

# FC Interest

Volume 2 Issue 11

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## 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

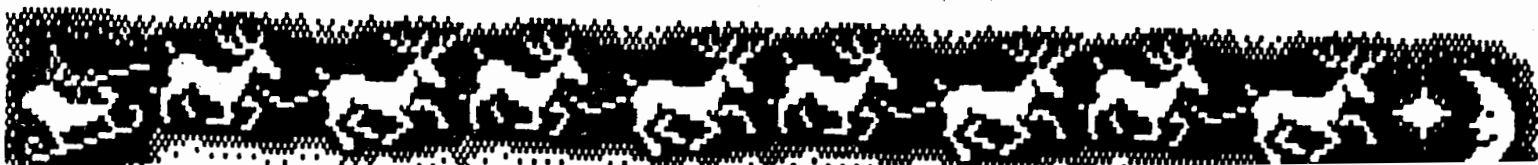
Four more Trust Referral Awards will be given out this month; that's according to Carolyn Hand. The 1987 Trust Referral Program has proved to be an excellent way for employees to make extra money and a very good method for introducing new customers to our Trust Division. The program will continue into 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.







## GOOD NEWS NUGGETS!

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.

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

Donna Mercer 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 Kathy Craven 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 thank-you goes out to committee members who helped organize the drive:



Sandhya Patil  
Julia Hall

Linda Rachui  
Sharon Adamcik

Dwayne Eddy  
Cindy Gatlin



ANMWRESLLEBELGNIJANU  
NZEATTEREINLEOADDIXK  
NISWORDLOSTHRHIRCYCR  
PLSTYEVIWCNMGISSLIPE  
HPIRSEIMOREIMIGTNAYI  
DOALSPAREAEHTACTTENN  
NMHANDDRILGALGNNSCRD  
CNTOAHUUSINGTIMEEREE  
SFLAHWCDOERA AHAMEDIE  
CFAELOTOMNVSPAAATRNR  
GRRRESZLINOELXTNAPDY  
AZORSTRP(WISEMEN)RGLEE  
CHRISTCHILD RUMJOSEPH  
WRAPTIFERPTYTIFAWELL  
GETLEWLIUQCIKDNIGENT  
IBSBOEEGGNOGITLMILEL  
FIAYBBAEYADSAMTSIRHC  
MBDOARFWXPDBUANITSUA

#### 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