

FIRSTCITYBANKER

First City National Bank of Austin

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December 1983

Moving To . . .



Robert Byers, Jr.

First City National Bank of Austin would like to introduce you to **Robert Byers, Jr.**, assistant vice president and trust officer, and **William Waltrip**, vice president of commercial lending.

Robert has been in banking for nine years and was formerly with InterFirst where he served as a trust officer. His responsibilities at First City will involve estate and personal trust administration.

Robert holds a B.B.A. in finance from The University of Texas at Austin. He recently graduated from the Southwestern Graduate School of Banking, Southern Methodist University, with a major in trust.

Some of the community activities that Robert is involved in include: Boy Scouts of America, United Way, and he is a director of the Central Texas Estate Planning Council.

Robert comments about his career move, "When I made the decision to join First City, I knew I was making a good decision, but I didn't realize how good until I got here. I feel fortunate to have been hired by First City and to have the opportunity to work with such a fine bunch of people."



Bill Waltrip

William (Bill) Waltrip has been associated with First City since 1971, most recently serving as senior loan review representative and manager of the Western Group of the First City Bancorporation of Texas, Inc. In this position he was responsible for the management of the asset quality evaluation of nine banks of the Western Group with emphasis on commercial loan portfolios, including real estate construction and development, mortgage banking, and energy-related credits. Bill rejoins our bank as vice president of commercial lending bringing with him a strong knowledge and background of First City.

Bill is a part-time instructor at Austin Community College where he teaches various courses in commercial and consumer credit. He is a graduate of Texas Tech University where he holds a B.B.A. in economics.

We at First City would like to welcome Robert and Bill to our bank. We wish them much success in their careers at First City National Bank of Austin.

Working Together

As another year draws to a close in this joyous Christmas season, we want to express our sincere appreciation to all of our friends and co-workers for this year of working together.

Even as the year winds down, we must be thinking of the time ahead, of a renewal of our mutual effort in many areas. First the toys and joys of Christmas, the welcome of a new year, then on to new and better things. We know that, working together, we will meet the test.

To you and your families, wherever they may be, our best wishes for a peaceful and delightful holiday.

May you have a good new year, filled with everything you wish for.

The First City Banker Staff

First City Centre . . .

First City Centre is a reality and now the headquarters for several of our departments.

Ninth Floor will be occupied by:

Personnel
Cash Management
ATM Service/Credit Cards
Accounting
Data Administration
Customer Support
Loan Review
Auditing

Tenth Floor will be occupied by:

Trust
Investments
Funds Control

Phone extensions will remain the same, but keep this move in mind when referring customers to given areas.

Even though some of our operations are across the street, it doesn't mean we have to lose touch with each other . . . drop by and pay a visit to these new offices; we're sure they'll be glad to show off their new headquarters.

The Board of Directors of First City National Bank of Austin Promotes Twelve

AUSTIN — November 15, 1983 — John C. Scurlock, chairman of the board, and Jack A. Collins, president, of First City National Bank of Austin have announced the following promotions:



Gordon McNutt

Gordon McNutt has been promoted to executive vice president of real estate. He joined our bank in March of 1982 as senior vice president and manager of our Real Estate Division. Prior to moving to Austin, he was vice president/group manager of real estate at First City National Bank of Houston, a position he had held since 1973. Gordon earned his B.B.A. from The University of Texas and his M.B.A. from Northwestern University Graduate School of Business Administration.



George Grimes

George Grimes has been promoted to senior vice president of real estate. He is responsible for interim construction loans on residential and commercial projects. He is a graduate of Texas Christian University and the Banking

School of the South. George joined First City National Bank of Houston in 1974, and in 1978 he joined First City National Bank of Austin. His community involvements include: Austin Mortgage Bankers Association, Austin Builders Association, and the Austin Board of Realtors.



Ray Hudson

Ray Hudson has been promoted to senior vice president of commercial lending. He joined our bank as a vice president in 1981. Ray has held several positions in banking since 1949, including nine years as president and C.E.O. of Travis Bank and Trust.



