

Bank *notes*

A Letter From The Chairman

To All Employees:

Last week I attended an Economic Outlook Conference which discussed the future of Texas and the kind of economy we can expect in 1990. The news is good. Texas compares very well with the rest of the country in several areas which will be critical to future economic success. We have survived a history-making and traumatic decade and are embarking on a new one, much wiser and more prepared than we have ever been. We will need wisdom and preparation because while the economic outlook is good, it will also be challenging. If the 80s taught us anything, they taught us that we must be ready to live with and respond to volatility. There will be good times and there will be bad times, and the best of institutions will survive both.

It was the basic strengths and excellent franchise of First City that made it possible for a strong and well-capitalized new First City to emerge nearly two years ago. I hope you have taken the time to read in detail of the financial progress we are making. We are all part of a financial institution that is making history with its continuing growth and financial performance. We can all be proud of the role we are playing in that success. More than ever before, we are a uniform and closely connected statewide organization, each of whose parts depends critically on the others. First City - Dallas cannot do what it must do without our Houston bank. Houston cannot achieve its mission without the help of our bank here in Austin, and so it goes across the state.

As many of you know, we are well under way with two very significant projects which will impact all parts of the bank. In June we will migrate all of our operating systems to the system already used in Houston and most of our affiliate banks. At the same time, we will convert our three loan systems to a new single loan system which will be common to all First City banks. These are major undertakings which are occupying the time and attention of many of us.

Recently Bob Richley, the president of First City Bancorporation, announced a third significant project. During the next few months, we will investigate and analyze the entire backroom operation of First City, Texas throughout the state. It may surprise you to know that every year our corporation spends more than \$100 million to conduct its basic backroom operations in our 20 banks in 71 locations. We are convinced there are hidden efficiencies in that number and that we can find them and bring the savings to the bottom line. This operational study will fundamentally involve the company's major banks and will not be an exercise conducted by Houston and presented to us as complete. To demonstrate the involvement of the major banks in this project, a statewide meeting to introduce it was recently held right here in Austin. I am excited about the opportunities this project may present for us here. It will involve many of us, and I know we will devote to it the effort and enthusiasm needed to make it a success.

(Continued)

During last week's conference, I attended a session on customer service. As I have said before in these letters, nothing is more important to our future success than attracting and maintaining quality customers. Excellent customer service is the ingredient upon which that goal vitally depends. And this kind of quality service doesn't come easily. We have to work hard at it. We have to put ourselves in the shoes of our customers and provide the kind of treatment we would like to receive.

I was reminded of this during the last few days when I became aware of a conversation between a customer and one of our employees. The customer requested a meeting with his relationship manager and was told that the officer was "in a meeting." For this particular customer, who requires close attention, that answer was not good enough, and in my opinion, it is not good enough for any customer.

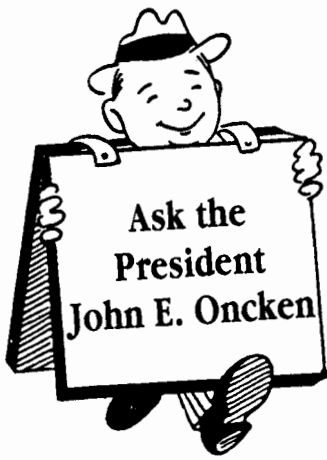
The only meeting which should supersede a visit with a customer is a meeting with another customer who happened to get there first. I am sure it would impress any of our customers if the offer was made to bring the account officer out of the meeting so that a discussion could be had or a visit arranged. If for some reason the officer is unreachable, his or her very first task upon learning of the inquiry must be to contact the customer, apologize for being unavailable, and arrange a get-together at the customer's convenience.

Let's try to build this kind of customer sensitivity throughout the bank. Let's make our customers feel that they are in fact the very reason we are here. Each and every one of them is more important than any meeting we attend. All of those meetings are directed at building a better bank. But if we don't have customers to which we can deliver the bank, we are wasting our time. Let's not do that. Let's be aggressive in delivering to all of our customers and to prospective customers the kind of bank of which all of us can be proud. Nothing less will do.

Later in this newsletter there is a customer creed that sums up very well the attitude all of us must adopt. Please read it carefully.

My best wishes to all of you and your families.

A handwritten signature in cursive script that reads "Don Van Stone". The signature is written in black ink and is positioned in the lower right quadrant of the page.



What are First City, Texas - Austin's Goals and Objectives for 1990?

The primary mission for First City, Texas - Austin is:

First City, Texas - Austin will be the premier provider of banking services and the bank of preference in its market place.

Achievement of the mission will require:

- Delivery of loan and deposit products more attractive than those of our competitors
- Maintenance of a high quality credit process and a portfolio of high quality assets
- Delivery of high quality banking services in an efficient manner that serves the customer and contributes to the bank's profitability
- Meet or exceed our deposit, loan, fee income, and other sales goals that have been established for 1990
- Successful completion of the Austin Data Center Migration Project and the Loan System Replacement Project without disruption to our customers

Would you please comment on some of the organizational changes that have occurred recently, such as the new Retail Division, changes in the E & P and Commercial Divisions, etc.?

