

FIRSTCITYBANKER

First City National Bank of Austin

Vol. 3, Issue 1

January 1983

Plan Your Year - Positively

1983 could be the "year of your dreams." This year will be exciting and rewarding only if you make it so. How do you accomplish this? By living each day with POSITIVE EXPECTANCY. What is POSITIVE EXPECTANCY? It is an attitude you must adopt and maintain. You must expect things to happen and your expectations must be positive.

To illustrate the positive — and negative — expectancy, Norman Vincent Peale tells the story of a group of people who, at the end of one year, decided to write their expectations for the coming year. Each person sealed his list of expectations in an envelope which would be opened and read aloud at the end of the following year.

At the end of the year, the envelopes were opened, the expectations of each had been fulfilled. The man who had written, "All I can expect is more of the old, miserable same," received during the next year exactly what he had expected. A woman who had listed ten worthy goals she wanted to achieve, found nine of the ten had been accomplished.

We can see from these examples that an attitude of positive thinking is crucial to accomplishment and personal success. Living with positive expectancy doesn't necessarily mean your life will be easy, free from disappointment, frustration or difficulties. But positive thinking can help you plan great accomplishments and desire the coming year to be the very best you've ever had.

First City Money Market Account

On December 14, 1982, our bank introduced the First City Money Market Account to our retail and commercial customers. It is anticipated that it will be the first of many new product offerings or changes to existing products as a result of the recent rulings by the DIDC. President Ronald Reagan signed the bill that allows us the right to offer this new product, and the government has set up product guidelines which we must follow.

A customer, either retail or commercial, may open the First City Money Market Account with a minimum balance of \$2,500 or more. This account provides our customers the opportunity to earn a high rate of interest (9%) as long as their balance is more than \$2,500 through January 10, 1983. If their balance falls below \$2,500, their rate will drop back to 5¼%.

This new account has many selling features. It's competitive, insured, convenient, simple and it's easy to compare.

Although this account has many fine features, it may not be suitable for all customers; e.g., customers with low savings or checking balances or customers with frequent withdrawal activity. The First City Money Market Account can be opened by any of our New Account representatives, and if you have a question about opening one of these accounts, call Lutie Little our New Accounts Supervisor at extension 4758.

	First City Money Market Account	Money Market Fund
Pays money market rates	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Funds readily available	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Withdrawals by check	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Unlimited number of cash withdrawals	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
FDIC insurance	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Guaranteed rate of interest	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Ease of cashing checks locally	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Funds available through 24-hour automated teller ...	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Immediate verification of deposit	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Monthly statement regardless of activity	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Deposits earn interest quickly; no mail delays	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Calendar Update

- January 4-7 Registration for Austin Community College (AIB Spring Semester), Palmer Auditorium.
- January 20 AIB Seminar, "Crime Prevention in Banks," with Sue Raine, Hyatt Regency Austin (dinner included)

Supervisor Development Path Program

The Supervisor Development Path Program provides supervisors with an educational program which allows for the progressive development of knowledge and practice of supervisory skills. The topics that are covered include:

- interviewing and selection of personnel;
- performance appraisal;
- motivation and elements of team building
- equal opportunity practices;
- communication techniques;
- planning (its purpose and process);
- delegation;
- decision making; and
- leadership styles.

We would like to recognize the following people who completed the program which consisted of nine and one half days spread over a ten-month period.

CONGRATULATIONS!



Front Row (Left to Right): Betty Culp, Tim Goles, Debbie Hudson, Janet Fergus. Second Row (Left to Right): Amie Franz, John Cerda, Gay Mayhan, Fred Nollen, Lutie Little, Gaynell Black, Janie Bartsch, Kim Carr not pictured.

I.D. Cards

Identification cards will be issued on Tuesdays from 7:30 a.m. - 8:30 a.m. and on Wednesdays from 4:00 p.m. - 5:00 p.m. Please call John Pope's office for appointments.