Frank Mitchell

Frank Mitchell has been promoted to senior vice president and senior trust officer. Frank has a broad and general working knowledge of both commercial and trust banking and has

many years' experience in both fields. He joined our bank in 1976, and after heading the Personal Trust and Estate Department of the Trust Division for several years, he is now responsible for the overall internal administration of the Trust Division. Frank is a graduate of The University of Texas and Southwestern Graduate School of Banking at Southern Methodist University with a trust major. His professional memberships include: Central Texas Estate Planning Council, Austin Association of Life Underwriters, Agribusiness Committee, Travis County Extension Service, Quality Austin, and International Association of Financial Planners.



Gary Peese

Gary Peese has been promoted to senior vice president of our Investment Division. Gary is manager of that area and is responsible for the coordination of various public fund relationships, investment security clearance activities for numerous state fund accounts, and advises and assists customers with their investment needs. In 1971 he joined our bank as a commercial teller, later transferring to Investments. He received his B.A. from The University of Texas, and his involvements outside the bank include: Austin Investment Association and the Austin-San Antonio Society of Financial Analysis.



Nyla Revell

Nyla Revell has been promoted to senior vice president of human resources. Nyla brought nine years of banking experience to our bank when she joined First City in 1979 as assistant auditor. Later she was promoted to auditor. In 1980 she joined Personnel as an assistant vice president, and in 1982 she was promoted to vice president and personnel director. Nyla attended Moorhead State University and is a member of the National Association of Bank Women-Austin Chapter and is treasurer of the V.O.E. Advisory Committee of the Austin Independent School District.



Jerry Shook

Jerry Shook has been promoted to senior vice president and trust officer. He has been with our Trust Division since 1974. Jerry is manager of the Employee Benefit and Corporate Trust Department and is responsible for the overall activities of this area. He has nine years of experience in the trust industry which includes administrative and operational duties in employee benefit plans and corporate bond trusteeships. He is presently involved in the following professional organizations: member of the American Bankers Association, Employee Benefit Services Committee; member of the Texas

Bankers Association, Trust Section Corporate Services Committee; Alpha Kappa Psi, Professional Business Fraternity (lifetime member); Central Texas Estate Planning Council; Bank Marketing Association; and member of the Southwest Pension Conference. Jerry earned his B.B.A. in finance from Baylor University and his M.B.A. in business management from St. Edward's University.



Mike Kunz

Mike Kunz has been promoted from data systems officer to assistant vice president of data processing. He graduated from Durham Business College with a degree in accounting and computer programming. Mike has been with First City since 1968, and at the time, he joined us as a night shift computer operator. From this position, he transferred to day shift operator, operations supervisor/programmer, data systems officer in 1979, to program manager in 1981.



Liz Archer

Elizabeth (Liz) Archer has been promoted to trust operations officer. She is currently responsible for the bond and coupon paying area. Liz joined First City in 1978 in the mortgage area of Trust Operations. In 1981 she was promoted to assistant trust operations officer. Her community involvement includes the Austin Aqua Festival and Travis County Livestock

Show and Rodeo. Liz holds a B.B.A. from St. Edward's University.



Janice Ross

Janice Ross has been promoted to data operations officer. She joined First City in 1971 as a key entry operator and was promoted to data control and key entry supervisor in 1980. In 1981 she advanced to first shift supervisor. Janice attended Durham Business College and is a member of the Bannockburn Baptist Church.

Dan Strey has been promoted to data operations officer. Dan attended Southern Methodist University, and in 1975 he joined First City as a computer operator. In 1979 he was promoted to third shift supervisor. Dan's hobby — he's a professional bowler!



Ramona Morris

Ramona Morris has been promoted to assistant trust operations officer. Her responsibilities include: supervision of seven people, the SEI computer system, the evaluation of common trust funds, and the purchase of short-term funds which is done on a daily basis for trust accounts. Originally from California, Ramona attended American River Junior College in Sacramento. She is currently involved with Joslin Elementary School and Porter Junior High School PTAs.

Director Spotlight

This month we are featuring two **advisory directors** who are important to our bank and the Austin community. Introducing ...



E. A. Moeller

E. A. Moeller joined the Board of Directors in 1951 when the bank was known as Fidelity State Bank.

He began his career in the dairy business with the Borden Co. in San Antonio. In 1937 he and his family moved to Austin where he joined Superior Dairies of Austin. Mr. Moeller retired as president of Superior Dairies in 1974.

