

# FIRSTCITYBANKER

First City National Bank of Austin

Vol. 4, Issue 1

January 1984

## Moving To . . .



Larry Fehd

Two new faces are among us, and First City National Bank of Austin would like to introduce you to both of them . . . **Larry Fehd**, human resources officer and employment manager, and **Douglas Leach**, assistant vice president, Commercial Lending area.

Larry comes to us from Houston with diverse experience in human resources, and he will be responsible for the staffing support of our First City banks in Austin. He will also provide the support needed with a variety of employment-related issues/functions.

Larry is a graduate of Purdue University where he received his B.S. in management with minors in psychology and communications. He has been actively involved with community organizations such as serving on the United Way Council. He lists his professional associations as: American Society of Personnel Administration, American Compensation Association, and Houston Personnel Association.



Douglas Leach

Another Houstonite . . . Doug Leach . . . joins our Commercial Lending area. Doug is a graduate of The University of Texas at Austin where he received his B.B.A., and he holds a master's degree in business administration from North Texas State University.

Before joining our bank, Larry served as a commercial loan officer at RepublicBank Houston, and prior to that time, he was with General Dynamics Corporation of Fort Worth. Larry is originally from Gainesville, and he and his wife, Shelli, have recently become new parents . . . Tyler is eight months old.

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

## Speakers' Bureau

**Dick Zinser**, vice president, Real Estate Division, spoke in November before the Women's Council of Realtors, Austin Chapter. The subject was "Financial Institution Deregulation and Its Effect on Home Lending."

**David Carroll**, senior vice president and director of marketing, spoke in December to a group at The University of Texas. This seminar was part of a series offered through the Division of Continuing Education. The topic was "Banking for Entrepreneurs," which gave the audience an opportunity to better understand how a bank operates today.

### Upcoming . . .

**Abbie Daly**, human resources officer, is scheduled to instruct a seminar for the American Institute of Banking entitled "Customer Service for Bank Personnel." The six-hour seminar will provide newly hired, as well as the more experienced, customer-contact personnel with the opportunity to further develop their communication skills so they can better serve their customers' needs.

This course will address the following topics:

- elements of professionalism;
- identifying customer needs;
- responding to customer needs;
- suggesting services; and
- handling difficult situations.

Date: January 10 & 12

Time: 4:30-7:30 p.m.

Place: First City Centre

The cost is \$40 for AIB members and \$45 for non-members. This cost includes all materials, snack supper, and a soft drink. For more information call Sharon Adamcik at extension 4858.

# Thanks to You . . . It's Working!

Dear Fellow Employees:

Thank you for helping make this year's United Way campaign a success. As a whole, First City employees contributed \$15,765 to United Way. Your concern for others helped to make this achievement possible.

Your generosity will help ensure that health and human services in our community will be available throughout the year for those who need them. You have contributed to making our community a better place to live.

First City has also made a corporate contribution to United Way. We view this as an important part of our responsibility to the community in which we do business.

Again, a sincere thanks to you for showing that you care about your friends, neighbors, and co-workers.

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## Support of Another Kind

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Perhaps one of First City's most valued contributions to this year's United Way/Capital Area campaign was the support given to their "Loaned Executive Program."

What are loaned executives? They are special volunteers generously loaned from corporations and other organizations to serve the United Way for a specific period of time. They are assigned to a local United Way campaign to aid them with their fundraising efforts and generally relieve some of the load from the shoulders of the campaign leadership and staff. They are selected by management and are relieved of their regular job responsibilities during the time they are "loaned" to the United Way.

**Bobbie Collins** was asked to serve during the month of November. Our bank is concerned about the welfare of our community and feels the United Way is a vital and worthy organization,

and consequently, backed this program 100%. Bobbie was assigned to help coordinate the in-house campaigns within the professional group (architects, attorneys, CPAs, doctors, etc.), and these groups varied in size from 5 to 100 people. Bobbie was a part of the United Way team during the month of November and was there to assist where needed.