Recent organizational changes have positioned First City, Texas - Austin to aggressively deliver banking services to our market. During 1989 our lending areas were focused on the quality of existing

loans and loan relationships as a result of the difficult economy in Austin. By year-end, however, the problem assets were identified and transferred to the Special Assets Division where they are being effectively managed. The lending staff is now able to focus on meeting the credit needs of our customers and on the development of new business.

The Retail Banking Division was formed to allow us to more effectively deliver high quality personal banking services to our community. We have developed a strong new line of retail products, trained our staff to effectively sell those products, and we are planning to give our lobby a "new look" to attract more customers. The Retail Division includes service delivery through the downtown lobby, Northwest Hills branch, Private Banking Center, and all drive-in facilities.

While many of our competitors are still dealing with problems, we have managed our problems and have organized to allow us to focus on serving our customers and selling our products. First City, Texas - Austin is not the biggest bank in town, but we are the best! Our customers already know and our competitors will find out . . .

The quality of our First City, Texas mailing labels and envelopes seems to have lessened, e.g., ink is blurred and/or faded. Is this the image we want to convey to our customers?

Absolutely not. First City Bancorporation has established graphic standards that are intended to project a strong and positive image. The standards dictate the type style, paper, size, colors, etc. to be used in the production of supplies to create the appropriate appearance for First City. Occasionally vendors provide supplies that are not of adequate quality. When this occurs, we request a reprint.

Our Purchasing Department has brought the poor quality labels to the attention of our central Purchasing Office in Houston in order to make the buyer dealing directly with vendors aware of the problem.

Thank you for recognizing the importance of a quality representation of our logo to our customers. If you detect other supply quality problems, please report them to Don Bartko in Purchasing.

EMPLOYEES IN THE NEWS . . .

David Bixby (E & P) is going to Denver and Vail in February with (are you ready) the free airline tickets he won for selling Austin Chamber of Commerce memberships. He also got an award from First City, Texas - Austin for top sales from our bank. Numerous gift certificates were also awarded, but David wants to assure everyone that they are not transferrable. Thanks for sharing, David!

The eighth floor will miss **Debbie DeWall's** smiling face as she ventures off to a new job opportunity in Austin. Before beginning her new career, however, she is venturing at Club Med on the island of Aluthra.

Betsy Glen (E & P) has been selected to be a team captain for the American Heart Association's 1990 Business and Employee Campaign. Several downtown banks will be involved, each with a goal of raising \$3,000. Betsy's team consists of **Wanda Burnette** (Northwest Hills), **Mike Falk** (Commercial), **Ray Hudson** (E & P), **Sherry McGillicuddy** (Trust), and **Becky Stento** (E & P). Good Luck!

Speaking of **Becky Stento**, she was presented with an award for outstanding volunteer service at the Central Texas Chapter of Cystic Fibrosis' annual Board of Directors' meeting. The chapter has approximately ten fund raisers a year, including stair climbs, bowling tournaments, style shows, auctions, dance competitions, etc., and is very effective in helping the national fund-raising effort. Anyone interested in becoming a volunteer can call the Cystic Fibrosis office at 467-5751.

Committee members for the Austin Lyric Opera's 1990 Annual Fund Drive attended the kick-off luncheon held January 31 at the Radisson Hotel. Don Van Stone is on the Board, and this year's committee members are:

Jackie Calhoun (Trust)
Bobbie Collins (Marketing)
Lee Doughtie (E & P)
Martha Mann (Business Development)
Ronnie Miksch (Commercial)
Kay Scott (Human Resources)
Bryan Simmons (Investments)
Becky Stento (E & P)
Janet Stoeltje (Great Expectations)
Edith Walker (Special Assets)
Dick Zinser (Marketing)

BUSINESS DEVELOPMENT UPDATE

The fourth quarter 1989 Sales Recognition meeting was held January 25 to recognize outstanding sales efforts by our calling officers. The star performers during the fourth quarter were:

Top Performers Fourth Quarter 1989

Customer Calls

Wanda Burnette, Northwest Hills (75)

Prospect Calls

Jerry Shook, Trust (80)

DDA Deposits

Ken Johnson, Correspondent Banking,
(\$2,875,302)

Interest-Bearing Deposits

Bryan Simmons, Investments
(\$4,225,201)

Brent Standefer, Correspondent
(\$16,139,116)

Lines of Credit

Clay Cary, Commercial
(\$215,000)

Other Loans

Clay Cary, Commercial
(\$555,241)

Fee Income (Annualized)

Fred Nollen, BankCard Services
(\$253,000)

Ken Johnson, Correspondent
(\$319,642)

APPLICATION

HUMAN RESOURCES UPDATE

First City Group Medical Plan Participants

Effective January 1, 1990, in-patient hospitalizations will be "precertified" by Intracorp Medical Review Services. Their number is 1-800-423-2221. In the past, Metropolitan provided this service for our participants.

