

FC Interest

VOLUME 3, ISSUE 4

OCTOBER 4, 1988

FIRST CITY MISSION

The September issue of 1st Monday carried the statement of mission for First City, Texas. In subsequent issues, we will focus on goals and objectives, but for now the mission statement deserves repeating:

First City, Texas will be the premier financial institution in Texas and one of the leading super-regional banking companies in the United States. Its position and reputation will result from both its financial strength and clear customer preference.

FlexPlus Benefits to Bank On

During open enrollment this year, new benefits plans will be introduced: a profit sharing plan, and a flexible benefits plan. Employee meetings and enrollment will be held in November.

The flexible benefits plan is a "cafeteria" plan concept, permitting employees to choose from an expanded list of benefits options. To illustrate an example of the flexibility of this plan, an employee will be able to obtain more or expanded medical coverage by trading vacation or other benefits credits.

Watch for more details soon.

SALES GOALS

Sales goals for the bank for October through December, 1988, are being finalized and one important goal will be the number of sales calls to be made by our calling staff. It currently appears that the number will exceed 1900 in just three months! That's a big number and a big challenge, but remember that bank staff members have the opportunity to sell the services of the bank with every contact they make - business associates, friends, neighbors, and relatives.

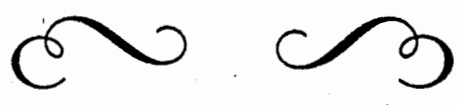
Talk about the strengths of First City, Texas; each of us can play a part in helping to reach our bank's goals.

HAPPY BIRTHDAY !

OCTOBER ANNIVERSARIES

David Bixby	10/03
Mark Bain	10/04
Jennifer Pickering	10/04
Ray Hudson	10/05
George Murray	10/05
Dolores Sifuentes	10/06
Catherine Frasier	10/07
Stephen Scott	10/07
Glen Masters	10/08
Ed Piner	10/08
Mark Monroe	10/09
Rebecca Kuban	10/10
Diana Serna	10/10
Liesa Generali	10/11
Cheryl Lamb	10/12
Gloria Hernandez	10/15
Chris Perkins	10/15
Catherine Bigler	10/16
Jeanne Cooper	10/16
Barbara Laramie	10/16
Julie Nevarez	10/16
Diana Moussette	10/17
Don Bartko	10/18
Leslie Gouldie	10/19
Rachel Beavan	10/20
Heidi Burgert	10/20
Deborah Rackley	10/20
Randal Rose	10/21
Annette Ruback	10/21
Carol Leslie	10/22
Katrin Nordloh	10/23
Connie Blaschke	10/24
Cassandra Falk	10/24
Jan Torgeson	10/24
Rhonda Dodson	10/25
Ron Wilson	10/26
Duane Howell	10/27
Shelly Crone	10/28
Audrey Fretwell	10/29
Rodney Major	10/29
Sonia Sosa	10/29
Josie Sanchez	10/30
Frances Acosta	10/31

*Stace Alexander	Item Processing	5 Years
*Chris Brown	Mortgage Lending	5 Years
*Janie Villarreal	Purchasing	10 Years



W E L C O M E

Please join us in welcoming the following new employees.

Jeff Clark	.Mail Room
Sinda Duke	.Trust
Sammy Gilford	.Mail Room
Patricia Hendrickson	.Item Processing
Jenifer Higginbotham	.Bank Cards
Suzie Hinds	.Corporate Lending
Duane Howell	.Item Processing
Sally Hyepock	.Collections
Sandra Lind	.Tellers
Leslie Luther	.Tellers
Alan Noel	.Credit Analysis
Tim Potts	.Loan Administration
Dee Sowards	.Trust
Shawn Welch	.Item Processing
Julie Whitt	.Northwest Hills
Arra Wiseman	.Human Resources

🎉 Tidbits! 🎉



Congratulations to Carolyn Ethridge (Credit Operations) and her husband, Michael! Jermaine Anthony Ethridge arrived on September 15, weighing 8 lbs., 10 oz.

Cindy Gatlin (Bank Cards) and her husband, Luthur, are the proud parents of a baby girl. Lauren Nicole was born on September 15. Congratulations!



Kenda Koch (Corporate Lending) and Dale Sanders were married on September 10, in Honolulu, Hawaii! The happy couple spent their honeymoon on the islands of Maui and Ohau. Best Wishes!

Diana Perez (Bookkeeping) is newly wed to Arthur Torres! The bride and groom were married on September 24, and are honeymooning in Acapulco. Congratulations!

Congratulations to Deborah Davis (Credit Operations) who married Charles Adams on September 28! Plans for the honeymoon are still in the making.

