

FC Interest

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DECEMBER 12, 1988



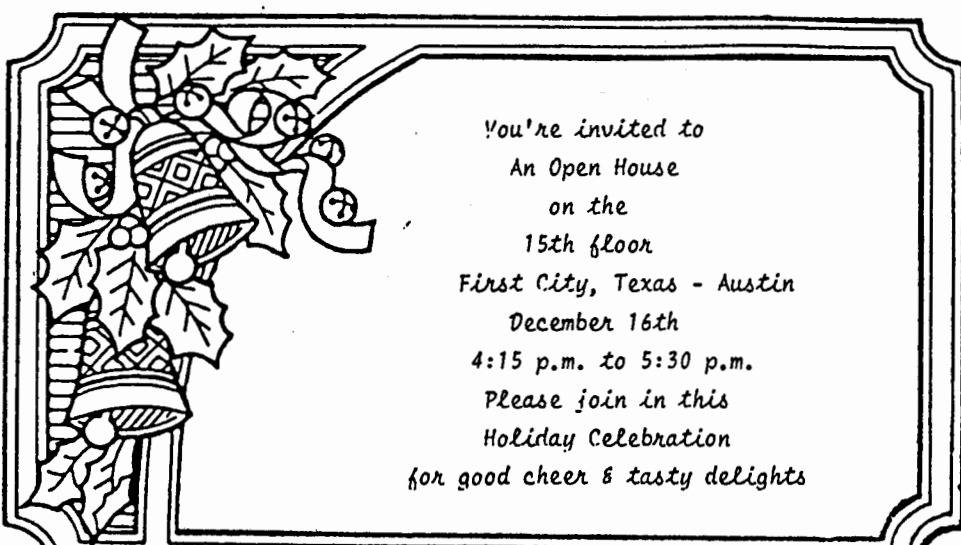
A MESSAGE FROM THE PRESIDENT...

Once again it's that time of year when it's appropriate to focus on our blessings as well as dream for the future. Although 1988 was a difficult year for the banking industry in the State of Texas, all of us at First City were fortunate to be a part of the recapitalization of First City Bancorporation, which resulted in the strongest financial institution in the State. As a result, we have a great opportunity to be competitive in our market area for 1989. I'm proud of our First City employees and look forward to working with all of you this coming year.

I would like to take this opportunity to wish each of you and your families a very Merry Christmas and a happy New Year in 1989.



John Collins



You're invited to
An Open House
on the
15th floor
First City, Texas - Austin
December 16th
4:15 p.m. to 5:30 p.m.
Please join in this
Holiday Celebration
for good cheer & tasty delights



HAPPY BIRTHDAY!

Kelly Boldt	12/01	Tad Curtis	01/01
Shanna Butterfield	12/03	Lee Sellers	01/01
Ken Gates	12/03	Suzie Hinds	01/02
Dwight Pack	12/03	Ed Alonzo	01/03
Jeanna Perez	12/03	Kathryn Pervine	01/04
Tina Burgess	12/04	Fred Russ	01/04
Nancy Gunn	12/04	Bernice Watson	01/04
Rebecca Salisbury	12/05	Zachary Broz	01/05
Kit Haley	12/06	Charlie Flores	01/06
Paulette Wilson	12/06	Debbie Martinez	01/06
Tom Hrin	12/07	Ray Danielak	01/07
Earline Knight	12/07	Charlotte Fulton	01/07
Dee Sowards	12/08	Booker Hicks	01/07
Lucky Urias	12/09	Sherrri Phillips	01/07
Diana Nelson	12/10	Marianne Jackson	01/09
Carol Thomson	12/11	Wanda Burnette	01/10
Bill Lierman	12/12	John Claprood	01/10
Lucy Rizo	12/13	David Eichler	01/10
Donna Mercer	12/15	Ann Sanders	01/10
Darrell Sander	12/15	David Scott	01/10
Dan Kline	12/17	Kim Herber	01/11
Shawn Welch	12/17	Mary Koop	01/11
Carla Button	12/18	Bernice Jezisek	01/12
Janice Crowder	12/18	Bill Attal	01/13
Tara Cyr	12/22	Wolf Bouldin	01/13
David Fogg	12/22	Laura Cobo	01/13
Jan Waldeier	12/23	Brenda Howard	01/13
Mary Endres	12/25	Brad Luckie	01/13
Steve Gonzalez	12/25	Ken Johnson	01/14
Andrea Wycoff	12/25	Ronnie Miksch	01/15
Beatrice Haney	12/27	Mary Villarreal	01/17
Sammy Kipple	12/27	Linda Watson	01/17
Marilyn Leuty	12/27	Abbie Daly	01/18
John Oncken	12/27	Denise Mayo	01/18
Johnny Brown	12/29	Judy Hinkle	01/19
Bill Marshall	12/29	Tim Jarvis	01/19
		Jim Doenges	01/21
		Sharon Adamcik	01/22
		Thomas Gomez	01/22
		Wiley Hopkins	01/22
		James Jones	01/22
		Tim Potts	01/24
		Ellen Stein	01/24
		Pamela Krueger	01/26
		Peggy Duran	01/27
		Sandhya Patil	01/28
		Jeff Clark	01/29
		Doug Lindauer	01/29
		Patricia Flynn	01/31

