

First City National Bank of Austin

<u>Vol. 3. Issue 8</u> August 1983

The Countdown Begins

Ideas, Ideas... that's what we're looking for. The incentive program has been a huge success and you still have time to submit that idea you have been contemplating. Remember, you can receive cash awards...

We are proud to announce, and add to the list, eight cash award and eleven First City coffee mug winners:

Tom Hrin, assistant vice president of Collection and Exchange, submitted an idea that would impose a fee on incoming collection items that are not sent by a bank.

Linda Robinson, a teller at our west drive-thru facility, thought that attaching "Postage Guaranteed" stickers to the drive-thru "tubes" could stop the theft problem of the tubes.

IDana Stringfellow in our Consumer Lending area had an idea that could-reduce the time spent on tracking lost titles. This idea involves mailing titles by certified mail for out-of-town customers and have those customers who live in the area pick up their titles from the Bank when their notes are paid in full.

Normagene Giles, assistant vice president of Item Processing, was also a winner. Within her area, they have the staff and equipment to process microfilm for correspondent banks. This idea would generate income and would be an on-going process.

Leslie Rylander in our Customer Service Department thought we should discontinue printing DDA statements which have been returned by mail and that have had no activity for a three-month period.

Abbie Daly, personnel officer, submitted an idea that will be initiated and would result in savings for our Bank.



Abbie Daly and Dana Stringfellow. Not pictured: Karen Chenault and Leslie Rylander

The idea would cut the cost of purchasing AIB books every semester for those employees taking courses. Students from our Bank will be asked to return their books after completion of the courses. The books will be reused from year to year.

Karen Chenault in our CustomerService area and Marilyn Lawson,
Commercial Note Operations, both
submitted good ideas, but their ideas
have not been implemented.



Seated: Marilyn Lawson and Linda Robinson Standing: Normagene Giles and Tom Hrin

The following people were awarded First City coffee mags: Alan Beezley, Trust; Margie Mahavier, Bookkeeping; Roger Wright, Programmers; Louis James, Trust; Truong Cao. Trust; Bill Waltrip, Loan Review; Vivian Rios, Data: Pat Barker, Trust; Mary Bertha Espinosa, Accounting; Pat Thomas, Item Processing: and Tom Ashburn, Auditing.

Congratulations to all winners!

Moving Up



Shirley Lassiter has been promoted to assistant vice president of our Regional Banking Division.

Shirley received her BBA in business management from the College of William and Mary, Williamsburg, Virginia. She joined our Bank in 1982 as regional banking officer with seven years of experience in banking.

Shirley is a member of the National Association of Bank Women-Austin Chapter, State Education and Training Committee-National Association of Bank Women, is a senior captain for the Austin Aqua Festival, and account executive for the 1983 United Way Campaign. This Fall Shirley will be teaching *Principles of Banking* for AIB.

Director Spotlight

The three people we are featuring this month play very important roles, not only as directors of our Bank, but also as community leaders. May we introduce . . .



Beryl Milburn

Beryl Milburn was the first woman to serve on our Board of Directors, and she became a member of our Board in 1975. Mrs. Milburn is a graduate of The University of Texas and was raised in Tampico, Mexico.

She is a member of The University of Texas' Board of Regents and has served two and one-half years of her six-year term. On this Board, Mrs. Milburn is chairman of the Land and Investment Committee which is responsible for two million acres of land in West Texas and investments in the permanent fund.

Prior to joining the Board of Regents, Mrs. Milburn was appointed by former Governor Clements to serve as chairman of the Coordinating Board. This state agency coordinates higher education within the State and is responsible for approving new college construction, new degree programs, and new courses.

For many years, she was actively involved in the Republican Party. She served as vice chairman of this organization and was vice president of the Texas Federation of Republican Women. She was also a delegate to four national conventions which included the Eisenhower convention, two Nixon conventions, and the Goldwater convention.

Apart from her many activities, Mrs. Milburn enjoys spending time at her lake house and enjoys playing raquet-ball and tennis.

When asked about serving on our Board of Directors, Mrs. Milburn commented, "I find it a wonderful learning experience and I'm proud to be a part of it."



Robert Mueller

Robert Mueller, at one time or another, has served on all committees within our Board of Directors and has been chairman of the Trust Committee since 1963. It was in 1962 that Mr. Mueller was elected to our Board of Directors.

Mr. Mueller is the senior partner of the firm, Mueller and Vacek. He is a tax attorney which encompasses counseling of wills, estates, and taxes. He has been in practice since 1942 and is a graduate of The University of Texas.