Bobbie was given the opportunity to acquaint herself with various organizations that are supported by the United Way and was allowed an inside view of how the dollars contributed are being spent. Bobbie comments, "You just don't realize that at one time or another all of us could say we have used the services of one of the agencies supported by the United Way. When you think of United Way, you think of crisis situations, but think about it. What sister, brother, child, or even yourself has been a part of the services offered by the YMCA or YWCA of Austin or the Boy Scouts of America."

The United Way is people helping people, and First City is glad to have been a part of it.

# THE UNITED WAY HAS A WORD FOR PEOPLE LIKE YOU.

THANKS.



## 1984 AIB Spring Class Schedule

Principles of Banking	Wednesday	5:40-8:20	Reagan	Gregg Bennett
	Monday	5:40-8:20	Crockett	Grant Cole
	Tuesday	4:35-7:05	Rio Grande	Terry Stagner
	Thursday	4:35-7:05	Rio Grande	Sammy Kipple
Accounting II	Monday	5:40-8:20	Rio Grande	Lee Manford
*Accounting I	Thursday	5:00-7:30	United Bank	George Schuh
Bank Management	Wednesday	4:35-7:05	Rio Grande	Mike Simpson
Credit Dept. Mgmt.	Tuesday	7:05-9:35	Rio Grande	Bill Waltrip
International Banking	Monday	4:35-7:05	InterFirst Bank	Dagmar Greider
Bank Investments	Thursday	5:30-8:10	American Bank	Randy Bateman
Bank Cards	Wednesday	7:05-9:35	Rio Grande	Harold Page
Analyzing Financial Statements	Thursday	7:05-9:35	Rio Grande	Bob Dean
*Real Estate Finance	Wednesday	5:40-8:20	Texas Commerce	Dave Coyle
Loan Officer Development	Wednesday	5:40-8:20	To Be Determined	To Be Determined
*Principles of Banking	Wednesday	5:00-7:30	1st Llano	James Thiers
*In House				

Registration for Spring courses will be Wednesday, January 4, and Thursday, January 5, from 2:00-4:00 p.m. in the cafeteria. For more information, contact one of the following AIB representatives: Sharon Adamcik, Sammy Kipple, Bob Lancaster, or Linda Rachui.

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## Don't freeze up with the cold weather — stay active



Keeping fit in winter means three things, say the experts: (1) maintaining muscle tone and flexibility, (2) retaining good cardiovascular health, and (3) keeping off extra weight that tends to build up in winter.

Even cardiovascular health — the crucial part of fitness — can be maintained in winter with a little effort.

Studies show that although a total of two hours per week of strenuous exercise — for at least nine months, on the average — is needed to build good cardiovascular fitness, as little as 45 minutes per week will be enough to maintain it. Your cardio-maintenance program could be three 15-minute sessions of jogging or indoor exercises.

Keeping fit without equipment is not a complicated matter. And an expensive health club isn't really needed either. You can start with morning calisthenics, but be out of bed and warmed up for at least ten minutes before doing even the simplest exercises. Our winter prescription: five minutes

of simple stretching exercises — morning and evening — to maintain flexibility and relax your muscles.

Pushups or running in place are two ways to raise the heart rate to the 110 to 120 range without using equipment.

Do them for five minutes morning and night. A jump rope is another good idea, not much of an investment. If you live in an apartment with neighbors below, however, it might not be the best thing.

A calorie is a calorie, winter or summer. Keep an eye on the scale during less-active months when weight is more likely to build up. Generally, it is recommended to eat fewer calories a day than you would during summer.

Aerobic exercise for 15 minutes three times a week will maintain cardiovascular fitness. This means raising your pulse rate 70 to 85 percent of your maximum and keeping it there for 15 minutes. (To calculate maximum pulse rate, subtract your age from 220.)

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### A Message from Tim ...

*The move to First City Centre is now behind us, and I would like to thank everyone who was a part of it. I attribute a large part of the success to the support given by each department.*

*Many thanks!*

*Tim Jarvis*

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It takes time to succeed. Success is the reward for taking time enough to do something well.

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## Mail Room and Purchasing/Supply Schedules

The Mail Room and Purchasing/Supply will serve both First City Bank and First City Centre. Schedules have been adjusted to meet the needs of both buildings, and Virginia Kuse asks your cooperation and help in order to adhere to these schedules. You will need to plan ahead for mail runs and supply deliveries, but you may pick up your own supplies or bring mail to the Mail Room any time during regular hours.

