

FIRSTCITYBANKER

First City National Bank of Austin

Vol. 5, Issue 11

November 1985

People Are Taking Notice

We have customers watching television on a RCA wide-screen projection television. On sunny weekends, you might spot a customer sailing an AMF Sunfish. Another customer might be telling time with a Rolex sport watch. All of these gifts are benefits, in addition to cash interest, earned with our most exciting CD program ever, and they haven't seen anything yet. We know we haven't tapped all of our resources, so to entice prospective customers, we've added, to our already impressive CD promotion, new deposit levels and luxury gift items. Across Texas, First City is offering some "highly interesting" gifts that include:

We hope it won't be too long before we see a CESSNA 172 flying overhead or a new 1986 Porsche 928S at a stoplight ... and then the big question ... are they a First City CD customer?

Jack A. Collins comments, "The CD program is attracting first-time customers to the bank. We are encouraged by the results in the increase of new money deposits and it has proven to be a major element in contributing to our core deposit challenge. I am optimistic that you will take every available opportunity to sell our CD program. In fact, what better way to help First City increase core deposits, have customers walk away with some great gifts, and for you to have an opportunity to win a Great Escape trip."



New Product Offerings

Our industry is changing rapidly, and new product offerings are being announced regularly. These new products provide new and expanded opportunities for our bank, for the employees of the department providing the services, and to our customers. Today the consumer can turn to a progressive financial institution and their financial needs can be taken care of with a variety of product alternatives. The newest products to be introduced by FCBOT are the Retail Keogh and Mutual Funds accounts.

Retail Keogh — A retirement program offered through the CD area to small businesses and self-employed individuals.

Mutual Funds — An investment option linked to Discount Brokerage and Self-Directed IRA. This product is also a new service provided by our CD area.

Any customer inquiries or questions you have may be directed to our CD Department.

Deposit	Gift Selection
\$ 100,000	– Arabian colt (old favorite), or – trip to China (new), or – trip to South America (new), or – a weekend in New York with an appointment to get a Yves St. Laurent coat (new).
\$ 500,000	– Scuba Fantasy Package for two (new), or – Steinway Grand Piano, personally signed by John Steinway (new).
\$1,000,000	– CESSNA 172 (new), or – Porsche 928S (new).

AIB AUSTIN November Series

Seminars

Issuing and Cashing U.S. Savings Bonds	November 5 & 7 6:00-8:30 p.m.
Performance Appraisal	November 6 & 7 5:30-8:30 p.m. (total 6 hours)
Understanding FDIC Insurance of Accounts	November 8 8:30 a.m.-4:00 p.m.
Problem Loans and Workouts	November 14 8:30 a.m.-4:30 p.m.
IRA/SEP Update	November 15 9:00 a.m.-4:00 p.m.
Introduction to Secured Loan Documentation	November 16 8:30 a.m.-1:00 p.m.
Analyzing Financial Statements	November 18, 19, 20 9:00 a.m.-4:30 p.m.
Get Organized Through Effective Time Management	November 18 5:00-9:00 p.m.
Lawful Interviewing: Hiring, Counseling, Evaluating	November 21 9:00 a.m.-4:00 p.m.

Computer Series

Introduction to Computers	November 4, 5, 7 6:30-9:30 p.m.
Introduction to Lotus 1-2-3	November 12, 13, 14 6:30-9:30 p.m.
Introduction to DOS: A) for 2-drive systems	November 13 6:00-9:00 p.m.
B) for hard disk systems	November 20 6:00-9:00 p.m.
Introduction to Lotus 1-2-3 Data Management and Graphics	November 21 6:30-9:00 p.m.
Lotus Symphony's Spreadsheet and Forms	November 25, 26, 27 6:30-9:30 p.m.
Banking Applications of Lotus 1-2-3	November 19 & 21 6:00-9:00 p.m.

If you have any questions concerning the AIB series, call one of our AIB representatives:

Sharon Adamcik, extension 4858
Linda Rachui, extension 4769
Sammy Kipple, extension 4323
Linda Watson, extension 4931

Moving To . . .