Mr. Moeller has given much of his time to civic work, having served on the Board of Directors of the Austin Better Business Bureau, the Chamber of Commerce, American Red Cross, the United Fund, the Kiwanis Club, and the Economic Development Foundation. He also served as president of the Austin Better Business Bureau and president of the Dairy Products Institute of Texas.

Mr. Moeller takes pride in being part of First City and seeing the bank grow from a \$6 million bank in 1951 to a \$600 million bank in 1983.

The Moellers are enjoying their retirement and enjoy spending most of their time in Austin.

This concludes our Director Spotlight series, and we hope that all of you have enjoyed meeting our directors as much as we have!



J. P. Yeates

It was in 1954 that **J. P. Yeates** joined our Board of Directors, and at the time, he was president of Austin Laundry and Dry Cleaning Company and owned the Austin Linen Supply and Garment Rental. It was ten years ago this November that Mr. Yeates retired. He presently is involved in real estate rentals, and he and his son-in-law have a ranch southeast of Austin.

Mr. Yeates has put many hours into community work, having been involved with the Austin Jaycees; Senior Chamber of Commerce, having served on their board and as vice president; the Kiwanis Club; and was one of the first directors of the Austin Better Business Bureau.

Golfing is his favorite sport, and three or four times a week you will find him on the hike and bike trail at Pease Park walking an average of three miles.

Thank you gentlemen for making this article possible.

Teller 2 is Now FirstNet

As we told you before, First City is adopting a new name for our automatic teller machines ... FirstNet. Across the state the name change has already taken effect, and for the Austin market, the transition will begin on December 1st.

Awareness Campaign

- statement stuffers have already been circulated
- newspaper and magazine ads
- 60-second radio spots
- on December 5, outside signage on all existing, bank-owned Teller 2 locations will begin adopting new FirstNet signage

FirstNet continues to be a part of the statewide network of PULSE, but with a new name, new services are introduced. FirstNet will offer to you and our customers convenience at over 2,000 locations in 47 states across the country with a system called PLUS. This nationwide system provides you with the ability to get cash, transfer funds, and check your account balances. First City is the first PLUS member from the state of Texas.

Facts About the Transition

- Teller 2 cards will continue to work in FirstNet machines until all Teller 2 cards are replaced; this is scheduled to begin during the first quarter of 1984.
- New pin numbers will be issued. WHY? To afford our customers and you full advantage of an upgraded, expanded system.

First City MasterCard and Visa customers will be able to obtain cash advances from any FirstNet machine:

- An additional pin number will need to be assigned to make this form of transaction.
- Cash withdrawals will be billed to your regular credit card account and interest will be charged.

How do you apply for these new MasterCards and Visas? Just call 1-800-442-1497.

First City Takes 1st Place



The results have been tallied for the 1983 Chamber of Commerce Membership Blitz, and we are proud to announce that First City has won first place in the "financial institutions" category. Our team brought in 67 new memberships for a total dollar value of \$10,775.

Our top dollar producer was **Mark Monroe** with 16 memberships for a total dollar figure of \$2,950, and our top membership producer was **Tim Lear** with a total dollar figure of \$2,850 having achieved 19 new memberships.

There were approximately 28 companies throughout Austin participating in this year's Membership Blitz with the companies divided into two categories: financial and non-financial. In the financial category, the following took top honors:

First City
InterFirst
Texas Commerce
RepublicBank

The 1983 Chamber Blitz brought in a 35 percent increase of new members for a 62 percent increase in dollars over last year. Congratulations to the First City team members:

Dave Carroll, Captain **Gary Fowler**
Latrell Bellard **John Jett**
Wanda Burnette **Tim Lear**
Peggy Buxkemper **Mark Monroe**
Doug Danforth **Judy Nemir**



AIB Update



Kay Scott

During November an AIB seminar was held and taught by our own **Kay Scott**, personnel officer. The seminar, entitled "Written Communication for Bankers: Writing for Results," addressed the logical organization and writing of letters and reports. The course emphasized the means of getting results from written communication.