This precertification program is designed, in part, to save you and First City the HEALTH RISK and EXPENSE of unnecessary hospital stay days!

After January 1, 1990, if you require hospitalization for an in-patient confinement, call Intracorp at 1-800-423-2221. (See Page 29 of your Summary Plan Description for full details).

By now, you should have received your 1990 Medical I.D. cards with the new precertification phone number listed on the front of the card.

If you have questions, please feel free to call the Claims Department at (713) 658-2821 or FirstCall 222-2821.

Dental Insurance Claims

Dental claims for service provided in 1989 need to be sent to Prudential Insurance in Louisville, Kentucky. The mailing address is in the upper right-hand corner of the claim form.

All 1989 dental claims need to be mailed to Prudential before February 28, 1990.

Dental claims for service provided after January 1, 1990, should be mailed to:

First City Group Claims Department
P.O. Box 4490
Houston, TX 77210
Phone number (713) 658-4770



FIRSTCITY, TEXAS.

New MasterCard/Visa Application

To comply with the new Package accounts, a revised MasterCard/Visa application is in effect. A supply of the new applications, bearing a code of 885 printed at the top of each application, has been distributed to each customer-contact area. Please destroy immediately any applications not bearing this new code. If you need a supply of applications, please contact Janne Ingram, Marketing, extension 4515.

OFFICER ELECTIONS



Mark Bain has been promoted to assistant vice president in the Commercial Lending Division. He received his BBA in finance from Texas Tech University in 1986. After completing his degree, Mark joined First City as a credit analyst. After two years as an analyst, he moved into the Executive & Professional Lending group where he remained until joining the Commercial Division in October of 1989. Some of his hobbies include golf, snow skiing, and computers.



Christi Davidson has been elected vice president and

statewide director of the School Savings Program. She holds an associate's degree in business/marketing from Texas Junior College and has also attended The University of Texas at Austin.

Christi came to First City, Texas with six years of prior banking experience at MBank (now BankOne) and NCNB. One of her responsibilities at First City is generating new retail business from upscale customers and prospects. Her outstanding sales efforts were recognized last year when she was presented a "Key Performer" award by the holding company at its semiannual sales meeting in Dallas. She is also responsible for statewide implementation of the School Savings Program.

Christi participates in community and civic activities, including fund raisers and membership drives for the American Cancer Society, Austin Drug and Alcohol Abuse Program, KLRU, Austin Jaycees, Austin Chamber of Commerce, and American business Women's Association. She has also served as a board member of Executive Women International and was chairman for the American Heart Association Turkey-Walk, 1987-89.

She played an active role on the Chamber of Commerce Dallas Cowboys Steering Committee in luring the location of their training

camp to Austin. She is also a member of the Sports & Leisure Committee for Greater Austin Chamber of Commerce.



Gayle Gagnon has been promoted to assistant vice president and trust operations officer. Before joining First City, Texas - Austin in 1985, Gayle was with First City, Texas - Beaumont's Trust Operations Department for over four years. Her previous work experience includes Zweibrucken Bank, Zweibrucken, West Germany; Fidelity Savings & Loan, Port Arthur, Texas; and First Bank & Trust, also in Port Arthur.

Some of Gayle's community involvement includes Aquafest, Blue Santa, Chamber of Commerce Membership Drive, and Round Rock P.T.A. When time permits, she enjoys golf, gardening, theater, and travel.

Gayle is married (James) and has a 15-year-old daughter, Deanna.

(continued)



Carla Ferreri (E & P Lending) has returned from maternity leave and is the proud new mother of Justin Anthony Ferreri. Justin was born on November 11 and weighed 9 pounds, 3 ounces.

Keith Miller (Trust) and wife Chyrise announce a new addition to their family. Grant Edward was born January 18 and weighed 7 pounds, 7 1/2 ounces.

Congratulations!

The Board of Directors has elected Kit Haley to finance officer.

Kate McCormick, a 1987 graduate of the College of William and Mary, was recently promoted to loan officer. Kate was in the Honors Program at William and Mary, majoring in economics and sequencing in philosophy. She also attended TICU University in Tokyo, Japan, on a scholarship to study economics. Kate was in First City, Texas - Austin's Credit Analysis Training Program from September 1987 to November 1988. Since that time she has served as assistant to Don Van Stone. Sometime during the first quarter of 1990 she will begin working with Karen Griffin, senior credit officer.

LEGENDS SEEKS VOLUNTEERS

Even though the Legends of Golf tournament will not be held in Austin until April 16-22, 1990, the call has gone out for volunteers to help in the "world class event seen by millions around the country," according to executive director Judy Wheeler.

The volunteer program is open to anyone and everyone. The event will be staged for the first time at Barton Creek Country Club. Wheeler points out that volunteers will also be working on behalf of various charities, including the major benefactor for the 1990 tournament, the Texas Special Olympics.

Those interested in volunteering to help in the event are asked to call 329-1076.



"I started to buy you an expensive Valentine gift, but stinginess won out."



