

Banknotes

A Letter From The Chairman

Time must be going by very quickly, because it seems like I just wrote one of these letters. I think that is good news, because it means we are active, and activity is good for all of us. Let's ensure that we are being as productively busy as possible. Some days it seems that banks and business in general are too efficient at generating paper and not efficient enough at using all the information written on it. Let's all try to keep things in perspective and not get bogged down by unnecessary details.

Another thought I would leave you with today is a reminder of the importance of customer service in everything we do. The measure of that is pretty easy and indeed a Golden Rule. We should simply treat all of our customers and contacts just as we would like to be treated ourselves. For all of us there are days, or times of the day, when we are a little more frustrated and less patient. We must do our best to make that invisible to the customers and prospects who deserve a smile on every face and good humor in every phone call.

In this regard a little extra can indeed go a very long way. Later in this newsletter you will read of the extra effort in our Collateral Department to locate the owner of long-missing government bonds. I am sure their efforts made not only a friend of Mrs. Wallace, but of the many people to which she will no doubt relate the incident. Congratulations to Teresea, Diane, and Cammie for showing why First City, Texas is not only the bank for Texas, but for Texans as well, even after 40 years!

I couldn't be happier with our success in the United Way campaign. We set an ambitious goal and we attained it. Many thanks and congratulations to all of you who participated in this very worthwhile campaign. We certainly could not help being impressed with the presentations made by the many social workers who spoke at our cam-

paign rallies. **Mark Monroe** and his team did an excellent job of organizing our local campaign in a way which was obvious to people all over the city. The best news about these contributions is that they will continue to do wonderful things for people all through the year. We can feel very good about what we have done for the needy in our communities.

Many of us traveled to Dallas on September 18 for our semiannual Sales Recognition Meeting. These sessions gather business development personnel from all over the company and are a highlight of our marketing program. All who were in attendance agreed that the program of large screen video, stereo sound, and tributes to our best sales people was inspirational and showed a lot of the corporate character of First City, Texas. Three of our Austin colleagues were designated Key Performers and were presented with awards by Chairman A. Robert Abboud. Please join me in congratulating **Ken Johnson, Gary Peese, and Julie King** for a job very well done.

Recently I had the pleasure of joining Ray Noonan of American Express in rewarding our tellers for their performance in a statewide competition. The American Express Shoot-out put First City bankers from throughout the company in competition in the sale of American Express Travelers Cheques and Gift Cheques. I am pleased to report that both our downtown location and the Northwest Hills branch took first prize in their categories. Congratulations to our tellers for a job very well done.

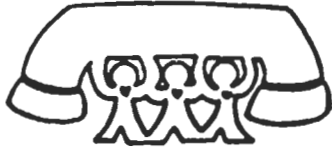
We are very pleased to welcome **Karen Griffin** back to the bank. She was recently named executive vice president and senior credit officer for First City, Texas - Austin and the South Texas Region. We know she will devote to her new responsibilities the same

dedication and energy with which she excelled in her position in Loan Review and as senior credit officer at First City, Texas - San Antonio. Vice Chairman **J. Carr** has assumed responsibility as our senior lending officer and will oversee all of our commercial, consumer, real estate, and branch lending activities. After several years with a challenging loan portfolio, J. is anxious to get back to the customer contact and business development side of the bank. We wish him and Karen much success in their new and significant roles in our bank.

During the last year our company and our bank have demonstrated an increased commitment to Community Reinvestment. We are very anxious to provide quality financial services to the full community in which we have been chartered, and I appreciate all you are doing to make that happen. We are more involved in community organizations, volunteerism, and fund raising than any organization in the city. We are visible throughout our communities and that is a major step toward providing service to them. Please look for opportunities to extend the reach and the capabilities of our bank to all parts of Travis County and to all income levels. We are anxious to maintain a record of what each of you is doing. If you have not yet completed your report on community involvement, please do so this week.

You are all working hard and I hope you find pleasure in knowing that your efforts are noticed in the bank and appreciated both inside and outside our company. Our community requires and deserves our dedication, our energy, and our active role in building a better Austin. Keep it up!

