FC Interest

Volume 2 Issue 11

December 22, 1987

A Message from the Chairman

Christmas is a wonderful time of the year. It is a special celebration for the Christian world and also a time we can stop for a few moments to reflect over the year coming to a close.

Our volunteer programs throughout the bank during 1987 have been very meaningful to us and I look forward to even a stronger commitment in 1988. Serving others strengthens ourselves and our organization.

Austin has experienced troubled economic times during the past year and it would be unrealistic for us to assume that all of this is behind us. The efforts of each person in this Bank during this past year are very much appreciated and I am confident that with the announced plans of our recapitalization, 1988 will be an exciting and challenging year.

With all the things going on all around us, this is a perfect time of the year to step back and realize how fortunate we are.

I wish to each of you and your families a very Merry Christmas and a wonderful New Year.



MORE TRUST AWARDS ON TAP

Four more Trust Referral Awards will be given out this month; that's according to Carolyn Hand. The 1987 Trust Referral Program has proved to be an excellent way for employees to make extra money and a very good method for introducing new customers to our Trust Division. The program will continue into 1988, so it's not too late to get in on the action.

Participation in the program is easy. All you have to do is bring a prospective customer together with one of our Trust Officers. If your introduction results in the closing of new business for the Trust Division, you will receive an award. The type of business generated determines the amount of the award. For more information contact Carolyn at extension 4805.

NEW POLICY REVIEWED

The Christmas season is certainly a busy time for all of us—and an expensive time, too. Often the way we keep track of how much we are spending is to pay for our purchases with a check. As you think about writing those checks though, don't forget about the new checking account policy for employees that went into effect December 1. It is important that checks not post to your account before pay day if you are counting on money for that pay period to cover your check. NSF charges cannot be waived, so unless a bank error has been made, you will incur an nsf (\$15) charge for each insufficient check. Payroll is deposited on pay day—the 15th and month—end.

Don't play "scrooge" to yourself during the holiday season: avoid those nsf fees and make every dollar count in a positive way.



HAPPY BIRTHDAY

1/1 Tad Curtis Consuelo Hernandez 1/2 1/3 Ed Alonzo 1/3 Jaime Yzquierdo Bernice Watson 1/4 Fred Russ 1/4 1/4 Kathryn Creamer 1/5 Alfred Reid 1/6 Deborah Martinez Charlie Flores 1/6 1/7 Charlotte Fulton Booker Hicks 1/7 1/7 Ray Danielak 1/9 Marianne Jackson 1/10 John Claprood 1/10 Wanda Burnette David Eichler 1/10 Ann Sanders 1/10 Andrew Scott 1/10 1/11 Kim Herber Mary Koop 1/11 Bernice Jezisek 1/12 David Cells 1/13 Bill Attal 1/13 Wolf Bouldin 1/13 Laura Cobo 1/13 Brenda Darby 1/13 Tanya Mayberry 1/14 Martha Mann 1/14 Ken Johnson 1/14 John Penland 1/15 Ronnie Miksch 1/15 Linda Watson 1/17 Glen Raby 1/17 Russell Martin 1/17 Abbie Daly 1/18 Denise Mayo 1/18 Tim Jarvis 1/19 Judy Hinkle 1/19 Jim Doenges 1/21 Wiley Hopkins 1/22 Sharon Adamcik 1/22 James Jones 1/22 Thomas Gomez1/22 Ellen Stein 1/24 Pamela Krueger 1/26 Andy Reynolds 1/27 Sandhya Patil 1/28 Curran Jackson 1/28 Glenda Hjomevik 1/29 Doug Lindauer 1/29 Gay Mayhan 1/29 Melissa Brunsteter 1/30 Terry Dyer 1/30 Patricia Flynn 1/31

NEW FACES @ @ @ @ @ @ @ @ @ @ @ Please join us in welcoming these new employees to First City National Bank of Austin.

Jesus Morales Catherine Bigler Janice Torgeson Leilani Williams Harold Fule Blase Campos Ben Castelan Dawn Parma

Purchasing/Supply Loan Administration Trust Item Processing Data Processing Cafeteria Cafeteria Data Processing

JANUARY ANNIVERSARIES



AROUND THE BANK

 \circ

Frank Covington has been promoted to Vice President in Finance.

Debbie DeWall has been promoted to Real Estate Loan Officer in Real Estate.

Donna Cearley has been promoted to Wire Transfer Officer in Funds Control.

Janice Torgeson joined FCNB - Austin in November as Assistant Vice President & Trust Officer.