Just a Reminder!

The bank will be closed on Monday, February 19, in observance of President's Day.



Each of us is faced with serious and often dangerous problems with crime in the areas where we live, work, shop, travel, etc. First City, Texas - Austin is sponsoring a Crime Prevention Seminar that will provide practical information that all individuals can use to keep themselves from becoming victims of such crimes as residential burglary, muggings, purse snatchings, and rape. The seminar addresses prevention measures to use in the home, in the car, and on the street. Much attention is focused on the alternatives available to the one who is confronted an assailant.



SAFETY QUIZ

True False

- | | | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Men are twice as likely to be mugged as women. |
| <input type="checkbox"/> | <input type="checkbox"/> | 85 percent of all street crime happens going to and from your car. |
| <input type="checkbox"/> | <input type="checkbox"/> | When your car stalls on the side of the road, you should immediately get out of it. |
| <input type="checkbox"/> | <input type="checkbox"/> | It takes 5 to 10 minutes to commit and complete the average residential break-in. |
| <input type="checkbox"/> | <input type="checkbox"/> | The protection you carry should be kept out of sight. |

Two of the five statements are true. For answers to these and many other questions about your personal safety, attend this seminar:

"Personal Assault - Avoidance & Survival"

This fast-paced, entertaining program is being highly acclaimed throughout the country as the **"Best of its kind!"** This 45-60 minute class will focus on the practical things we can do for ourselves -- things that really work!

Presented by -- Citizens Against Crime

Tuesday, March 20
12:00 Noon
Training Room, Ninth Floor
First City Centre

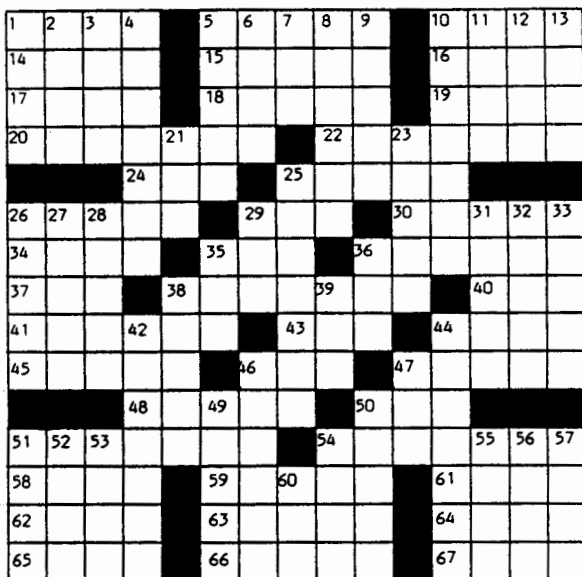
Anniversaries

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

Lincoya Brown	Loan Operations	5 years
Donna Chaffin	Finance	5 years
Teresea English	Collateral	5 years
Leslie Gouldie	Trust	5 years
Dan Kline	Northwest Hills	5 years
Kimberly Verheecke	Collateral	5 years
Teresa Oppermann	E&P Lending	10 years
Rosalinda Reyes	Teller	10 years
Normagene Giles	Item Processing	10 years

Congratulations for 25 years of service!

Harold Page is senior vice president in the Credit and Loan Administration Division. He joined First City, Texas - Austin in February of 1965 as a paying and receiving teller. In May of 1965 he joined Commercial Loan Operations and later became manager of the area. It was in 1967 that he accepted the responsibility of assistant cashier. In 1968, First City was the first Austin bank to introduce credit cards to this area, known then as Presto Charge. As a part of the management team, Harold was instrumental in introducing and developing the credit card program. Four years later he was promoted to assistant vice president and manager of Credit Cards. At one point in his career he was vice president and manager of the Master Charge Department and the Teller 2 Department, today know as FirstNet. In fact, he was involved in the groundwork and introduction of the Debit Card Program. It was in 1980 that he was promoted to senior vice president.



Take-A-Break Crossword

ACROSS

1. Gentle pace
5. Line of cliffs
10. Greek doorway
14. Object of worship
15. Raise trivial objections
16. Powder base
17. Digging mammal
18. Arable, as land (Sp.)
19. Assistant
20. Adage
22. Indented, as a chin
24. Exist
25. Decoration for valor
26. Lariat
29. Metal
30. Birds' homes
34. At one time
35. Help
36. Lend an ear
37. Machine gun (sl.)
38. Hermit
40. Collection of anecdotes
41. Sufficient
43. Be wrong with
44. Peril
45. — firma
46. Suffix meaning sugar
47. Sugar substitute
48. Titan
50. Arrange

51. Chemistry or physics
54. Stole, on the high sea
58. AM, poetically
59. Possessor
61. Rip
62. Man's name
63. Increase, as pay
64. Otherwise
65. Simple
66. Synthetic
67. Act