Frank Covington Allan Wolf

First City National Bank of Austin would like to introduce you to two new officers, **Frank Covington** and **Allan Wolf**.

Frank joins the Finance Department as assistant vice president. In this position he will serve as manager of financial reporting. Financial reporting includes financial statements, call reports, published reports; e.g., the numbers of the bank which need to be prepared and presented from the Finance Department.

Frank most recently was associated with Texas Commerce Bank-Austin as an accountant in Financial Services. He is a graduate of The University of Texas with a BBA in accounting. His interests include the Austin Rowing Club, past treasurer, and St. Martin's Lutheran Church where he is presently running for the Financial Board. Frank and his wife Gayle have two children, Clay, 3½ and Blake, one.

As assistant vice president and trust officer in First City's Trust Division, Allan will serve as an administrator in the Employee Benefits Department. With this responsibility he will focus on corporate employee benefit accounts which range from an individual's pension and profit sharing plans to an entire corporation.

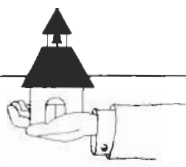
Allan's experience has been in marketing defined contribution arrangements, specifically consulting on 401(k) retirement plan benefits. He formerly was director of personnel and national market expansion, Moses Resource Group, Austin, Texas. Allan is a graduate of Texas A&M University with a BS in agriculture economics. He is presently involved with the Capital City A&M Club, National Eagle Scout Association, and the Jewish Community Council of Austin.

We at First City would like to welcome Frank and Allan to our bank, and we wish them much success with their careers at First City National Bank of Austin.

Tidbits!

Amanda Renee is the name **Mary Bertha Espinosa** (Finance) has chosen for her new baby girl. She was born on September 24, weighed 6 lbs., 4½ oz., and was 19 inches long.





Adopt-A-School Update



Martha and Mathew Toro

Zavala Elementary is participating in a Sesquicentennial Pilot Project approved and partly funded by AISD. The project, entitled "Growing with Zavala," is designed to improve the school grounds by planting native plants and wildflowers. First City was proud to be a part of the project, not only by providing additional funds, but by providing volunteer support. First City's Wives' Group and a number of our people pitched in. Other than those pictured, our landscape helpers included:

- Margaret Danforth
- Dawnelle Doughtie
- Vicki Finley
- Deon Keyser
- Audrey Nun
- Nondo Toro
- Shannon Boggus (can't take credit for getting my hands dirty — was the official photographer for the day)



Irene Wendland and Ken Johnson



Doug Danforth



Linda Rachui



Nancy Collins



Jan Scurlock



Dick and June Zinser

THE DOWNTOWN AUSTIN PARTNERS "OUT TO LUNCH" November Series Calendar

The "Out to Lunch" series of sandwich seminars and corner concerts offer a wide variety of events that will have something appealing for everyone. All events run from 12:00 noon until 1:00 p.m. on Tuesdays and Thursdays from November 5 through November 21.

Date	Event	Location
Tuesday, Nov. 5	"Making It Together: The Two Career Family" Speaker: Ronya and George Kometsky R.G.K. Foundation Sponsor: Ernst & Whinney	Paramount Theatre (Admission free if you identify yourself as a First City employee.)
Thursday, Nov. 7	Mariachi Estrella	One American Center 600 Congress
Tuesday, Nov. 12	"Putting 8 Days in a Week" Speaker: Pam Burke Creative Systems Management Sponsor: Texas Women in Real Estate	Paramount Theatre (Admission free if you identify yourself as a First City employee.)
Thursday, Nov. 14	Austin On Tap	First Federal Savings 200 East Tenth
Tuesday, Nov. 19	"New Direction in Austin Architecture" Speaker: Dr. Tom Reese, UT Art History Dept. Sponsor: Davis, Kinard & Associates	Paramount Theatre (Admission free if you identify yourself as a First City employee.)
Thursday, Nov. 21	The Little Big Band	First City Centre 816 Congress

Brown bag lunches will be available at the Paramount seminar series for a cost of \$4.50. To reserve your lunch, please call 472-5272 no later than the Friday before each seminar. Drinks will be provided. If you prefer, you are welcome to bring your own lunch.