Employee Referral= =Award Update=

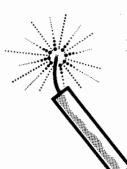
Three individuals received Employee Referral Awards for the month of November.

> Mary Hartman \$150 Janie Lara 150 Donna Williams 150

Remember to refer your friends and acquaintances to our Human Resources office to make application for currently open positions. You can't win if you don't participate.

New Parents ...

Rick Velasquez of Data Communications and his wife Janie are the proud parents of Ashley Marie born October 14, 1987. Congratulations!



HAPPY NEW YEAR!

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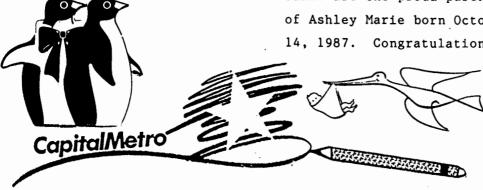
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First City National Bank of Austin is an Equal Opportunity Employer \$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$



Pick up your Capital Metro Validation Stickers for January, December 28 - 31. This includes Park & Ride, Metro Monthly and 'Dillo riders. Remember to bring cash only for Park & Ride and Metro Monthly purchases.



Nyla Revell, SVP & Director of Human Resources, has been elected Chairman of the Board for Youth Employment Service. YES is an organization that helps Austin's economically and educationally disadvantaged youth find employment and stay in school.

<u>Linda Watson</u> of Funds Control has received the Consumer Credit Diploma from the American Institute of Banking.

<u>Donna Mercer</u> of Customer Service has been named Trainee of the Year by SER--Jobs for Progress, Inc. SER is a training program for minority and disadvantaged young people.

CONGRATULATIONS TO ALL !!!

ANNUAL BOWL-A-THON NEEDS CAPTAINS

It's time to dust off your bowling ball and show your prowess in the lanes. The Annual Big Brothers and Big Sisters Bowl for Kid's Sake Bowl-a-thon is just around the corner, and Kathy Craven of New Accounts reports team captains are needed. According to Kathy, captains are needed to recruit four people to make up a team, to ensure that the team arrives at the bowling alley on time, and to make sure that team members collect their pledges after bowling. Kathy says the main requirement for a captain, however, is to boost team spirit.

Bowl for Kid's Sake is a major Big Brothers/Big Sisters activity focusing attention on the worthwhile function of the agency. Big Brothers/Big Sisters brings children from single-parent families together with caring adults.

The Bowl-a-thon is scheduled for February 27 - 28 and March 5 - 6. If you are interested in becoming a captain or if you want more information, contact <u>Kathy Craven</u> at extension 4551.

FOOD BANK STOCKED BY FC EMPLOYEES

The 1987 FCNB Food Drive was a great success, thanks to First City employees! That's according to Sharon Adamcik of Commercial Lending. She reports First City donated 502 pounds of canned goods to the Capital Area Food Bank in November. A special thankyou goes out to committee members who helped organize the drive:

Sandhya Patil Julia Hall Linda Rachui Sharon Adamcik Dwayne Eddy Cindy Gatlin



ANMWRESLLEBELGNIJANU NZEATTEREINLEOADDIXK NTSWORDLOSTHRHIRCYCR PLSTYEVIWCNMGISSLIPE HPIRSEIMOREIMIG DOALSPAREAEHTACTTENN NMHANDDRILGALGNNSCRD CNTOAHUUSINGTIMEEREE SFLAHWCDOERAAHAMEDIE CFAELOTOMNVSPAAATRNR G R R R E S Z L I N O E L X T N A P D Y A Z O R S T R P(W I S E M E N) R G L E E CHRISTCHILDRUMJOSEPH WRAPTIFERPTYTIFAWELL G E T L E W L I U Q C I K D N I G E N T IBSBOEEGGNOGITLMILEL IAYBBAEYADSAMTSIRHC M B D O A R F W X P D B U A N I T S U A

H-O-L-I-D-A-Y P-U-Z-Z-L-E-M-E-N-T

For a bit of diversion, here's a holiday word search. You'll find the words listed below somewhere among the letters in the puzzle, but they may run backwards, up, down, and diagonally. They will run in a straight line, though. One of the words is circled already to get you started. Can you find the rest? Oh, and there are a few more not listed. Can you find them, too?

Messiah
Joseph
ornament
tree
Rudolph
angel
Christchild
sleigh
wreath
elves
gifts
eggnog

Mary
New Year's Eve
toys
jingle bells
Santa
wise men
Christmas Day
Saint Nick
tinsel
star
garland
reindeer