Kay has been in banking for 12 years and has a strong background in writing. She has written numerous employee publications from handbooks, personnel manuals, and recruitment brochures to quarterly magazines. Prior to joining our bank, she worked for the Fifth Federal Reserve District in which she helped them implement a new job evaluation/salary administration program.

As a qualified instructor, Kay offered to her participants an intense 15-hour, hands-on experience course that will prove to be beneficial in their particu-

lar job. This is the first time this seminar was offered, and it is hopeful that it will be offered again in the Spring of 1984.

Upcoming Seminar, "Professional Image Development"

The next AIB seminar, "Professional Image Development," is a presentation designed to help participants discover their communication style, goals, and image. Using a diagnostic questionnaire, Barbara Miller and Margaret Keys will help you assess your personal communication style and your goals, then work with you to improve your skills so you present yourself, your ideas, and your bank in the most convincing manner.

Find out how to:

- play to your strengths and your own style;
- command attention in meetings;
- control butterflies;
- sell your ideas to your colleagues, your employees, your manager, or your board;
- size up your audience of one or twenty; and
- listen for the real message from your manager or customer.

Date:	Tuesday, December 6, 1983
Time:	7:00-10:00 p.m.
Place:	Marriott Hotel, Salon E
Dress:	Casual
Cost:	\$20 AIB Member or \$25 Non-members (includes refreshments and all materials)
Registration:	Call Sharon Adamcik at extension 4858 or Linda Rachui at extension 4370

Season's Greetings

The holiday season is just around the corner, and this is a reminder that the Christmas Party is only two weeks away. The party will be held at the Hyatt Regency beginning with cocktails at 7:00 p.m., dinner at 8:00 p.m., and dancing from 9:00 p.m. - 12:30 a.m. We hope you can attend, and we look forward to seeing you there.

The Dollars Have Fallen



Cindi Davis, Linda Rachui, Fred Nollen, and Tom Hrin

At this time we would like to recognize the final cash award and coffee cup winners in the "Reaching Further, Doing More for You and First City Bank" incentive program. Congratulations!

Tom Hrin's idea of mailing quarterly or semi-annual IRA account notices was the last cost-savings idea to be implemented. By not mailing these statements on a monthly basis, the bank will recognize an annual savings of approximately \$1,500. Tom is assistant vice president and manager of the Collection & Exchange Department.

Cindi Davis, Regional Banking, submitted an idea which involved charging our correspondent bank accounts for cash letter deposit slips that we are currently providing them at no charge. This idea could result in a savings of approximately \$1,600 for our bank.

Fred Nollen, assistant vice president and ATM coordinator, submitted an idea that could result in a savings of over \$1,000. His idea was to paint the walls in high traffic areas with washable paint and have them cleaned on a monthly basis rather than repainting the walls periodically.

Linda Rachui's idea involved combining the consumer and commercial loan departments' title work (vehicles and boats) with the Insurance Department. Linda is a member of the Commercial Loans area.

Carol Johnson and **Doug Danforth** were awarded coffee cups for their good ideas.

Thank You for a Job Well Done

Many of our co-workers should be commended for their outstanding con-



Ramona Morris and Hugh Clarke, Trust Division, are anxious to get the party rolling!

tribution to the "Reaching Further, Doing More for You and First City Bank" incentive program. Those at the top of the list are the committee members which include: **Hugh Clarke**, chairman, who initially came up with the idea to have such a program; **Ramona Morris**, who served as secretary and spent many hours compiling and maintaining the records for the committee; **Sharon Adamcik**; **Don Bartko**; **Lynn Gipson**; **Shirley Lassiter**; and **Becky Prestwood**. These individuals spent numerous hours reviewing and researching ideas, and it was because of their efforts and support that the program proved to be such a success.

The committee was only as strong as its participants, and with their encouragement, over 125 ideas were submitted. The program produced cost-saving and income-producing ideas in the amount of \$298,768. Many of the ideas are ongoing, and it is estimated that every four years the bank will save or earn an additional \$1.2 million.

Some Points of Interest

- The program ran for a six-month period. During this time, **Tom Hrin** submitted the most ideas that were implemented and was awarded the most prize money totaling \$450.
- **Tim Jarvis**, operations officer, was commended and awarded a "Reaching Further, Doing More" coffee cup for having reviewed the most ideas ...35.
- The **Trust Division** submitted 18 ideas of which nine were money winners. Their area had over 50 percent participation in the program.