DECEMBER ANNIVERSARIES

* Kim Herber	Investments	5 Years
* Alan Williams	Commercial Lending	5 Years
* Lourdes Euresti	Loan Operations	10 Years
* Michelle Moheet	Communications	10 Years
* Fred Russ	Mail Room	10 Years



WELCOME

Please join us in welcoming the following new employees:

Dawn Conroy	.....	Tellers
Bernard Hillen	.....	Mail Room
Janice Moore	.....	Collecting Bank
Robert Nassour	.....	Mail Room
Kember Ottley	.....	Trust
Phil Roberts	.....	Tellers
Patricia Smith	.....	Credit Analysis
Becky Stento	.....	E & P Banking
Kimberly Stewart	.....	Tellers
Ruth Torres	.....	Bookkeeping
Barry Truelove	.....	Item Processing
Mitchell Williams	.....	Mail Room

Tidbits

Wedding Bells ...

Cindy Purifoy (Marketing) and James Branch were married in Austin on October 29! The happy couple celebrated their honeymoon in Acapulco.

Best wishes to Donna Mercer (Bookkeeping) and her new husband, Michael Aikens! The two were married in Austin on November 10. The honeymoon spot is in the planning.

CONGRATULATIONS, NEWLYWEDS!

New Parents ...

It's the pitter-patter of little feet for David Bixby (E & P Banking) and his wife, Betsy! On November 7, they became parents of a son, Taylor Bixby. Congratulations!

 * FC INTEREST *
 * Published by the *
 * Human Resources *
 * Division *
 * Editor - Mary Ann Kridler *
 * Assistant - Lori Clark *
 * 473-4391 *
 * First City, Texas - Austin *
 * is an Equal Opportunity *
 * Employer *



Employee Referral Award Update

First City introduced an Employee Referral Award Program in 1984, and for many employees it has certainly paid off. In 1988, 20 employees received cash awards totalling \$3225.00!

Basically, cash awards are paid to a referring employee in the following manner:

- * A \$150 cash award is paid for referred applicants who are hired into non-exempt salary grades three through five and are actively employed after 90 days.
- * A \$300 cash award is paid for referred applicants hired into non-exempt salary grades six through nine who are actively employed after 90 days.

All applicants must be referred directly to the Human Resources Department. The name of the referring employee must be indicated in the "Referred By" box on the application form. Also, the referring employee must be working at First City when the award payment is due.

The program has been a great success in the past and with your input it will continue to be in the future.

Dee Sowards	.....	..\$300.00
Alice Cuellar	.....	..\$300.00
Alice Cuellar	.....	..\$300.00
Diedra Benoit	.....	..\$150.00



Moving Up

Kim Herber, Investments, was recently promoted to Investment Operations Officer. Congratulations, Kim!



TEXAS CHAPTER RMA PAPER WRITING COMPETITION

Enter the Robert Morris Association (RMA) Paper Writing Competition and give yourself an opportunity to gain Professional Development, Personal Recognition and CASH AWARDS! Any employee who is involved in activities directly related to commercial lending, credit analysis, loan review, credit department operations or loan administration is eligible to participate in the competition. For further information, contact Jan Carrington (x4632), group representative for the Austin/Waco area.



Employees In The News

Nyla Revell, Human Resources, has been elected to a second three-year term to the Board of Directors for Hospice Austin.

Hospice is a coordinated program of palliative and supportive services provided by medically directed interdisciplinary teams of professionals and volunteers who offer physical, psychological, social, and spiritual care to dying persons and their families.

§ § § § § § § § § § § § § § § § §
 § As part of the Study Buddy §
 § Program, children from §
 § Zavala Elementary will be §
 § having a Christmas party §
 § here at the bank on §
 § Tuesday, December 13, §
 § from 1:00 until 2:30. §
 § The children will tour the §
 § bank and then will head for §
 § the 2nd floor cafeteria to §
 § enjoy punch and cookies. §
 § § § § § § § § § § § § § § § § §



This is the time of year when many purses and wallets disappear. Ladies, please lock up your purses in your desk and men don't hang your coat jackets up with your wallets in it. If you do not wish to follow this advice, don't be surprised if the next time you go to get your wallet or purse that you find it missing. Also, please be aware of the people who are hanging around the offices. If they look like they don't belong, make sure you ask if you can help them. This may scare the people off if they were there for non-banking business.

JOHN POPE
SECURITY

 * HR REMINDER *
 * *
 * Remember to check your January 15, 1989, *
 * pay slip for accuracy of your FlexPlus *
 * selections. Compare your pay slip to *
 * the pink copy of your FlexPlus form. *
 * If there is a discrepancy between *
 * what appears on your pay slip and *
 * the benefit options you chose, *
 * contact Human Resources immediately. *



MOST WANTED

Have You Seen These?