Don Van Stone



COMMUNITY NEEDS Telephone Reassurance Program

The above program is in need of volunteers—and it only takes from three to ten minutes daily. Telephone Reassurance is designed to specifically address the isolation and loneliness experienced by many of our elderly friends. Telephone Reassurance consists of two separate programs: the Daily Caller and the Phone-A-Friend. Daily Callers provide an isolated elderly person with a secure feeling—knowing that someone cares and will call every day to check on his/her welfare. The Phone-A-Friend volunteer is someone who will “be there” for a phone visit twice a week to provide support with a listening ear. If you would be interested in volunteering to give “phone hugs” or receiving more information, call 474-6416 or Bobbie Collins, extension 4738.

School Savings Program

The First City, Texas School Savings Program idea was researched and brought to the attention of First City, Texas by **Christi Davidson**. In securing this program, First City, Texas - Austin has been granted exclusive rights to this program in the Austin Independent School District. In this joint effort with First City Bancorporation, the pilot program will be coordinated by **Lutie Little** and implemented in the following schools:

**Casis Elementary
Doss Elementary
Maplewood Elementary**

The First City, Texas School Savings Program is structured around a weekly School Banking Day. The students will be able to make deposits to their accounts, using their school computer, on a certain day and time each week. The banking day will be overseen by the school's respective PTO/PTA volunteers. This First Savings “pass-book” account will earn 5 percent interest and will be credited to the account quarterly. Students keep records of their transactions in student savings registers and receive quarterly statements at home to reinforce use of their math skills. First City, Texas will waive the minimum opening balance, but it will still act as a regular First Savings account, with the account ownership in the child's name. In the program, only deposits are made at school. Withdrawals must and deposits may be made at First City, Texas - Austin locations with a parent/guardian signature required.

The classroom curriculum, endorsed by the U.S. Department of Education, teaches the students, grades three through six, how to manage their accounts and read their receipts and monthly statements. On a wider scale, it also teaches students the fundamentals of finance, the American banking system, and practical money management. This program encourages the good habits of savings at an early age on a regular basis.

With statewide potential, this further reinforces First City, Texas' commitment to education.

Submitted by
Lutie Little
Marketing

The 1989 Arthritis Foundation Gala was held in September. First City, Texas - Austin donated an Audobon print for the auction that was held to raise funds to fight the spread of arthritis. Well-known golfer, Ben Crenshaw, was the lucky bidder. We hope Ben and his wife enjoy the Audobon print.

Zilker Park Augustfest

First City, Texas - Austin helped sponsor an amateur bicycle race on August 12. The event took place in Austin's Zilker Park, and over 240 riders competed for cash and prizes. Violet Crown Sports Association hosted the successful race and thanks First City, Texas for its support of amateur bicycle racing in Texas.

Submitted by
Mike Vint
Auditing

United Way It Brings Out The Best In All Of Us.

First City, Texas - Austin's 1990 United Way Campaign was a great success! Not only did the bank exceed its goal of \$20,000 in employee contributions, bank employee participation increased from 63% to 72%. Thanks to all who participated!



Susan Moore & Laverne Robinson, Bookkeeping Department, are shown with their winning poster. Congratulations!

Mammography Screening

The Best Weapon Against Breast Cancer is Early Detection

Breast cancer affects one in ten women. Chances of recovery are dramatically enhanced with early detection. Until the discovery of mammography, the only means of detection was a physical examination. Now this low-cost, low-radiation x-ray procedure can detect breast cancer two to three years earlier than the traditional checkup or BSE (breast self-examination).

Thanks to the efforts of **Nyla Revell**, Human Resources, FEM-CHec will present an educational seminar and mammography screening for all First City, Texas - Austin employees and employees' wives.

The seminar will address your questions concerning mammography and breast cancer. It will include instruction in breast self-exam, an important aspect of the breast cancer awareness program. The mammogram screening will be performed using the highest quality, mobile equipment. The tests are quick, painless, and accurate. Studies will be read by a board certified radiologist and mailed to you and your physician. Anyone having an abnormal study will receive a consultation by a Registered Nurse.

Join the fight against breast cancer. Give yourself the chance of a lifetime!

COMPLIMENTARY EDUCATIONAL SEMINAR October 26, 1989

Two Sessions: 11:30 a.m. and 12:30 p.m.
Ninth Floor Training Room
First City Centre

MAMMOGRAPHY SCREENING

October 27, 1989

10:00 a.m. to 4:00 p.m.

Ninth Floor Training Room

First City Centre

Cost \$55 (about one-half of normal cost)

MasterCard, Visa, and Personal Checks Accepted for Payment
For Appointment, Call (1-800-888-0978)

For more information about the seminar and screening,
contact Human Resources, extension 4391.