DOWN

1. Not stiff
2. Scent
3. Horseback sport
4. Raise up
5. Frighten
6. Carbohydrate (abbr.)
7. Ms. Gardner
8. Bothered by, as fleas
9. Gingham
10. Prong fasteners
11. Rear appendage
12. Ye — Antique Shoppe
13. Served, non-returnably
21. Period of history
23. Crazed
25. Troubled area of the world
26. Thesaurus compiler
27. Silly
28. Thespian
29. Nervous twitch
31. Spot
32. Taut
33. Sinuous
35. Cigarette residue
36. Small, like Abner of the comics
38. Anew
39. Cravat
42. Need for haste
44. Turned
46. Arrow, at a street corner
47. Belonging to that woman
49. Squirrel's find
50. Alarm
51. Captain Hook's assistant, acc. to Disney
52. Woman's name
53. Part of the eye
54. Mexican coin
55. Prefix meaning distance
56. Leisure
57. Scott of famous Supreme Court decision
60. Nothing



AIB*AUSTIN

Computer Training Classes



AIB*Austin is offering computer training classes through Squier Computer Services, Inc. (SCS). SCS is Austin's largest computer training firm and has worked with AIB*Austin for over 5 years. The following is a list of SCS public classes and dates offered at a discount to AIB members. AIB*Austin and SCS also offer Lotus 123 and WordPerfect night classes as part of the AIB spring semester series of classes. All classes earn AIB credit. Please call Jodi Anderson at AIB*Austin to register or for specific course outlines. Her number is 472-3103.

● Basic IBM PC classes:

Introduction to Personal Computer Use	8:30-4:30	\$170	Jan. 22	Feb. 5	Feb. 27
Introduction to DOS	8:30-12:00	\$ 85	Jan. 12	Jan. 31	Feb. 15
DOS and Hard Disk Usage	1:00-4:30	\$ 85	Jan. 12	Jan. 31	Feb. 15
Advanced DOS Techniques	1:00-4:30	\$ 85	Jan. 15		
Introduction to Microsoft Windows	8:30-12:00	\$ 85	Feb. 2		

● PC Word Processing classes:

Introduction to WordPerfect 5	8:30-4:30	\$170	Jan. 25	Feb. 6	Feb. 22
			Mar. 5	Mar. 21	Mar. 30
WordPerfect 5.0 to 5.1 upgrade	1:00-4:30	\$85	Feb. 2	Mar. 20	
Intermediate WordPerfect 5	8:30-4:30	\$170	Jan. 26	Feb. 12	Mar. 9
Advanced WordPerfect 5	8:30-4:30	\$170	Feb. 1	Mar. 1	Mar. 28
Introduction to Microsoft Word 5	8:30-4:30	\$170	Jan. 10	Feb. 8	Mar. 23
Word 5: Advanced Formatting and Layout	8:30-4:30	\$170	Jan. 4	Feb. 14	Mar. 27
Word 5: Productivity Techniques	8:30-4:30	\$170	Feb. 21		
Introduction to DisplayWrite 4	8:30-4:30	\$170	Mar. 30		
Introduction to MultiMate Advantage	8:30-4:30	\$170	Feb. 19	Mar. 27	

● PC Spreadsheet classes:

Introduction to Lotus 123 Rel. 2.2	8:30-4:30	\$170	Jan. 24	Feb. 7	Feb. 20
			Mar. 7	Mar. 19	
Introduction to Lotus 123 Rel. 3	8:30-4:30	\$170	Feb. 7	Mar. 12	
Lotus 123 Release 2.2: New Features Class	8:30-4:30	\$170	Jan. 15	Feb. 26	
Lotus 123 Release 3: New Features Class	8:30-4:30	\$170	Jan. 22	Feb. 23	Mar. 23
Intermediate Lotus 123 Release 2	8:30-4:30	\$170	Jan. 18	Feb. 13	Mar. 16
Advanced Lotus 123 Release 2	8:30-4:30	\$170	Jan. 29	Feb. 28	Mar. 27
Introduction to Lotus 123 Macros	8:30-4:30	\$170	Feb. 19		
Introduction to Symphony Spreadsheet	8:30-4:30	\$170	Mar. 22		
Introduction to Excel for the PC	8:30-4:30	\$170	Feb. 2	Mar. 6	
Intermediate Excel for the PC	8:30-4:30	\$170	Feb. 22	Mar. 16	
Advanced Excel for the PC	8:30-4:30	\$170	Mar. 1	Mar. 26	

● **PC Database classes:**

Introduction to dBASE III Plus	8:30-4:30	\$295	Feb. 16 & 23	Mar. 12 & 15
Advanced dBASE III Plus	8:30-4:30	\$170	Mar. 2	
Intro to dBASE III Plus Programming	8:30-4:30	\$295	Jan. 30 & Feb. 2	
Introduction to dBASE IV	8:30-4:30	\$295	Feb. 5 & 12	Mar. 19 & 21
Advanced dBASE IV Techniques	8:30-4:30	\$170	Feb. 28	
Intro to dBASE IV Programming	8:30-4:30	\$295	Jan. 29 & 31	
Introduction to Paradox 3	8:30-4:30	\$295	Feb. 14 & 20	Mar. 5 & 7
PAL: Programming with Paradox	8:30-4:30	\$295	Mar. 22 & 29	
Fundamentals of Clipper	8:30-4:30	\$210	Mar. 30	