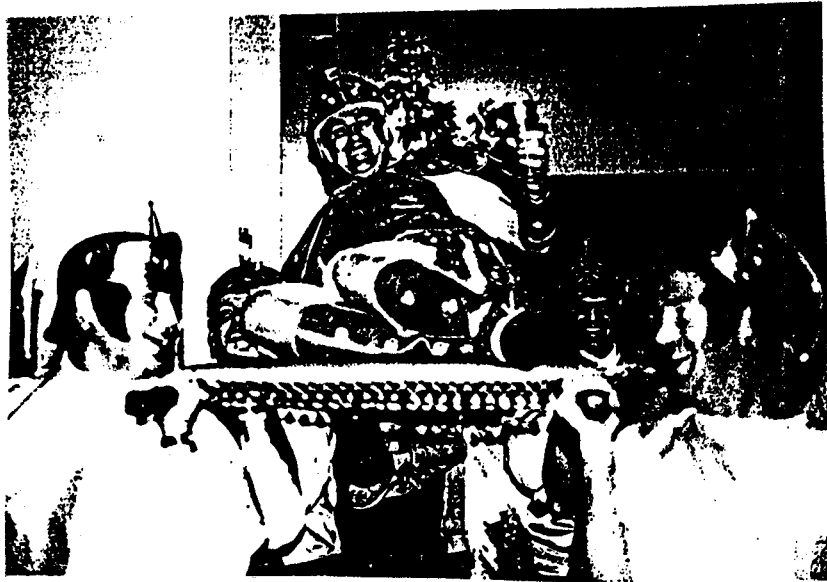
Canned fruit, dry rice, canned soup, canned meat, canned vegetables, canned juice, beans, peanut butter, cereal, and flour are items wanted to assist the Capital Area Food Bank with their food drive. Checks payable to the Capital Area Food Bank are also accepted.

Please help benefit 64 local human service agencies by leaving your donation in a drop box at the 2nd floor cafeteria or in drop boxes located in First City Centre in Bank Card Services on 9, or Trust on 10.

If you need more information, you may contact Julia Hall, Bill Keller, or Bobbie Collins.

SECURITY BULLETIN

CHAMBER DRIVE



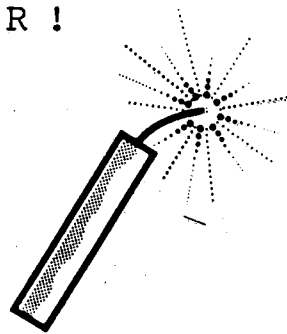
HAIL, TO CAESER!

During the past five weeks, The Chamber of Commerce Blue Chip Corporate Challenge Membership Drive has united First City as a team of winners. On Thursday, December 1, at the final Turn-In Party held at the DoubleTree Hotel, First City won the award for most memberships sold for the week totaling a record \$10,450 with 64 memberships. First City also won the coveted Spirit Award, thanks to the leadership of Caesar (a.k.a. Jack Collins) accompanied by the trumpeting of Dick Zinser. Numerous Cleopatras and Mark Antonies followed in the processional with a legion of over 50 First City employees who portrayed loyal Roman revelers in costume.

Richard Moore, appearing as Caesar's Roman Governor General, took home the best costume award by unanimous decree.

Correspondent: Christi Davidson

H A P P Y
N E W
Y E A R !



TURKEYWALK

The American Heart Association's Annual Turkeywalk was held on October 29, and despite rainy weather the event was a success. Approximately 500 individuals participated in the walk, and as of November 23, \$29,335.00 in pledges has been collected!

A big thanks goes to the team leaders for their efforts in obtaining the walkers and encouraging their participation. The team leaders for First City were Charlie Flores, Cindy Katch, Rebecca Salisbury, Brenda Woodson, and Yvonne Pearson. And other thanks go to Christi Davidson, Corporate Chairman, and Tracy Folse, Route Chairman, for the endless hours they spent in organizing the Turkeywalk.

Heart disease is the number one killer in Texas and with this year's Turkeywalk a large step has been taken to fight this disease. "Thank you" to all who participated in the walk and to those who supported this effort with monetary contributions!

Correspondent: Janice Torgeson

BLUE SANTA CHRISTMAS TOY DRIVE

DECEMBER 12TH THRU DECEMBER 16TH

Mark your calendar for December 15, because from 10:00 a.m. to 11:00 a.m. on this date, the Hyde Park Elementary Choir will be in our bank lobby. These children will delight you and our customers as they gather around the Christmas tree to sing Christmas carols. Please treat yourself to this heart-warming event.



New and Used Toys Are Needed
To Help The Children of Austin
Have a Happy Christmas!!

Toy Drop Box Locations Are:
PCNB - 2nd Floor Cafeteria
PCC - 9th Floor Bank Card Service
10th Floor Trust

If you need more information call:
Vicki Buchanan ext. 4754
Fred Gibbons ext. 4749
Bobbie Collins ext. 4738