Welcome to First City, Texas



Tangee Truesdale, Human Resources ▲
Cheryl Cellon, Collateral
Melissa Hopkins, Loan Adjustments



◀ **Catherine Mulholland**,
Tellers—
Northwest Hills

Dianna Adams, Mail Room
Penny Nickel, Mail Room ▼



Mark Delano, Item Processing
Jennifer DuBose, Item Processing
Tonya Samuels, New Accounts/CDS ▲



Charles Long, Mail Room ▲ **David Martinez**,
Joey Newberry, Mail Room Mail Room



Employees in the News

Shirley Herring, Credit and Loan Administration, was recognized by Austin Aqua Festival 1989 as the Outstanding Captain in the Entertainment Division. Shirley is responsible for coordinating the entertainment for the West Stage for the nine-night festival, a total of 27 bands. **Joan Lusk**, Funds Control, also had substantial responsibilities with Aqua Fest. She managed the Center (Feature) Stage throughout the festival and holds the rank of vice commodore.

Sherry McGillicuddy, executive vice president, Trust, has been asked to serve on the Advisory Board of St. David's Pavilion.

J. Carr, executive vice president, vice chairman, has accepted a position on the Board of Directors of American Red Cross.

Terry Harkins, Retail Banking, attended the Super Derby Horse Races at Louisiana Downs Sunday, September 24. The winnings reported were enough to pay for the trip!

Val Maggi Sokel, a former First City employee who moved to California, will be visiting in the bank on Monday, November 6. Those who wish to see her again should contact Nancy Gunn at extension 4857.

The eighth floor misses **Mark (Opey) Bain** who has moved to the second floor to Commercial Loans.

Tom Hrin, Bookkeeping, has to set up a new account for his own bookkeeping. The new asset is his first grandson, Joshua Paul Haag, born on September 9. Elizabeth and her husband Ken are the proud parents. They have certainly got Tom's interest growing!

Patti Diaz, Bookkeeping, and Mike Ledoma rang the wedding bells on Saturday, August 12, at Zilker Gardens. Congratulations!

Ken and Jeni Payne, ATM Services, are the proud parents of a baby girl born August 4. Kilie Marie weighed 8 lbs., 1 1/2 oz., and was 21 inches long.

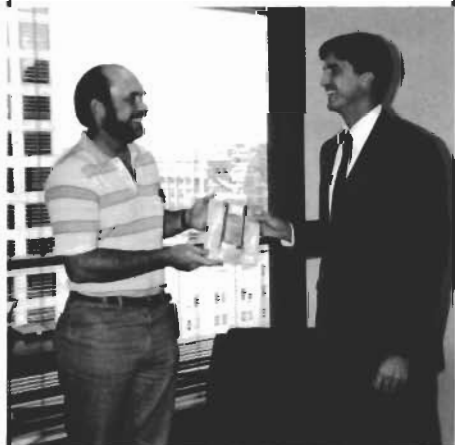


Elisa and **Tim Harvey**, BankCard Services, announce the birth of their son, Timothy Daniel, II. Timothy was born September 9, weighed 8 lbs., 5 1/2 oz., and was 21 1/2 inches long.

"Please ask me about my new granddaughter," says proud **John Oncken**. Eight pound, three-ounce Gwynne Ellen was born to John's daughter, Susan Leftwich, September 20. Both mother and daughter are doing fine.

Shirley Herring, Credit and Loan Administration, received an Outstanding Instructor Award from AIB*Austin (American Institute of Banking). Shirley has been a part-time instructor for AIB through Austin Community College for five years. She has taught Principles of Banking, Economics for Bankers, Credit Department Management, and Money In Banking.

HUNTING & FISHING SHOW NETS NEW FIRST CITY FAN



Perry Hanson, employed by Texas Instruments, is shown receiving his new Sony Watchman TV from **Mark Monroe**, Retail Banking. Over 600 individuals visited the First City booth at the Austin Hunting & Fishing Show held in July.

If You're Going To McAllen, Don't Travel with Bryan Simmons

On August 3, Bryan had planned to fly Conquest Airlines to McAllen to present information to prospects on the FirstWay Program and return that same day. Sound simple? It wasn't. The departure from Austin was delayed one hour and **Brenda Howard**, Investments, rescheduled all appointments with Dick Ralph, First City, Texas - McAllen.