### Mail Room Schedule

Regular Hours: 7:30 a.m. - 4:30 p.m.

First City Bank Daily Run Schedule:

9:15 a.m.

11:00 a.m.

1:30 p.m.

3:00 p.m.

4:00 p.m.

First City Centre Daily Run Schedule:

9:30 a.m.

11:30 a.m.

2:00 p.m.

4:00 p.m.

### Supply Room Schedule

Regular Hours: 8:00 a.m. - 4:30 p.m.

First City Bank Supply Deliveries:

2:00 p.m. Monday, Wednesday, & Friday

First City Centre Supply Deliveries:

2:00 p.m. Tuesday & Thursday

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## AIB Update

We would like to recognize the following AIB instructors for the Spring semester, our own ...

**Sammy Kipple**, float analysis officer, Item Processing, will teach "Principles of Banking." Sammy has been in banking for 11 years and has taught for AIB one year.

**Harold Page**, senior vice president, Loan Administration, has taught AIB courses for two years and has been in banking for 19 years. During the Spring semester, Harold will teach "Bank Cards."

**Bill Waltrip**, Loan Review, will teach "Credit Department Management." Bill has taught AIB courses for six years and has been in banking for 15 years.

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# Department in the News

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You basically know that the representatives in New Accounts open checking and savings accounts, but do you realize just how important this area is? These individuals are a lot of times the first people prospective customers come in contact with, thus making a first and lasting impression of our bank.

Today, the people in New Accounts are known as financial counselors who are responsible for opening new accounts as well as cross selling other bank services. Each individual is trained to assist in the operation of the Check Order Department, an area they all work in on a revolving basis. They also take turns serving as the bank's official "greeter" at the Information Desk.

Today's banking services have expanded drastically, and along with this expansion comes new challenges. One of these new challenges, which is a result of the Interest in Dividend Tax Compliance Act of 1983, is the processing of W-9 forms. Every account must reflect a social security number, a number that must be verified by the customer. First City has over 60,000 checking and savings accounts that will have to be file maintained. This processing will be funneled through the New Accounts area.

## Meet the individuals who make up this area. . .

**Cheryl Hunter**, lobby services supervisor, has been with us for five years. She joined our bank in 1978 as a teller, and in 1980 she joined the New Accounts area as a representative. In 1981 she transferred to First City Bank-Windsor Park in San Antonio. She re-joined us in 1982, and in October of this year she was promoted to lobby services supervisor. Today she is responsible for the lobby tellers and the New Accounts area.

## Financial Counselors

**Jackie Gordon** joined our bank in October. She came to us from First City Bank-Westheimer in Houston, Texas. Jackie has received diplomas for completion of the Basic and Intermediate Schools of Banking and the Lending School through the American Institute of Banking. She has also completed numerous other AIB courses.



*Who makes up the new accounts team? (left to right) Gwen Jung, Paula Thomas, Cheryl Hunter, Shelley Taylor*

**Jean Hardi** has recently joined First City. Jean has four years of experience in banking from bookkeeping, CDs, and teller experience to wire transfers. She has attended North Harris County Community College.

**Gwen Jung** has served as a senior captain for the Austin Aqua Festival and is involved with the American Heart Association and the Austin Ethnic History Association. Gwen joined our bank in December of 1981 as a commercial teller and transferred to New Accounts in September of 1983.

**Shelley Taylor** enjoys outdoor activities, but most of all, traveling. She has been with our bank since 1981 and has worked as a teller in the lobby and our vault. She has also worked at the commercial window of our East Drive-thru facility.



*Other new accounts people include: Jean Hardi, Jackie Gordon, and Tim Whisenant.*

**Paula Thomas** has been with First City since 1980, and at the time of her employment, she was a teller at our East Drive-thru. In 1982 she became responsible for teller training and internal auditing, and in October of this year she joined New Accounts.

**Tim Whisenant** served as a financial counselor for the University Federal Credit Union prior to joining First City in September of 1983. Tim is a graduate of The University of Texas where he received a B.A. in psychology.

