggestions. If anyone has any ideas please jot it down and send to Abbie Daly 11th Floor Personnel.

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Suggestion:	_
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