Robert Mueller Municipal Airport is named after Mr. Mueller's father who was instrumental in planning for an Austin airport. The terminal was dedicated in 1930.

Mr. Mueller is a member of the St. David's Community Hospital Board of Trustees, a member of the Board of Trustees of St. David's Health Care Foundation, member of the Board of Directors of Texas Interscholastic League Foundation, is a director of First National Bank of Woodville, is a member of the Travis County Bar Association, State Bar of Texas, and the American Bar Associaton, and is a Fellow in the Texas Bar Foundation.

When Mr. Mueller has the opportunity, he enjoys spending time at his lake house on Lake Travis where he does some fishing. He is also a stamp collector, a hobby he began as a boy and has continued the hobby over the years.



Robert Sneed

Robert Sneed is an attorney and partner of the law firm of Sneed, Vine, Wilkerson, Selman, and Perry.

The firm was established by Mr. Sneed's father in 1927. Upon graduating from The University of Texas, Mr. Sneed joined the firm. He has practiced law since 1947, and he is primarily involved in insurance and real estate counseling. In 1963, Mr. Sneed was asked to be a member of our Board of Directors and is the second generation within the Sneed family to serve on our Board.

Mr. Sneed is currently active on the Board of the Travis County Livestock Show and has served as president of the organization. When in office, the group was directing its efforts to secure a new facility to house the rodeo which is one of the largest independent rodeos in the State. Other organizations that he has been active with include serving on the Board of Goodwill Industries, advisory Board member of Seton Hospital, is a member of the State and Travis County Bar Associations, and was a former Democratic County chairman.

When Mr. Sneed has leisure time, that time is spent on his ranch located between Johnson City and Dripping Springs where he raises Simmental cattle. This breed is now about the third largest breed in the United States and the cattle are imported from Europe.

Thank you for taking time from your busy schedules to make this article possible.

15+ Years of Service

The 60s were growing years and a number of fine individuals joined our Bank and are still giving 100% to the organization today.

Bill Attal is assistant vice president and trust officer and has been with our Bank since February of 1966. He is one of three individuals in charge of Employee Benefits which focuses on coordinating employment retirement accounts within the different areas of the Trust Division.

When Bill joined our Bank as a teller, he was a student at The University of Texas. In 1966, a new motor bank located at Ninth and San Jacinto was opened, and Bill was there to greet and help the first customer through the new facility. At one point in his career, he supervised Commercial Loan Operations and later headed Trust Operations. In 1979, he joined Trust Administration.

What has motivated Bill to work for First City for 17 years? "The opportunities that I have had. Working within the Trust Division intrigues me; this area does everything a bank does but on a smaller scale. I have been striving to get back into a position with public contact, and I have done so. Now I have the best of both worlds."

Bobby Campbell, Walter Carter (Jap), and Julian Garcia joined our Bank some 15 years ago, and they all agree that "the Bank has been very good to us." These three fine gentlemen are parking attendants in our parking garage, and Bobby serves as parking operations officer.

At the time of their employment, our garage manned 20 attendants, and the garage was open around the clock, seven days a week. It was a full-service garage with attendants parking every car. Today, six attendants handle the comings and goings of our customers, and there is no longer a need for a 24-hour crew.

The consensus of the group is that "it just wouldn't be the same around here (garage) if one of us left."

Ken Decker has been with First City since 1967. His career began in the Loan Adjustment Department, and presently, he is assistant vice president and manager of this area. He oversees the

daily operations of a five-person team that makes up Loan Adjustments. He is also the liaison person between our Bank and First City Dallas when credit card assistance is needed for a particular customer and/or officer.

What has motivated him to remain at the Bank over the years? Ken said, "It is a good working environment, and I enjoy the people I work with."

Booker Hicks started at First City right out of high school, and Booker comments, "It was my first job, and First City is the only company I have ever worked for."

He was hired as a runner in our Mail Room, and as our Bank grew, so did Booker's career. He worked as a teller and later transferred to Commercial Loan Operations, and in 1974, he was promoted and put in charge of that area. Booker is presently assistant vice president and manager of Loan Operations.

Why has **Helen Janak** chosen to make her career at First City for 18 years? "What can I say? I like the people. I've grown up with a number of them, and I feel like they're part of my family."

Helen is an investment clerk in our Investment Division and last month marked two years within the division. Her responsibilities include municipal bond closing, and she specifically handles the accounts for the State Employee Retirement System. She has worked in a number of areas within our Bank from Bookkeeping to Return Items.