Sammy Kipple is presented \$1,000 by John Oncken, executive vice president of the Administrative Division, and Jack Collins, president.

\$1,000 Richer

On November 4 a reception was held on the 15th floor honoring all of the cash award winners of the incentive program and to announce the big \$1,000 winner, with Jack Collins being the presenter.

With over 125 ideas submitted, one proved to be the most cost effective over all the rest, and that idea was submitted by one of our item processing officers, **Sammy Kipple**. Sammy's idea has been implemented and involves the processing of teller work. The work received after 2:00 p.m. is now being processed as if it was received before the 2:00 p.m. deadline. One advantage of this idea is that the work would have one-day earlier availability of all items except local and on-us items. The annual income of this idea was estimated at \$65,000. The four runners-up were:

Fourth Runner-up	Ray Clark , Security
Third Runner-up	Virginia Kuse , Office Services
Second Runner-up	Don Lane , Accounting
First Runner-up	Pat Barker , Trust

Jack Collins, president, was very supportive of the program and commented as follows:

"I think this has been a tremendous effort by a lot of people in the bank. If we had to depend on management to figure out everything, we would not grow very much or get very far. This program is proof of the pudding. I feel this has been an excellent program, and we'll consider offering the program again."

Out In Full Force

It was a damp and drizzly morning on November 5th, but thunderstorm warnings didn't stop our 49 volunteers in this year's Annual Turkey Walk sponsored by the American Heart Association. The Turkey Walk's one- to ten- mile route began at the Gazebo on Auditorium Shores, and First City was out in full force.

With our help, this year's Turkey Walk proved to be a success having raised over \$30,000. This dollar figure is the latest update, but they are still receiving money from participants. According to **Abbie Daly**, participant group leader and coordinator of recruiting captains, First City's walkers raised over \$4,450.

A total of 49 walkers were on hand, and First City represented the largest group effort in attendance. We are very proud of our First City people and would like to thank them for their support in the Walk.

Beverly Allen
 Fina Barbee
 Kathleen Barnes
 Evelyn Barr
 Lena Bennet
 Linda Blackburn, Captain (MOPAC)
 Shannon Boggus, Captain
 Linda Bundick
 Peggy Buxkemper
 Dubie Cantu, (MOPAC)
 Susan Cantu (MOPAC)
 Donna Cearley
 Karen Chenault
 Carol Childress
 Gwen Cline
 Bobbie Collins
 Jack Collins
 Colleen Copeland
 Abbie Daly, Coordinator
 Mary Bertha Espinosa
 Charlie Flores
 Bea Good
 Carolyn Hand
 Jan Holland
 Danna Hope

Gregg Kazak
 Brenda Kelley
 Janice Lara
 Shirley Lassiter, Captain
 Mark Latimer, (MOPAC)
 Marilyn Leuty
 Elsa Lopez
 Mike Majewski, Captain
 Melba Matthews
 John Miller
 Mark Monroe, Captain
 Bruce Peterson (MOPAC)
 Karen Ponish
 Nyla Revell, Captain
 Margaret Roach
 Giselle Rohleder
 Rita Salazar
 Darrell Shuler
 Jenny Space-Jellison
 Margie Vallejo
 Janet Waldeier
 Gary Weseman
 Gloria Wuthrich
 Dan Yates



John Miller, Trust Division, is fired up and ready to go!



Nyla Revell, Personnel, was talking "turkey" before the Walk.

Tidbits

A Star Is Born . . .

Mary Rutherford (Credit Operations) is proud to announce that her son, Eric, four months old, will be one of the stars in the upcoming movie, "The Songwriter," with Willie Nelson and Kris Kristofferson. Eric will play the son of Rip Torn, who is Willie's manager, and he will appear in two scenes. The movie is being shot here in Austin and is planned for release next summer.

Wedding Bells . . .

Have been ringing for **Shirley Lassiter** (Regional Banking) and Keith Herring. They were married here in Austin on November 23rd. Congratulations!

New Parents . . .

Joe Michael is the name **Nora Garza** (Credit Cards) and husband, Joe, have chosen for their new arrival. He was born on October 5 and weighed 7 lbs., 2 oz.