Upon arrival in San Antonio, a Conquest representative stated that the connecting flight left on time and there was no other flight to McAllen. Bryan asked "What is the destination of the flight I just came in on?" The ticket represent-

ative said "Brownsville," so Bryan asked them to stop the plane and let him board. They accommodated his request, but only after he called Brenda to reschedule appointments again.

Once the plane departed, Bryan asked the person in the seat next to him, "Where are you going after you arrive in Brownsville?" David Goodman said that he was going to McAllen. Bryan arranged for a ride and arrived at Dick Ralph's office only 15 minutes late!

David Goodman is a regional manager for United Parcel Service, making Bryan the first First City, Texas officer to be delivered by UPS! Brenda asked Bryan later, "Wasn't it a long way to stand in a delivery truck . . . from Brownsville to McAllen?" Bryan said he was fortunate since David Goodman had arranged for a car in advance.

We wonder whose day was worse . . . Brenda's or Bryan's!

More Picnic Pictures . . .



The winners from the picnic games enjoyed a victory party featuring a five-foot submarine sandwich. **Mary Rutherford**, Loan Operations, is shown cutting the submarine and **Michael Falk**, Commercial Loans; **Nyla Revell**, Human Resources; **Sandy Allen**, Investments; **Arra Wiseman**, Human Resources; and **Carolyn Hand**, Trust; certainly seem to be enjoying themselves!



OCTOBER/NOVEMBER BIRTHDAYS



Happy Birthday

Catherine Bigler	10-16	Rosalinda Reyes	10-30
Jeanne Cooper	10-16	Josie Sanchez	10-30
Barbara Laramie	10-16	Frances Acosta	10-31
Julie Nevarez	10-16	Alleen Muenzler	11- 1
Nancy Stephens	10-16	Fred Nollen	11- 1
Diana Moussette	10-17	Kathy Taylor	11- 4
Don Bartko	10-18	Nyla Revell	11- 6
Leslie Gouldie	10-19	Annie Lujan	11- 7
Rachel Beavan	10-20	Ethel Banks	11- 9
Heidi Burgert	10-20	Jim Greenwood	11-10
Deborah Rackley	10-20	Sharon Taylor	11-10
Randal Rose	10-21	Kaye Beck	11-12
Annette Ruback	10-21	Melissa Dailey	11-12
Carol Leslie	10-22	Doug Danforth	11-12
Connie Blaschke	10-24	Stace Alexander	11-14
Jean Caldwell	10-24	Linette Collins	11-14
Cassandra Falk	10-24	Robert Hearn	11-14
Janice Torgeson	10-24	Raoul Mann	11-14
Dawn Conroy	10-25	Gordon May	11-17
Rhonda Dodson	10-25	Cherie Youngblood	11-17
Ron Wilson	10-26	Lewis Gillett	11-18
Duane Howell	10-27	Carolyn Hand	11-18
Audrey Fretwell	10-29	Eric Hansen	11-18
Sonia Sosa	10-29	Alan Noel	11-20
		Janice Ross	11-20
		Laurie Daniels	11-21
		Ralph Poehl	11-21
		DeeAnn Weinheimer	11-21
		Patricia Boone	11-22
		Mary Rutherford	11-23
		David Stewart	11-25
		Roger Wieland	11-25
		Melba Matthews	11-26
		Helen Mendoza	11-26
		Molly Deleza	11-28
		Lyn Ferguson	11-29
		Michelle Worthy	11-29
		Nancy Haffelder	11-30

It's football time

O.K. sports fans, you know those terms they use on the gridiron. But did you ever stop to think that some of those words have other meanings? The definitions given here are for some of those words—used on the field and off. For example: Recoil of a gun: Kick.



1. Fishing equipment
2. Part of the human body
3. Butcher's chopping table
4. A transgression or sin
5. The gap between two mountains
6. Moonlighter's work
7. Vending machine coin
8. The hours you work
9. The stars and stripes
10. A traffic light
11. All the same
12. A formal dance
13. Important concern for drivers
14. Walks quietly
15. Goose feathers
16. To finish
17. A flat-bottomed boat
18. Authorized
19. Do it in the dark for courage
20. The finish line

THAT'S INCREDIBLE!
THAT'S INCREDIBLE!