The New Accounts area has a competent and professional staff, and Cheryl comments about the group, "I'm really proud of them. They are a sharp group, and officers, as well as other people, can be comfortable when referring a customer to our area."

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## What's New?

The Human Resources Division (Personnel Department) reminds us that records on each individual must be kept up to date and accurate.

The beginning of a new year is an ideal time to think of any changes that have taken place in your family during the past year. For example: Since last New Year's Day, have all of the following items of information been added or changed on your records:

- Number of dependents
- Change in marital status
- Change in street address
- Change in telephone number
- Name of the person to contact in case of an emergency
- Change in the number of exemptions for tax purposes would necessitate filling out a new W-4 form.

If you need to report any changes, now is the perfect time. Please contact Human Resources *in writing* about your record changes.

# Moving Up

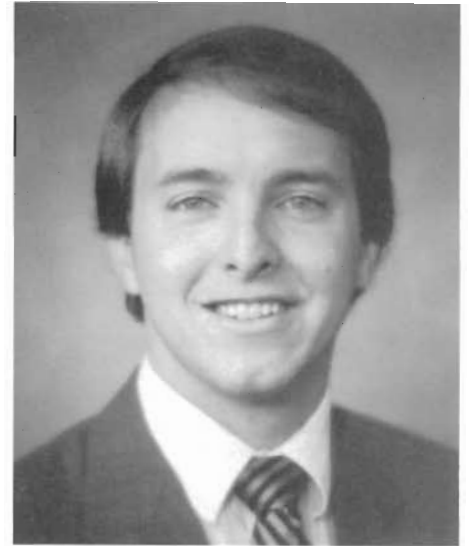
AUSTIN — December 20, 1983 — John C. Scurlock, chairman of the board, and Jack A. Collins, president, of First City National Bank of Austin have announced the following promotions:

**James Arth** has been promoted to commercial lending officer. Jim is a graduate of The University of Texas with a B.B.A. in finance. He joined First City in our Credit Training Program in June of 1981. His involvements within the community include the Austin Jaycees and the Boy Scouts of America Troop 30.

**Gary Fowler** has been promoted to commercial lending officer. In June of 1981 he joined the Credit Training Program at First City. Gary received his B.B.A. in finance from The University of Texas. He serves on the advisory board of the Zaragosa Recreation Center, and his other involvements include Young Life and the American Heart Association.



James Arth



Gary Fowler

## New Year's Word Scramble

The puzzle grid shows places for twelve, six-letter words. When correctly filled in, the first letters, reading down, spell out a holiday greeting.

As our gift to you, and to make this a very fast word game, we'll tell you that the phrase is "Happy New Year." Let's see how good you are now! How quickly can you fill in the word squares?

1. Dwellings
2. Help
3. Sky vehicles
4. Deadly
5. Spoken loudly
6. Jack be \_\_\_\_\_
7. Companion, date
8. Gun, knife
9. Noise made by small dog
10. Pep, vigor
11. Luck charm
12. Pass up temptation

ANSWERS: 1-houses, 2-assist, 3-planes, 4-poly, 5-yelled, 6-nimble, 7-escort, 8-weapon, 9-yipped, 10-energy, 11-amulet, 12-assist

1.					
2.					
3.					
4.					
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6.					
7.					
8.					
9.					
10.					
11.					
12.					