Rose Calhoun (Collections & Exchange) and husband, George Russell, are the proud parents of a baby boy, Jonathon Edward was born on October 24 and weighed 8 lbs., 1 oz.

December Birthdays

Gwen Rabb	12-2	Karen Hudson	12-17
Gloria Wuthrich	12-2	John Montague	12-17
Colleen Copeland	12-3	John Burns	12-18
Jeanna Perez	12-3	Carla Button	12-18
Cynthia Smyth	12-3	Janice Crowder	12-18
Nick Richartz	12-4	Merry Wade	12-18
David Goertz	12-5	Larry Wilkinson	12-18
Annette Irwin	12-6	Martha Toro	12-19
Dan Yates	12-6	Kim Wear	12-19
Tom Hrin	12-7	Mohammad Tangestani	12-21
Jerome Powell	12-8	Joseph Anzelone	12-22
Kenneth Matthews	12-9	Midorie Kelly	12-23
Carol Tobinson	12-9	Angela Schmidt	12-23
Diana Nelson	12-10	Janet Waldeier	12-23
Lori Spence	12-10	Sammy Kipple	12-27
Harvey Stout	12-11	Marilyn Leuty	12-27
Beatriz Tavera	12-11	John Oncken	12-27
Bill Lierman	12-12	John Beard	12-29
Alan Beezley	12-14	Johnny Brown	12-29
Wayne Hanes	12-16	Bill Marshall	12-29
Dave Carroll	12-17	Joan Caldwell	12-30
Judi Hargrove	12-17		

Happy Birthday!

Welcome to First City

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

Stace Alexander Item Processing
 Bertha Ballesteros . . . Data Processing
 Michael Bauer Data Processing
 Rebecca Bennett Teller
 Susan Daniel Teller
 Brenda Dexter Collateral
 Elizabeth Frank Collections and
 Exchange

Jacqueline Gordon . . . New Accounts
 Arezov Haghighi . . . Item Processing
 Belynda Hardi New Accounts
 Warrenette Harvey . . Collections and
 Exchange

Clarisia Hinojosa . . . Item Processing
 Darren Lauber Collateral
 Robert Lawson Mail Room
 Honora Muse Personnel
 Debbie Rivera Bookkeeping
 Leslie Woolums . . . Credit Operations

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December Training Schedule

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

Number Skills

December 5 - 9

Time Management — Exempt

December 8 (a.m.)

Time Management — Nonexempt

December 8 (p.m.)

Customer Relations

December 13 & 14

Telephone Techniques

December 15

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. If you have any questions, call Abbie at 4682.

If you are planning to enroll in one of these courses, remember that training will be held in the new Training Room, First City Centre, Ninth Floor.

Hats Off!

Hats off to those people who have completed training courses during the months of October and November:

Coaching/Counseling/Team Building

Sue Carmack	Sandy Hennig
Gwen Cline	Booker Hicks
Laura Cobo	Gay Mayhan
Melvin Guidry	Jo True

Communication Seminar for Work Leaders

Beth Ann Avery	Connie Layne
Robert Bailey	Michelle Moheet
Tony Furman	Diana Rogers

Effective Business Writing

Terri Brown	Teresa Oppermann
Linda Bundick	Linda Rachui
Cindi Davis	Janice Ross
Lynn Driscoll	Terry Sanders
Frances Hopper	Lorraine Sengler
Joy Meadows	Vicki Terrell

Number Skills

Kathleen Barnes	Helen Marshall
Vickie Cooper	Frances Shank
Elizabeth Duron	Connie Stewart

The Professional Secretary

Cathy Boyle	Joy Meadows
Theresa Brandt	Kay Phelps
Glenda Devlin	Vivian Rios
Brenda Kelley	Margie Vallejo

Time Management — Exempt

Alan Beezley	John Miller
Sue Carmack	Janet Nash
Bea Good	Beverly Scott
Judi Hargrove	Casey Sieverman
Ron Lance	Scott Stevenson
Bill Marshall	

Calendar Update

December 17	Christmas Party
December 22	First Day of Winter
December 26	Bank Closed, Christmas Day (observed)
January 2	Bank Closed, New Year's Day (observed)