Submitted by
Janice Crowder
Collateral



While doing the Collateral Department's yearly escheat audit on stocks and bonds, **Cammie Morrison** came across three Series E War Bonds issued in June, 1944, and March, 1947, with a face value totaling \$100. How many of us have even seen a war bond dating back to 1944? That was before a lot of us were even born! The war bonds were taken as collateral on a loan made to L. L. Wallace in 1948 by Fidelity State Bank, now known as First City, Texas - Austin. The bonds being reported in prior years had not been picked up by the state, so therefore still remained in our possession. Cammie was quite taken with these old war bonds and decided to show them to **Teresea English**, manager of the Collateral Department. **Diane Hervol**, noted

for being in the right place at the right time, just happened to be in Teresea's office when Cammie was showing the war bonds to Teresea. Of course, there was no hope of being able to locate the customer after 41 years. Just think what the odds would be of being able to do that! Diane, however, thinking of her motto, "nothing is impossible," picked up the telephone book and started looking for the name of Lacy L. Wallace (the name shown on the bonds). There it was in black and white, Lacy L. Wallace! Could this be the same Lacy L. Wallace whose name appeared on the war bonds? Wasting no time at all, Diane called the number listed, and after speaking several minutes with Mrs. Wallace, she was able to verify that Mrs. Wallace did have some old Series E War Bonds that had been pledged as collateral to a loan. Upon the death of her husband in the sixties, she had lost track of some of their financial records and did not know what had happened to the bonds. Mrs. Wallace was very excited over the good news and promptly said that she would be down at the bank at 10:00 a.m. the next day to pick up the war bonds. Needless to say, we were all amazed and could not believe that after 41 years the owner of the war bonds was located and with such little effort on our part. That was just incredible!

Mrs. Wallace arrived the next day at 9:45 a.m. and visited for some time with Teresea. She appeared to be a very nice lady, happy and full of life, with lots of memories to tell about. Having decided that she wanted to cash in the war bonds, Diane jumped at the opportunity to escort Mrs. Wallace to the Collection Department where she helped her to cash in the bonds. Being very appreciative of the bank's effort to contact her, and especially of Diane's help in getting the bonds cashed, Mrs. Wallace showed her gratitude by sending a big box of candy to Diane which was shared with the rest of the Collateral Department. The whole amazing incident left all of us feeling really good, and we were especially happy for Mrs. Wallace.



Business Development Update

The 1,243 sales calls reported by our calling officers during the month of September resulted in the following new business for First City, Texas - Austin:

DDAs	\$ 2,845,090
Interest-Bearing Accounts	\$20,223,561
Lines of Credit	\$ 491,300
Other Loans	\$ 3,031,726
Annualized Fee Income	\$ 297,364

Top performers for the month were:

Customer Calls
Wanda Burnette,
Northwest Hills (42)

Prospect Calls
Sue Sheridan,
International Banking (50)

DDAs
Christi Davidson,
Marketing (\$851,500)

Interest-Bearing Accounts
Russ Niemie,
Bond Sales (\$7,376,000)

Lines of Credit
Christi Davidson,
Marketing (\$151,300)

Other Loans
Richard Moore,
Northwest Hills (\$781,500)

Annualized Fee Income
Ed Piner,
Corporate Services (\$174,610)

Answer to Time for Football

1. Tackle; 2. Back; 3. Block;
4. Offense; 5. Pass; 6. Sideline;
7. Quarter; 8. Shift; 9. Flag;
10. Signal; 11. Uniform; 12. Ball;
13. Safety; 14. Pads; 15. Down;
16. End; 17. Punt; 18. Official;
19. Whistle; 20. Goal.



The Texas Shoot-Out

American Express Travelers Cheques ran a promotion to increase travelers cheques sales from June 1 through August 31. The promotion was called "The Texas Shoot-Out" and involved all the First City, Texas banks.

Among these banks, First City, Texas - Austin has been recognized for promoting the most sales. The prize awarded to First City, Texas - Austin was \$1,250. The 25 participating employees each received a \$50 gift cheque.