Harold Page joined First City in February of 1965 as a paying and receiving teller. One of his primary responsibilities at the time was physically rolling coins in the vault area. After two years as a teller, Harold transferred to Commercial Loan Operations and later became supervisor of that area. In 1968, the Credit Card Department was created and Harold joined the staff. Today, he is senior vice president of Loan Administration which oversees the Loan Operations (commercial and consumer), Credit Administration, and the Credit Department/Operations.

Why First City for 18 years? Harold's response: "The sincerity of the manage-

ment; I feel they looked out for me from the day I started to this very day. If an opportunity arose, I got a shot at it."

Eleanor Poole joined the Real Estate Department in August of 1967, and at the time, it was a two-person office with Eleanor serving as secretary and W. C. Brown heading the department. She has witnessed the growth of our Bank as well as the Real Estate Division, and presently, she is vice president of Real Estate Operations.

"I have had the opportunity to grow within my career, and it has been exciting. The people I have worked with and work with today, along with our customers, have also been important factors," says Eleanor.

Jo True is vice president of the Credit Department and oversees that area along with Credit Operations, Commercial and Consumer Operations, and the Collateral Department. This month marks Jo's 15th anniversary with our Bank.

Originally from Missouri, she moved to Texas and was in banking in Fort Worth and Big Spring prior to joining us. Her first years were spent as a teller, and in the mid 70s, she went on board with the Credit Card Department.

Jo's comment about First City was "the Bank is a pleasant and friendly place to work, and the benefits are a big plus, too."

John Wolf serves as executive vice president and trust officer and is an advisory director on our Board.

He joined our Trust Department when it was just getting its feet wet some 18 years ago. He has had the opportunity to be on the ground floor and see the Department grow into the largest Trust Department within Austin as of December 1981, the twelfth largest Trust Bank within Texas, and ranks eighth in employee benefit plans within our State. Today, the Trust Division, with a book value of over \$800 million, employees 39 individuals.

If you fit into this category and we have missed featuring you, please call extension 4714.



New Machines

On July 1, First City introduced another Teller 2/Pulse location at 1712
 East Riverside Drive. This new facility has two machines; one located in the air-conditioned building and the other is a convenient drive-thru facility.

The East Riverside location brings the network to 14 locations throughout Austin.

 We have also added an additional machine at our Target North location. This machine will help process the large number of transactions thus eliminating lengthy lines.

Campaign

- During mid July, a direct-mail piece was sent to over 10,000 customers encouraging them to apply for a Teller 2 card. This mail piece furnished the customer with materials s/he needs to apply for a card by mail.
- A press release was mailed to about 600 customers during the first week of July announcing our new Teller 2 location on Riverside Drive.
- An awareness campaign is underway using point-of-sale brochures in our lobby and drive-thru facilities. These brochures spell out the convenience of using automated tellers.
- A Pulse radio campaign was kicked off during the last week of June. These radio spots ran the last weeks of June and July with a final run during the last week of August. The radio spots can be heard on any major radio station throughout the city. The purpose of these campaigns is to increase our customers' aware-

Teller 2 Update

ness of automated tellers and to introduce them to the convenience of banking through the use of Teller 2/Pulse machines ... which are located in key areas throughout the city.

Expanding Services

As we are expanding our service capabilities in Austin, First City Houston is broadening their capabilities. Exxon Company, U.S.A., and First City National Bank of Houston have jointly announced plans where Exxon will test market the sale of its products and services using an advanced electronic payment system. The test is underway at ten Houston-area Exxon service stations and will run for a minimum of six months.

All self-serve islands at the ten locations will be equipped with an "island card reader," and similar equipment will be located in the station for full-service customers. Customers will insert their Teller 2 card, key in their personal identification number, and authorization from the bank will indicate to the customer to begin fueling. After fueling is completed, the purchase amount will be electronically transmit-

ted to the customer's bank which will debit the account. Customers, at their option, will receive a receipt for their purchase.

Exxon will honor any First City Teller 2 card at the "discount-for-cash" price.

Name Change

During the months to come, First City will begin phasing in a new name for our Teller 2 network ... **FirstNet**. The name, Teller 2, has been successful since it was introduced in 1978, but this name no longer satisfactorily describes the services and features we plan to offer.

The new name, FirstNet, is the same graphic style as the First City logo and should be readily identified by our customers.

The Houston area will be the first to introduce the new name, and the name change will not take effect in the Austin area until much later this year.

So keep in mind, wherever you see the FirstNet logo, your Teller 2 card will be accepted.