Employee Referral Award Update

Heidi Burgert	\$150.00
Leslie Gouldie	\$300.00
Helen Janak	\$300.00

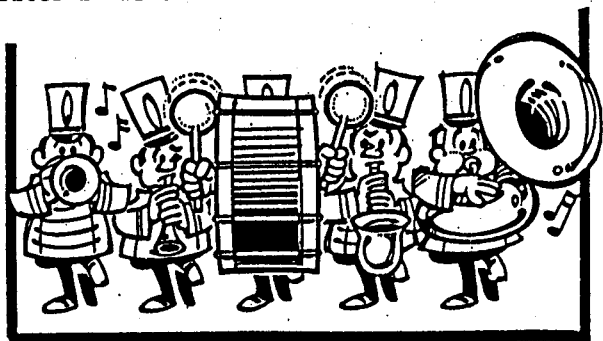
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 * HR REMINDER *
 * If you have a MasterCard, Gold MasterCard, or *
 * VISA account, you are eligible for a refund *
 * of the \$18.00 annual membership fee. To *
 * receive a refund, return a completed coupon *
 * and a copy of your statement on which the *
 * fee appears. *

MOVING UP...

Marcia Southworth was promoted to Corporate Trust Officer in the Trust Division.

Gayle Gagnon was promoted to Trust Operations Officer in Trust.



PRODUCT KNOWLEDGE SESSIONS

If you don't understand it, you can't sell it! Knowing the various features of our products gives you the power to push the bank's benefits and persuade a prospect to become a buyer.

Starting in October, you will have the opportunity to learn more about the bank's products in Thursday afternoon sessions.

Watch for details!

UNITED WAY

We are well on our way to reaching our United Way goal, and we want to thank everyone who participated in the 1989 campaign. Without the efforts of a lot of dedicated people - those who organized the group meetings and the many of you who pledged your dollars - our success in this effort would not be possible. We want to thank everyone! To those of you who still have not turned in your pledge card, your cooperation in doing so would be greatly appreciated!

The following appeared in the September issue of Ladies Home Journal:

SHARON ADAMCIK, administrative assistant in commercial loans at First City National Bank of Austin, in Austin, Texas "Being involved—in professional groups and in the community—helps give me visibility. For ten years I've been a member of the Austin chapter of the American Institute of Banking. I've made a lot of contacts this way, and I've kept on top of new developments in my profession. I also do volunteer work, which First City National encourages. For example, I'm involved in the bank's 'Adopt a School' program and this year helped with the local Special Olympics. This helps me get recognized, and it's very rewarding."

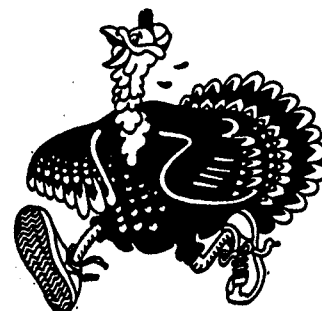


TURKEY WALK

It is time once again for the American Heart Association Turkey Walk! The 10K (that's about 6 miles) walk will be held October 29, 1988. Registration starts at 8:00, with the walk beginning at 9:00 A.M. The walk begins at Eilers Park, which is next to Deep Eddy Pool. The prizes this year are fabulous. The Grand Prize is a trip for four to DisneyWorld! But, of course, the real winner will be the American Heart Association since you will be accumulating pledges for every kilometer you walk. Heart Disease is the #1 killer in Texas, so let's all get out and collect pledges against this disease!

If you would like to participate, or need additional information, please contact one of the following Pacesetters:

- | | |
|-------------------|------|
| Yvonne Pearson | 4858 |
| Cindy Katch | 4411 |
| Brenda Woodson | 4910 |
| Rebecca Salisbury | 4408 |
| Charles Flores | 4531 |
| Janice Torgeson | 4834 |



BRANCHING UPDATE

By the time you read this, Northwest Hills will officially be a branch (September 30, 1988), giving us two Austin locations. Public awareness campaigns for branching are scheduled for Spring, 1989, to assure a smooth transition. Until then, we can service our customers in a branching system, but we will not be actively publicizing the change.

SUCCESS STORY

On Wednesday, September 21, over 60 human services organizations were represented at Volunteer Fairs held at First City Centre and the Aboretum. One thousand one hundred seventeen Austinites volunteered to give time to the 60 agencies. Those attending the two fairs consumed 1100 hot dogs and many cold drinks. The fairs were sponsored by First City, Channel 7, KASE/KVET, the Downtown Austin Partners, Trammell Crow, First City Centre, and the Volunteer Center.