Congratulations to the following employees:

Collections/Exchange

Helen Mendoza
Valerie Gonzales
Sara Zamora
Ruben Garcia
Jo Garrett

Private Banking

Cheryl Lamb
Cindy Branch
Shelley Bradshaw

Northwest Hills

Linda Coen
Jill Gillett
Kristi Parlak
Melissa Pope

Motor Bank/Lobby

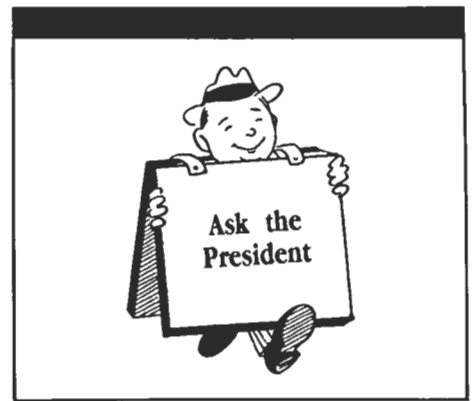
Michelle Worthy
Tracy Smith
Jennifer Herzik
Sofia Rodriguez
Lyn Ferguson
Mary Hartman
Linda Martin
Audrey Fretwell
Denise Marino
Rosie Reyes
Jennifer Smith
Sandra Lind
Kaye Beck

Submitted by
Marilyn Leuty
Lobby Administration

Sixth Annual Volunteer Fair



First City, Texas' Sixth Annual Volunteer Fair was held Wednesday, September 20, at First City Centre and the Arboretum. The fair was voted a huge success by everyone involved, as over 550 volunteers signed up to work with the 65 agencies represented. **Bobbie Collins**, Marketing, and **Mark Monroe**, Retail Banking, serve on the Volunteer Center's Board of Directors and assisted with the coordination of the event. Shown here are City Councilman Robert Barnstone; Kay Woytek, chairman of the board of the Volunteer Center; and **Don Van Stone** cutting the ribbon during opening ceremonies at First City Centre.



There are two employee lounges in First City Centre. The one on the ninth floor has a sliding glass door which is opened for ventilation purposes by smokers when they smoke. The lounge on the tenth floor, however, has no vent for the smoke, making it difficult for non-smokers to enjoy their breaks and lunch hours. Could "smoke eaters" be installed to help relieve the situation? If so, when?

In addition to the problem noted, the cafeteria in the main bank building has a problem with insufficient ventilation or smoke control. Your suggestion of "smoke eaters" is a good one and they will be installed in the ninth floor lounge, tenth floor lounge, and the cafeteria area. These installations will occur as soon as they can be scheduled. Thank you for your interest and concern.



Fall Festival

On Saturday, October 21, and Sunday, October 22, the Austin Natural Science Guild and the Austin Parks and Recreation Department will hold a Fall Festival at Pioneer Farm. The Fall Festival provides a great opportunity to serve the community; learn about rural life 100 years ago; and enjoy an old-fashioned, fun-filled day with your family at Pioneer Farm! Volunteers are needed in all areas to help children with 1880s crafts and activities. If you are interested or want more information, call Mary, 338-1521; Denise, 834-8132; or LaNycc, 346-4555.

Recognize this *Banker?*

This high-fashion model from Sakowitz is wearing a silk shantung, two-piece suit, with a gentle peplum waist. Note the Barbara Bush-inspired pearls. Janet Stoeltje, vice president of Great Expectations, is a 1989 winner of the Best Dressed Award given yearly by the Austin Symphony Women's League. If you want to know the latest in style with flair, keep your fashion eyes on Janet! P.S.—Janet, you haven't changed a bit!



Submitted by
Lutie Little
Great Expectations

Anniversaries

Congratulations to the following individuals for their hard work and dedication:

SEPTEMBER

Sandra Dunn	Credit Operations	5 yrs.
Pamela Krueger	Trust Investments	5 yrs.
Mary Marrero	Item Processing	5 yrs.
Jeff Steele	Property Mgmt.	5 yrs.

OCTOBER

Barbara Pierce	Executive	15 yrs.
Dolores Sifuentes	Loan Operations	10 yrs.
George Wallace	Parking Garage	5 yrs.

3-ON-3 HOOPS



October 20-21-22 on Sixth Street
benefiting
Special Olympics of Texas

A streetball tournament for top guns and couch potatoes. All sizes, all ages, all abilities.

Bring Family, Friends

There will be all kinds of fun, food, and frolic during tournament play. Don't miss the American Airlines Long Distance Shootout, the NIKE Flight Slam Dunk, Pizza Hut Wheel of Pic in the Sky Contest, and much more. For more information, contact Texas Special Olympics, 835-9873.

Banknotes
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