AIB Fall Class Schedule — 1983

Principles of Banking	Wednesday	4:35-7:05	Rio Grande Campus
	Tuesday	4:35-7:05	Rio Grande Campus
	Monday	7:15-9:45	Rio Grande Campus
	Tuesday	5:40-8:20	Reagan
	Tuesday	5:40-8:20	Crockett
	Monday	6:30-9:10	Westwood
Accounting I	Mon. & Wed.	4:15-5:30	Rio Grande Campus
recommig r	Mon. & Wed.	5:40-6:55	Rio Grande Campus
	*Tuesday	4:30-7:00	To Be Announced
Deposit Operations	Tuesday	7:15-9:45	Rio Grande Campus
Money & Banking	Wednesday	7:15-9:45	Rio Grande Campus
Installment Credit	Thursday	4:35-7:05	Rio Grande Campus
Federal Regulation of Banking	TBA		TBA
*AIB credit only			

Registration for Fall courses will be Friday, August 19. For more information, contact one of the following AIB representatives: Sharon Adamcik, Sammy Kipple, Bob Lancaster, or Linda Rachui.

Friends of P.D.A.P.

On June 28, 1983, First City hosted an early morning breakfast on behalf of the Palmer Drug Abuse Program. This breakfast kicked off the three-day fundraising campaign and was a first for the program. **John Scurlock** is very active on the Board of Directors of P.D.A.P. and was the guest speaker. There were approximately 100 individuals on hand to offer their support in this effort

Our Bank had a ten-member team which included **Shannon Boggus**, Marketing; **Wanda Burnette**, Marketing; **Peggy Buxkemper**, Commercial Lending; **Dave Carroll**, Marketing; **Bobbie Collins**, Marketing; **Doug Danforth**, Commercial Lending; **David Goertz**, **Co**nsumer Lending; **Shirley Lassiter**, Regional Banking; **Bill Lierman**, Commercial Lending; and **Lutie Little**, Marketing. Other individuals participating from our Bank but who were part of another team included **Janet Nash**, Cash Management, and **Beverly Scott**, Trust.

First place in financial institutions went to First City raising \$3,735. Top performer went to Doug Danforth with contributions totaling \$900.

The campaign raised \$15,000 for the program, and with the help of these dollars, the program can continue to help those individuals who have drifted into hard times

AIB Softball Tournament

Sharon Adamcik, AIB Softball Tournament Committee chair, has announced the annual softball tournament to be held September 10 from 8:00 a.m. until 5:00 p.m. at Butler Fields.

This tournament is co-rec, and teams from member banks will compete for trophies. If you would like to be on First City's team, please call Sharon at extension 4858 prior to August 15.

Austin Aqua Festival



The Austin Aqua Festival is celebrating its 22nd year, and this year should prove to be not only bigger but more appealing. There will be five entertainment stages, and the list of entertainers who will be featured throughout the Festival will definitely get you in the dancing mood ... whether it's country western or rock-n-roll.

Fest nights will focus on different heritages that make up the Austin community as well as Central Texas. From entertainment to cuisine, you can taste and learn a little about the variety of cultures within our area.

Make note that not only will you be able to enjoy that particular heritage group's entertainment, but also country western music and Austin Sound can be heard every night.

The Festival is expanding its grounds and will be providing free shuttle buses between parking areas and Auditorium Shores. Little Fest for children is enlarging its area and will entertain children of all ages with music to puppet shows. These changes from expanded music format to easy access to the Festival will prove to be a huge success.

Joan Lusk, assistant vice president of Wire Transfers and Funds Control, is a vice commodore and member of the Board of Directors of the Austin Aqua Festival. For the past eight months, Joan has been planning and working on this year's Festival along with thousands of volunteers. Our Bank alone has many individuals volunteering their time to make the Austin Aqua Festival a success ... and without their support, the Festival wouldn't be.

Joan comments about the Festival: "This year is going to be the best ever, and we hope all Austinites will take advantage of all the fun and entertainment that the Festival has to offer."

Graduates 1983

On June 10, 1983, **Latrell Bellard**, vice president of Commercial Lending, graduated from The Southwestern Graduate School of Banking at Southern Methodist University. This three-year course is offered only to bankers.

The majority of the courses are taken as an extension program, but an extensive two-week program is held once a year on campus which includes numerous workshops and seminars.

Latrell responds: "I found it to be very beneficial, and I appreciate the support that was provided by First City."

Mary Bertha Espinosa has been with our Bank for one and one-half years and is the accounts payable clerk in our Accounting Department. On June 15, 1983, Mary Bertha graduated with high honors from Durham Nixon-Clay Business College. She is now recognized as a certified accountant with a degree in business administration and senior accounting. In order for her to receive this degree, she attended night school, and during the last semester, she spent her lunch hour in class.