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

Peggy Buxkemper has been promoted to vice president, Corporate Banking.

Shirley Herring has been promoted to vice president, Credit Operations.

Lana Tangum has been promoted to vice president, Data Processing-Operations.

Jeff Brower has been promoted to assistant vice president, Data Processing-Operations.

MOVING UP



Peggy Buxkemper



Shirley Herring

Bea Good has been promoted to assistant vice president, Safekeeping.

Julia Hall has been promoted to assistant vice president, Teller Services.

Rebecca Kuban has been promoted to assistant vice president, Real Estate.

Alice Cuellar has been promoted to operations officer, Certificates of Deposit.

Congratulations to these individuals for their hard work and dedication to First City. Good luck with your new opportunities and responsibilities.



Lana Tangum



Jeff Brower



Bea Good



Julia Hall



Rebecca Kuban



Alice Cuellar

The Great Escape



Monte Grissom

Monte Grissom, Corporate Banking, has won the first trip of our "Great Escape" drawing. Monte has chosen London as his destination, and he and his wife Cindy will enjoy a Christmas shopping spree and all that London offers during their visit in December.

You, too, could be taking a "Great Escape." All you have to do is acquire new business for our bank.

Brown Bag Lunch Specials

Back to School

"Brown Bag Lunch Specials" will be held in the Training Room, ninth floor, First City Centre. Our topic is brought to you by the Austin Independent School District and is entitled "Helping Children Succeed in the Elementary and Secondary Schools." The focus will be on the new requirements of the recent Education Reform Law. The lunch forum settings will provide you with an opportunity, as a parent or individual interested in changes in our education system, to learn first-hand important, new information about requirements and educational options.

Date	Topic Focus	Time
November 5	Secondary — Jr. & Sr. High	11:30 a.m. and 12:15 p.m.
December 3	Elementary	11:30 a.m. and 12:15 p.m.

Should you have any questions or need additional information, contact Abbie Daly, extension 4682, or Helen Foerster, extension 4733.

Bring your lunch — drinks will be provided.

Human Resources Update

Continued on Page 6

Welcome to First City

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

Sabrina Almanza	New Accounts	4757
Teresa Anderson	Credit Analysis	4933
Randall Branham	ATM Services	4395
Linda Broz	Item Processing	4339
Camille Calapa	Teller Operations	4591
Kathy Craven	Teller Operations	4786
Charles Cropper	Data Processing-Programming	4965
Doris Gardner	Data Processing-Operations	4308
Frances Griffin	Trust Operations	4922
Beatrice Haney	Item Processing	4324
Shelley Henderson	Item Processing	4324
Nancy Huffman	Private Banking	4857
Cindy Katch	Bookkeeping	4511
Valarie Lavalis	Data Processing-Operations	4306
Carol Lovell	Collection & Exchange	4792
Bonnie MacKinnon	Data Processing-Operations	4309
Gregory Martinez	Data Processing-Operations	4308
Drew Matthews	Teller Operations	4596
Jan Mayes	Data Processing-Operations	4309
Connie Pietz	Item Processing	4339
Alfred Reid	Cafeteria	4655
Lesvia Ruiz	Teller Operations	4591
Cynthia Sanchez	Bookkeeping	4530
Richard Spruce	Teller Services	4604
Jane Stiefer	Data Processing-Operations	4309
Margaret Worthington	New Accounts	4739

Employee Referral Award Update



(Left to right) **Sbaron Herron**, Item Processing, was awarded \$75, and **Carol Johnson**, Teller Services, was awarded \$150.



Jack Collins congratulates (left to right) **Juan Saltas**, Credit Operations, \$75, and **Darlene Douglas**, Data Processing-Operations, \$75.

You, too, can participate ... eligibility requirements are posted in the Human Resources Division and in the employee cafeteria. You may also contact Human Resources directly for details of the program.