Abbie Daly

Training in 1983

January 1983 marks the one-year anniversary of First City's formalized Training Program for all associates. First City National Bank of Austin is a leader within the First City Bancorporation with a Training Program of this caliber. Our Bank management has played a vital role in the success of this program. Another reason our Training Program is such a success . . . Abbie Daly. Abbie joined First City with 20 years experience in the field of education. She is the training manager and coordinator of our in-house Training Program.

As of December, Abbie has seen 537 associates complete courses and 34% have attended more than one course. The training courses give you an opportunity to learn through the most effective techniques available. They also provide you with the opportunity to work together and share ideas among participants.

In 1983, five new courses will be introduced. They are listed below.

Personal Skills Courses

Professionalism

This course will develop the participant's awareness of the importance of professionalism and office decorum in the business setting with emphasis on the importance of communication and teamwork. This course was designed for all employees.

Stress Management for Non-Exempt

This course will provide information that will help participants heighten their awareness about causes of stress and its

impact on job performance. This course was designed for non-exempt employees.

Communications Courses

Active Listening/Communication Seminar

This seminar will increase the participant's communication abilities. This seminar is designed for managers, supervisors and exempt personnel.

Assertiveness Training

The course objective is to assist participants in identifying the key patterns of assertiveness and their relationship in the communication process. This course is designed for managers, supervisors and exempt personnel.

Supervision/Management Courses

Coaching/Counseling/Team Building

This course will provide participants with an awareness of the tools necessary in developing personnel and departmental growth. This course is designed for supervisors and managers.

To assist you in planning during 1983, Abbie has made available a pre-registration procedure: (a) select the courses beneficial to your department needs and development by referring to the Catalog for the selection process, course description, and training schedule; (b) complete a registration form for each employee per course selected; (c) send the completed form to the Personnel Department. Pre-registration will enable you and your supervisor to select dates and courses that are advantageous to your department work schedule.

The course catalog is available in your area for your review so you will be aware of scheduled courses. The authorization of your department head or supervisor is required, however, for registration.

If you have any questions or need additional information, feel free to call Abbie Daly at extension 4682.

Courses of Interest

Training courses for the month of January will be as follows:

CUSTOMER RELATIONS

January 18 & 19

NUMBER SKILLS

January 24 - 28

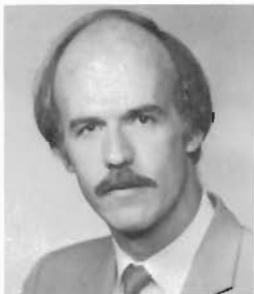
ACTIVE LISTENING

January 26

Information regarding course outlines and participant selection may be found in your Course Catalog. Classes will be limited to 15. Please complete a registration form for each participant per course selected and return them to Abbie Daly no later than January 10. Should you have any questions, feel free to call Abbie at extension 4682.

David Carroll to Teach A.I.B. Course

We are proud to announce that David Carroll, senior vice president and director of marketing at First City, will teach a Marketing course for the American Institute of Banking during the spring semester 1983. The course will be taught on Thursday evenings from 7:05 p.m. - 9:43 p.m.



David Carroll

Congratulations to New Parents

Maria and Greg Fuess are the proud parents of a baby girl, Mary Ellen, born November 27. She weighed seven pounds and six ounces.