Latrell Bellard



Mary Bertha Espinosa

"The main reason that I pursued this was for myself, but I hope that the courses I took will prove to be beneficial in my work here at the Bank," commented Mary Bentha.

We would like to congratulate these two individuals and commend them on their dedication in pursuing their degrees.

Hats Off!

Hats off to those people completing training courses during the month of June.

Communication Seminar for Work Leaders

Laura Cobo	Ramona Morris
Darryl Cook	Casey Sieverman
Beverly Hoerig	•

Customer Relations

Vickie Cooper	Bruce Peterson
Tasha Elliott	Cathy Randolf
Pat Langerud	Adeli Rodriguez
Monica Noe	Rene Santos
Steve Parker	

Stress Management-Exempt Personnel

Gail Hess	Patricia O'Neil
JoAnn Kunde	Kay Scott
Elsa Lopez	Michelle Seinera
Mike Majewski	

Telephone Techniques

Theresa Brandt	Kathy Olsen
Gennell Guyton	Rita Salazar
Patti Miller	Shelley Taylor
Claire Netherton	Margie Vallejo
Sharon Nunez	Terry Williams

August Training Schedule

The training courses for the month of August are as follows:

Telephone Techniques August 9

Active Listening August 11

Customer Relations August 16 and 17

Cross Selling August 18

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 and return them to Abbie Daly no later than August 2. Should you have any questions, please feel free to call Abbie at extension 4682.

August Birthdays

•	
Glenda Tiemann	8-01
Theresa Vannoy	8-01
Jim Arth	8-02
Gregory Martinez	8-02
Mary Samuels	8-02
Tracey Folse	8-03
Patricia Thomas	8-03
Tommy Bartoli	8-04
Nancy Rathmanner	8-05
Cynthia Purifoy	8-06
Teresa Wommack	8-07
Sylvia Haun	8-08
Mary Anderson	8-09
Monica Noe	8-09
Janice Moore	8-10
Leslie Wilkerson	8-12
Maria Medina	8-13
Lynn Gipson	8-14
Sharon Goodwin	8-14
Dan Keyser	8-14
Karen Gibson	8-16
Terrie Hall	8-17
Rebekah Nowlin	8-17
Regenia Storie	8-17
Angela Taylor	8-17
Stephen Tidwell	8-17
Paula Skerkowski	8-18
Vickie Cooper	8-19
Darla Crow	8-19
Linda Rachui	8-19
Wendy Hajduk	8-20
Bobbie Collins	8-21
Nora Garza	8-21
Janet Jackson	8-22
Joy Meadows	8-22
Laverne Robinson	8-22
Charles Silguero	8-22
Keith Doran	8-23
Stanley Oestrick	8-23
Frank Hrachovy	8-24
John Scurlock	8-24
Shelley Taylor	8-24
Jack Collins	8-26
Hortense Solano	8-26
Manuel Barbosa	8-27
Jeffrey Wright	8-27
Lisa Carothers	8-30
Deborah Burns	8-31
Cynthia Rendon	8-31
Scott Stevenson	8-31

HAPPY BIRTHDAY!

Welcome to First City

We would like to welcome the follow-
ing new employees to First City:
Richard Baker Item Processing
Flora Brady Data Processing
Stephen Chauvin Mail Room
Michelle Duggan Teller
Sara Garcia Credit
Nancy Harris Consumer Loans
Elizabeth Harwood Real Estate
Stephen Higgins Mail Room
Vicki Johnson Teller
Diana Natera Teller
Kaylinn Phelps Consumer Loans
Liz Saldivar Trust
Debra Shanks Data Processing

Congratulations!

Marilyn Stark (Programmers) and husband Wayne have a new addition to their family. Jennifer was born on July 13 and weighed 6 lbs.

Kimberly Diane and Kathleen Denise are the names **Sherry Strange** (Credit Operations) and husband Bill have given their twin daughters. Kimberly was born on July 15 and weighed 5 lbs., 8 oz. Kathleen was born on July 16 weighing in at 5 lbs., 10 oz.

Mary Rutherford (Credit Operations) and husband Rick have named their new baby boy Gene Eric. He was born July 18 and weighed 9 lbs., 3 oz.

Correction

In last month's issue, several people were incorrectly listed as completing the Supervisory Development Path Program. Peggy Buxkemper, Bobbie Collins, John Jett, Glenda Lane, Shirley Lassiter, Frank Mitchell, Janet Nash, David Steers, and Larry Wilkinson should have been recognized for completing the Sales Development Path Program. Please accept our apologies for this error.

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