● **PC Desktop Publishing classes:**

Introduction to PageMaker 3	8:30-4:30	\$170	Feb. 8	Mar. 9
Advanced PageMaker 3	8:30-4:30	\$170	Feb. 21	
Introduction to Ventura Publisher 2.0	8:30-4:30	\$170	Feb. 1	Mar. 2

● **PC Graphics classes:**

Introduction to Lotus Freelance	8:30-4:30	\$170	Feb. 19	
Introduction to Harvard Graphics	8:30-4:30	\$170	Feb. 13	Mar. 28
Advanced Harvard Graphics	8:30-12:00	\$ 85	Mar. 20	

● **Novell Netware classes:**

Introduction to Local Area Networks	8:30-4:30	\$195	Feb. 6	Mar. 8
Netware v2.1 System Manager	8:30-4:30	\$895	Feb. 14, 15 & 16	Mar. 13, 14 & 15
Netware v2.1 Update / Advanced Features	8:30-4:30	\$695	Jan. 18 & 19	Feb. 26 & 27
Netware 386: OS Features Review	8:30-4:30	\$295	Jan. 30	

● **Apple Macintosh classes:**

Introduction to the Macintosh	8:30-4:30	\$170	Feb. 8	Mar. 1
Introduction to MS-Word 4.0 for the Mac	8:30-4:30	\$170	Feb. 6	Mar. 5
Advanced MS-Word 4.0 for the Mac	8:30-4:30	\$170	Jan. 16	Mar. 14
Introduction to Excel for the Mac	8:30-4:30	\$170	Feb. 8	Mar. 2
Intermediate Excel for the Mac	8:30-4:30	\$170	Jan. 17	Mar. 12
Introduction to PageMaker for the Mac	8:30-4:30	\$170	Feb. 13	Mar. 7
Advanced PageMaker for the Mac	8:30-4:30	\$170	Feb. 16	
Introduction to HyperCard	8:30-4:30	\$170	Feb. 15	
Introduction to PowerPoint	8:30-4:30	\$170	Mar. 9	
Introduction to McDraw II	8:30-4:30	\$170	Mar. 6	

Call AIB*AUSTIN at 472-3103 for more information or to register.

AIB★

FEBRUARY 1990

PUBLICATION OF THE AUSTIN CHAPTER,
AMERICAN INSTITUTE OF BANKING

AUSTIN

FEBRUARY 1990

Training Programs

MANAGEMENT

- Feb. 22 The Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA). Jointly sponsored by AIB★Austin and the Austin Chapter of the Texas Society of Certified Public Accountants. Hyatt Regency Hotel on Town Lake 1:00pm - 6:30pm
- Feb. 26 Teaching Bankers
AIB★Austin 9:00am - 4:00pm

LENDING

- Feb. 6/7 Loan Documentation Workshop
AIB★Austin 8:30am - 4:30pm

OPERATIONS

- Feb. 13 Unclaimed Property Reporting Requirements for Financial Institutions
The Wyndham Hotel
3:00pm - 5:30pm

ALL PERSONNEL

- Feb. 5 Economics for Bankers
(10 week course)
AIB★Austin 5:30pm - 8:10pm
- Feb. 6/13 Powerful Phone Techniques
FirstCity Centre, 9th floor
5:30pm - 8:00pm
- Feb. 6 Intro to dBase (5 week course)
Squier Computer Services
7800 Shoal Creek #160E
6:30pm - 9:30pm
- Feb. 8 Intro to Lotus 123 (3 week course)
Squier Computer Services
7800 Shoal Creek #160E
6:30pm - 9:30pm
- Feb. 15 Understanding Your Institution's Financial Statements
(without an accounting background or experience)
AIB★Austin 9:00am - 1:00pm
- Feb. 15 Bank Robbery: Standard Policies and Prevention Techniques
AIB★Austin 3:30pm - 5:00pm

Please call one of the following representatives if you need any information concerning these seminars: Sammy Kipple, ext. 4323, Jan Moore, 346-9100, Sharon Reid, ext. 4953, or Linda Watson, ext. 4569.

OUR CUSTOMER

OUR CUSTOMER is the most important person around here . . . in person, by phone or by letter.

OUR CUSTOMER can get along without us . . . but we cannot get along without him.

OUR CUSTOMER is not interfering with our work . . . he is the reason for it. Service to him is not a favor from us; his giving us a chance to serve is a favor from him.

OUR CUSTOMER is not a number on a list . . . he is a person, entitled to likes and dislikes and human feelings, even as you and I.

OUR CUSTOMER is not someone to try to outsmart or out-argue. Winning the argument means losing the customer.