January Birthdays

Tad Curtis	1/01
Martha Gamez	1/01
Deborah Loprinzi	1/01
Ed Alonzo	1/03
Fred Russ	1/04
Bernice Watson	1/04
Melinda Knight	1/05
Charles Flores	1/06
Julian Garcia	1/07
Booker Hicks	1/07
Marianne Jackson	1/09
Sharon Nevius	1/09
Wanda Burnett	1/10
Jimmie Canady	1/10
Kathy Carver	1/10
John Clapood	1/10
Ann Sanders	1/10
Betty Dabbs	1/11
Bernice Jezisek	1/12
Leslie Rylander	1/12
Clara Wright	1/12
Bill Attal	1/13
Wolf Bouldin	1/13
William Edwards	1/13
Hatti Woodard	1/13
William Chandley	1/14
Martha James	1/14
Ronald Miksck	1/15
Hugh Clarke	1/17
Linda Pearson	1/17
Abbie Daly	1/18
Judy Dittrick	1/19
Eugene Harper	1/19
Sharon Adamcik	1/22
Alonzo Blankenship	1/22
Danny Coleman	1/22
Rose Hardison	1/22
James Jones	1/22
Donald Magnuson	1/22
Debby Stockton	1/22
Dolores Vasquez	1/24
Ellen Stein	1/24
Michael O'Connel	1/25
Beverly Hunter	1/26
Jane Cappelle	1/28
Marlene Mayhan	1/29
Claire Netherton	1/29
Ray Steward	1/31
Neal Watt	1/31

Happy Birthday!

Wild World of Sports

Janie Villareal

The Karate State Championship was held in Austin during the month of December and our own Janie Villareal, who is in charge of maintaining and organizing our supply room, has won first place in her division. Janie is an advanced green belt, and in competition she is classed as an intermediate. She has been training in the Korean martial art style called Tae Kwon Do. This sport is the most effective method of weaponless self-defense but an intricate art. It is one of the most all-around methods of physical fitness since it utilizes every single muscle of the body. Tremendous skill and control are required in this sport.

Janie has been studying karate since 1978 and studies under her brother who is a fourth degree black belt. She has competed in ten tournaments and has eight trophies to show for it. In her last triumph she had to compete against three other women to place for her championship. This sport was developed through centuries of Eastern civilizations and is regarded as a beautiful and highly skilled sport.

Remember guys, don't ever sneak up on Janie . . . you could be in for a big surprise.

Paul Dextraze

Paul Dextraze, security officer, has recently taken top honors in the consolation category at the last open tournament held at the Western Trails Racquetball Club now known as Supreme Courts Westgate.

Paul has been playing racquetball since 1960 but the sport has only gained fantastic growth in the past six to eight years. He has played all racquet sports but racquetball is his favorite because of the fast pace and strategy required for winning. To keep in shape and ready for competition, Paul plays about five times a week and usually jogs and lifts weights three times a week.

Paul enjoys the competition of racquetball and the many friendships he acquires on the courts.

This sport is a great conditioner for the body and Paul says, "I'm probably in better shape at 50 than I was at 25."

So move over you tennis players . . . and try a little racquetball . . . you could get hooked!

What Is A Customer

- A customer is the most important person in my business.
- A customer is not dependent on us; we are dependent on him.
- A customer is not an interruption of our work; he is the purpose of it.
- A customer does us a favor when he comes in; we are not doing him a favor by serving him.
- A customer is a part of our business — not an outsider.
- A customer is not just a statistic; he is a flesh-and-blood human being with feeling and emotions, like ourselves.
- A customer is a person who comes to us with his needs or his wants. It is our job to fill them.
- A customer is deserving of the most courteous and attentive treatment we can give him.
- A customer is the life-blood of this and every other business. Without him, we would have to close our doors. **DON'T EVER FORGET IT.** Because at one time or another, **YOU** are a customer.

Submitted by Linda Rachui

Welcome

We would like to welcome the following new employees to First City:

- Patti Baldree Teller
- Karen Chenault..... Customer Service
- Anthony Furman..... Accounting
- Wayne Hanes..... Customer Support
- Linda Henry..... Item Processing
- Shane Middleton..... Item Processing
- John Reeves..... Data Processing
- Reuben Rios..... Item Processing
- Trina Shipp..... Teller

Congratulations

Congratulations to those people completing training courses during the month of December.

EFFECTIVE PRESENTATIONS

- Gary Fowler
- Carol Johnson
- Paula Kerr
- Bill Lierman
- Sallie Vance

Remembrance of the Christmas Party



Photography by
Melvin Guidry
and Michelle Seiner

First City Banker
published by
Marketing Division
First City National Bank of Austin

Editor — Shannon Boggs