*Happy Birthday * Happy Birthday * Happy Birthday * Happy Birthday * Happy Birthday*

November/December Birthdays

Alleen Muenzler	11-01	Monte Grissom	11-19
Fred Nollen	11-01	Linda Prince	11-20
Joseph Ibarra	11-03	Janice Ross	11-20
Kathy Taylor	11-04	Laurie Daniels	11-21
Frances Vaughn	11-04	Ralph Poehl	11-21
Harvey Winn	11-05	Patricia Boone	11-22
Nyla Revell	11-06	Dwayne Eddy	11-22
Leon Ryden	11-06	Lana Bird	11-23
Susan Janowski	11-07	Mary Rutherford	11-23
Annie Lujan	11-07	Elaine Wagner	11-25
Dean Sailsbury	11-07	Donna Williams	11-25
Ethel Banks	11-09	Mary Helen Estrada	11-26
Patrice Washington	11-09	Melba Matthews	11-26
Bob Aderhold	11-10	Jose Sanchez	11-26
Jim Greenwood	11-10	Truong Cao	11-28
Sharon Taylor	11-10	Michael Esensee	11-28
Gene Finley	11-11	Teresa Frady	11-28
Andrea French	11-11	George Grimes	11-28
Doug Danforth	11-12	Jill McElligott	11-28
Thomas Hawes	11-12	Lyn Ferguson	11-29
Enrique Velasquez	11-13	Hardy Erhardt	11-30
Stace Alexander	11-14	Nancy Halfelder	11-30
Etta Collins	11-14	Diana Helton	11-30
Robert Hearn	11-14	John Pope	11-30
Adeli Perez	11-14	Kelly Boldt	12-01
Sheila Ryan	11-14	William Miles	12-01
Roger Wright	11-15	Dwight Pack	12-03
Wesley Stone	11-16	Jeanna Perez	12-03
Gordon McNutt	11-17	Kit Coman	12-06
Lewis Gillett	11-18	Tom Hrin	12-07
Carolyn Hand	11-18	Saundra Owens	12-08
Fred Gibbons	11-19	Ken Matthews	12-09

Happy Birthday!

*Happy Birthday * Happy Birthday * Happy Birthday * Happy Birthday * Happy Birthday*

Employees In The News

Silver Anniversary

Harold Roeglin is senior vice president and cashier, Banking Services, Administrative Division. During November he will celebrate his 25th anniversary with First City.

When Harold joined the bank in 1960, we had approximately 30 employees and our assets totaled \$12 million. At the time of employment, he was hired as a paying/receiving teller. As his career advanced, he had such responsibilities as manager of Bookkeeping and Proof, Purchasing, and Personnel. His career has focused, in most cases, on the general banking operations areas.

Today, he oversees the Bookkeeping, Collection & Exchange/Office Services, Item Processing, and Lobby Services departments.

25
years



Harold Roeglin

Fifteen Years

Laverne Robinson, balance control clerk, Bookkeeping.

Five Years

Bea Amaya, data entry operator, Data Processing.

Carla Button, data entry operator, Trust.

Paula Thomas, property management assistant, Security.

*Incorrectly reported as ten years in last month's issue.

November Training Schedule

The training schedule for the month of November is as follows:

Coaching/Counseling
November 6

Performance Appraisal
November 7

Professionalism
November 14

Time Management
Exempt — A.M.
November 19

Time Management
Non-Exempt — P.M.
November 19

Information regarding course outlines and participant selection may be found in the Course Catalog. Classes will be limited to 15. Please complete a registration form for each participant and return it to Abbie Daly. If you have any questions, call Abbie at extension 4682. Training will be held in the Training Room, First City Centre, Ninth Floor.

Calendar Update

Election Day	November 5
Veterans Day (Bank Closed)	November 11
American Education Week	November 17-23
Great American Smokeout	November 21
Thanksgiving Day (Bank Closed)	November 28

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First City National Bank of Austin is an Equal Opportunity Employer