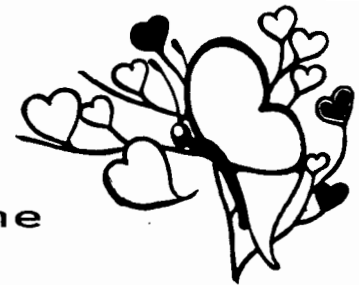
OUR CUSTOMER is someone we ask to bring us his needs. It is our responsibility to take care of them . . .



Watch for more details on Helen Janak's 25-year anniversary party in next month's issue.



LOVE TO SPARE



The Valentine Legend

The tradition of Valentine's Day, the day lovers exchange sweet words and small gifts, dates back to ancient times.

It began as Lupercalia in ancient Rome. During the festival, young men drew names of women as dance partners. If they became enamored, they would be formally engaged in mid-February the following year. The betrothal was sealed with an exchange of gifts.

Early Christians shifted the celebration to one focusing on purity and the remembrance of St. Valentine. Whatever their intentions, romance continued to rule the day.

European countries developed similar customs and offered sweets and small gifts to lovers on February 14. Inspired by the belief that birds chose their mates on that date, the Europeans in the Middle Ages thought it only natural that they do the same.

Frenchman Charles Duc d'Orleans is credited with the first writing of Valentine's Day messages. His love poems were delivered to his wife on February 14, 1415. She was imprisoned in the Tower of London.

In the American colonies, confections were especially valued because sugar was rare. Favorites included marshpanes, roundels and sugarplums. By the 1850s conversation hearts imprinted with messages began to appear.

This Valentine's Day, if custom continues, more confections will be purchased as gifts than at any other holiday of the year.



Bowl for Kids' Sake is Big Brothers/Big Sisters Annual-Fund Raising Event. In 1989, 1,929 bowlers collected 16,800 pledges totaling \$145,000. This was the fourth annual Bowl for Kids' Sake and represented an 18 percent growth rate over 1988's event. The Bowl for Kids' Sake event helps high-risk children. Big Brothers/Big Sisters matches carefully screened adult volunteers with boys and girls, ages 7 to 15, from single-parent families who have been referred by parents, schools, ministers, and social service agencies. Through the one-on-one role modeling and guidance provided by the Big Brothers and Big Sisters, matched Little Brothers and Little Sisters:

have an arrest rate and/or school drop out rate less than 5 percent compared to 25 percent AISD dropout rate. The Austin Police reports that over 70 percent of juvenile arrest involve single-parent family children.

show both behavior and academic improvement in school.

have happier, better adjusted childhoods which lead to happier, more productive adult lives.

Two kinds of people participate - those who bowl regularly and those who don't. Both league and non-league bowlers sign up sponsors who pledge so much per pin on a two-game series. League bowlers use their score during regular league bowling. Non-league bowlers bowl during two Bowl For Kids' Sake weekends, March 24 - 25 and March 30 - April 1. Prizes are awarded based upon the amount of paid pledges.

If you are interested one of First City's team captains, please call Bobbie Collins at 473-4738. You could WIN:

- . . . A trip to San Francisco
- . . . A trip to New Orleans
- . . . A trip in the Continental United States



Big Brothers & Big Sisters of Austin

Every doggie has
his day



It must be so because even the woodchuck, or groundhog, has one. February 2 may be the only day human beings want to see this cantankerous critter.

According to legend, groundhogs awake from hibernation on this day each year and climb out of their burrows to test the weather. It foretells six more weeks of winter if they see their shadows, and an early spring if they don't.

While this drowsy marmot is greeted with applause on his special day, he has to watch out for buckshot thereafter. Farmers say those groundhogs will wake up hungry and "mow down" any form of vegetation in their paths for some time thereafter. In most places, the law allows hunting a woodchuck any day, any time of the year.

To avoid being targets, groundhogs do their best to stay away from people. They beat a hasty retreat to their burrows should shotgun fire come their way.

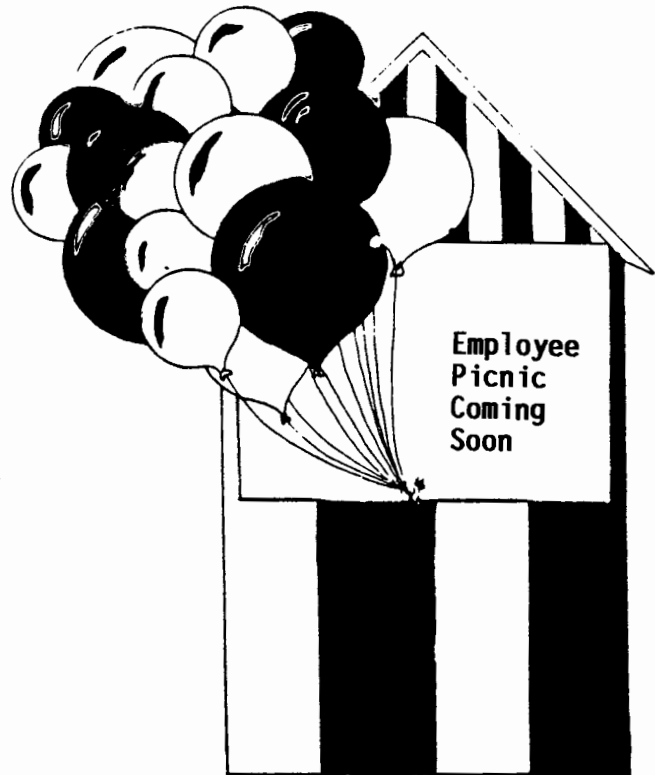
If you ever decide to pursue one, stop at his door. He has huge, sharp teeth and probably wouldn't mind taking your finger off should you intrude on his privacy.