## January Training Schedule

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

**Active Listening**  
January 10

**Effective Presentations**  
January 11 & 12

**Number Skills**  
January 16-20

**Assertiveness Training-Exempt**  
January 19

**Time Management-Nonexempt**  
January 24

**Boomerang II (EEO Issues)**  
January 25

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.**

## January/February Birthdays

Tad Curtis	1/01	Judy Dittrich	1/19
Martha Gamez	1/01	Eugene Harper	1/19
Bertha Ballesteros	1/02	Tim Jarvis	1/19
Curtis Dildy	1/02	Vicki Wilson	1/19
Edward Alonzo	1/03	Roy Edwards	1/20
Bernice Watson	1/04	Javier Olguin	1/20
Arthur Anderson	1/05	Sharon Adamcik	1/22
Melinda Knight	1/05	Alonzo Blankenship	1/22
Joyce Daniels	1/06	Rose Hardison	1/22
Charles Flores	1/06	Sharon Hedges	1/22
Julian Garcia	1/07	James Jones	1/22
Booker Hicks	1/07	Donald Magnuson	1/22
Peggy Highbarger	1/09	Debby Stockton	1/22
Marianne Jackson	1/09	Ellen Stein	1/24
Sharon Nevius	1/09	Dolores Vasquez	1/24
Paul Armour	1/10	Michael O'Connell	1/25
Deborah Burdett	1/10	Flora Brady	1/26
Wanda Burnette	1/10	Beverly Hunter	1/26
Cathy Carver	1/10	Jane Claire Cappel	1/28
John Claprod	1/10	Stephen Chauvin	1/29
Ann Sanders	1/10	Marlene Mayhan	1/29
Betty Dabbs	1/11	Learsia Townsend	1/30
Michelle Duggan	1/11	Vanessa Williams	1/30
Bernice Jezisek	1/12	Belynda Hardi	1/31
Leslie Rylander	1/12	Ray Steward	1/31
Clara Wright	1/12	Neal Watt	1/31
Bill Attal	1/13	Jack Dobbs	2/01
Wolf Bouldin	1/13	Warren Wetzel	2/02
Laura Cobo	1/13	Becky Euler	2/03
William Edwards	1/13	Janie Villareal	2/03
Stephen Higgins	1/13	Lee Doughtie	2/04
Anita Osborne-Lee	1/13	Barbara Howard	2/04
Hattie Woodard	1/13	Julie Cearlock	2/05
William Chandley	1/14	Janie Meyers	2/05
Martha Mann	1/14	David Baley	2/06
Kenneth Johnson	1/14	Lourdes Cruz Euresti	2/06
Fred Russ	1/14	Beth Avery	2/08
Ronald Miksch	1/15	Ralph Lay	2/08
Hugh Clarke	1/17	Louis James	2/09
Linda Watson	1/17	Helen Foerster	2/10
Abbie Daly	1/18		

## Hats Off!

Hats off to those people who have completed training courses during the month of December:

### Time Management-Nonexempt

Ethel Banks	Cindy Purifoy
Kathleen Barnes	Rita Salazar
Linda Bundick	Edna Salgado
Theresa Brandt	Mary Samuels
Karen Chenault	Kathy Ward
Andrea Morrow	Vanessa Williams
Maria Ojeda	Leslie Woolums

### Time Management-Exempt

Bill Marshall	Patricia O'Neil
Mike O'Connell	Annette Ruback

### Telephone Techniques

Annie Lujan	Ellen Stein
Diana Nelson	Connie Stewart
Mary Ann Rodriguez	

## Welcome to First City

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

Martin Aleman	.....	Data Processing
Mary Anderson	.....	Tellers
Shelia Augusta	.....	ATM Services
Tami Buchanan	.....	Tellers
Pamela Jo Clardy	.....	Tellers
Leon Daniels	.....	Tellers
Lede Ann Johnson	.....	Tellers
Rebecca Kuban	.....	Credit Analysis
Patrick Liddy	.....	Data Processing
Debbie Lowe	.....	Tellers
Linda Robinson	.....	Tellers
Fred Saenz	.....	Consumer Loan Operations
Donna Scott	.....	ATM Services
Richard Stackable	....	Data Processing
Brenda Trevino	.....	ATM Services
Alan Williams	.....	Credit Analysis
Richard Wilson	.....	Item Processing

## Tidbits

**Debbie Hudson**, Bookkeeping, and husband, Benny, are the proud parents of a baby girl named Cassandra Lynn. She was born on November 30th and weighed 9lbs., 9oz. Congratulations!

First City Banker

Published by

Marketing Division

First City National Bank of Austin

Editor — Shannon Boggus

Editorial Assistant — Janet Waldeier

473-4714

## Calendar Update

January 4 & 5 Registration for Spring 1984 AIB Courses, 2:00-4:00 p.m., bank cafeteria

January 10 & 12 AIB Seminar, "Customer Service for Bank Personnel," 4:30-7:30 p.m., First City Centre

December 28-January 14 Capitol City Playhouse 1983 Holiday Production of "South Pacific"