Cryptogram answer:

THE BEST GIFT FOR SOMEONE
YOU LOVE IS YOU. LOOK OUT
FOR HAZARDS AND STAY SAFE.



"That takes care of the loan.
What are your other two wishes?"



Second Annual Employee Picnic

Good news! There will be an employee picnic again in 1990, but we need your help. Last year's picnic was held in August and the weather was extremely hot. We have the opportunity this year to schedule the picnic early in the month of May or in the middle part of August. We would like your input as to which time you would prefer. Call in your votes to Dawn Liesmann, extension 4911, or Sharon Reid, extension 4953.

February is Heart Month

A Time to Remember

Heart Month is a time to remember ...

- ★ Your low-fat diet
- ★ Your exercise program
- ★ Your blood pressure check
- ★ Stop smoking now!



Kevin Stueler



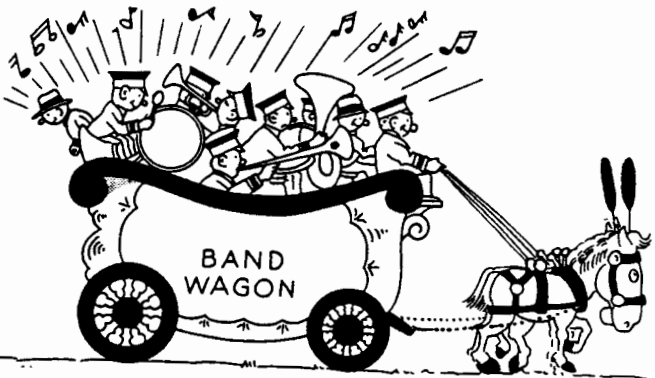
Florence Rainey



Ronda Sharp



Alex McPartland



WELCOME TO FIRST CITY, TEXAS . . .

We would like to welcome the following new employees to First City, Texas - Austin:

Calynda Cheney	Bookkeeping	4525
Alex McPartland	Credit Operations	4944
Carlos Menendez	Operations	4528
Florence Rainey	Trust	4826
Ronda Sharp	BankCard Services	4407
Kevin Stueler	Collections & Exchange	4795



HAPPY BIRTHDAY

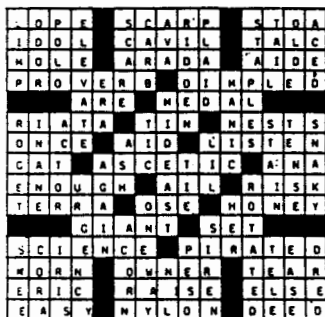
The following employees will be celebrating their birthdays between February 1 and March 9.

Diane Hervol	2/01	Carol Belvin	2/17
Michelle Sorensen	2/01	Bill Mellon	2/17
Janie Villarreal	2/03	Sandra Dunn	2/19
Lee Doughtie	2/04	Kate McCormick	2/19
Marilyn Faust	2/04	Kenda Sanders	2/19
Clara Adams	2/05	Paula Thomas	2/20
George Wallace	2/05	Mitch Williams	2/20
Alan Walker	2/06	Sara Zamora	2/20
Lou Euresti	2/07	Tammy Everhart	2/23
Charlene Grigas	2/07	Carol Rogers	2/23
David Fisher	2/08	Susan Moore	2/24
Jennifer Smith	2/08	Janice Ootsey	2/25
Rebecca Robledo	2/09	Rebekah Sanchez	2/25
Helen Foerster	2/10	Bobby Campbell	2/28
Diana Torres	2/11	Jennifer Dickerson	3/02
Maria Birmingham	2/13	Mary Ann Ates	3/03
Alan Bullock	2/14	Brenda Gallardo	3/04
Ann Henna-Fisher	2/14	Jason Manosevitz	3/06
Joey Newberry	2/14	Doris Burgess	3/09
Alex McPartland	2/16	Jill Gillett	3/09
Leah Ricketts	2/16	Shelley Putney	3/09
Lela Williams	2/16		



Valentine's Day Cryptogram

PDA XAWP CEBP BKN WKIAKJA UKQ HKFA EW UKQ
HKKG KQP BKN DLSLNZW LJZ WPLU WLBA.



Banknotes
Published by the
Marketing Division
Janet Waldeier, Editor
Janne Ingram, Editorial Assistant
Sheila Slagel, Editorial Assistant
473-4699

Information to be printed in this publication must be submitted by the 15th day of each month.

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is an
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