

Bank *notes*\$

A Letter From The Chairman

To All Employees:

There was an interesting article in The Wall Street Journal recently. It talked about Nordstrom, a well-known department store on the West Coast. As many of you know, my family and I lived in Los Angeles for the three years prior to our move to Austin. We came to know Nordstrom pretty well. It is famous in the markets it serves for the quality of its customer service. Almost everybody has a story about Nordstrom. From the tuxedo clad piano player on the store's main floor to a caliber of personal attention very rare in retailing today, Nordstrom sets itself apart from its competition.

My personal favorite story is about the man who brought four well-used tires back to Nordstrom complaining that they weren't giving him the kind of wear he expected. The store took them back. That by itself isn't so unique except for the fact that Nordstrom doesn't sell tires! True or not, that story would be believed by thousands of Nordstrom customers.

The Wall Street Journal article told another side of the story. It described a culture of strong-armed treatment, and of employees who were forced to continually increase their ratio of sales per working hour. It told of employees who were asked to punch out and perform necessary non-sales administrative work on their own time, and of employees who worked tirelessly to be a perfect "Nordie" only to have their jobs taken away as a result of underhanded and political moves by even

more "dedicated" Nordstrom employees.

The truth of the situation is probably somewhere in between these extremes, but the Journal article did make clear that even dedication to customer service can be taken too far.

I hope we don't have to worry about that, but I do want all of us to balance our business and personal lives as best we can. Particularly now, with numerous additional projects underway, there is too much to do and too little time in which to do it. We have deadlines to meet, reports to file, meetings to attend, and all of this while performing our "normal" job responsibilities. I can well understand that the stress will sometimes be too much, and the tension too high.

Make sure that in all of this you are being fair to yourself as well as to the bank. Try to balance your own workday as best you can. Ask your supervisor for help when you really need it; offer help to your colleagues when your own schedule makes that possible. We can do all of this together a lot easier than any of us can do it alone.

Banking is a more difficult industry now than it has ever been. But we have numerous opportunities before us to make our own bank more effective and more efficient. This alone can make our customer service noteworthy. The smoother the bank runs, the fewer problems there

will be, the fewer complaints there will be to satisfy, the fewer disgruntled customers there will be to soothe.

Getting there, however, will take time and effort. There are days when it is harder to be as nice at 4:00 o'clock in the afternoon as we may have been at 9:30 in the morning. Let's try to keep it all in perspective. On days when there is too much to do, we must do our very best to think about how nice it will be when all this is over! Let's try to make the most out of days when things are a little easier and more routine. I know this is hard, but it's worth trying.

I don't mean to casually resolve any problems which you may be having. I only want you to know that I understand them, and I am sensitive to the stresses they may create. A point to remember is that a positive, helpful attitude is contagious. Be the spark to start it in your work group.

We aren't alone in this exercise. Our colleagues around the state are also working hard on the same projects which are occupying our time here in Austin. Happily, we are experiencing success. The company continues to do well in gathering deposits and in providing an increasingly sophisticated array of products and services to happy customers. I appreciate the part which all of you are playing in that most important mission.

And we are attracting new customers every day. Our new Total Package accounts have been a great success. We are competing very successfully with banks bigger and better branched than we are. You are the reason. Don't ever forget it.

My best wishes to you and your families.

Don Van Stone

BUSINESS DEVELOPMENT UPDATE

The 655 sales calls reported during the month of January by our calling officers resulted in the following new business for First City, Texas - Austin.

DDAs	\$ 2,172,482
Interest-Bearing Deposits	11,712,768
Lines of Credit	782,500
Other Loans	537,684
Fee Income (Annualized)	183,906

Top Performers Month of January

Customer Calls
Martha Mann, Retail Banking (25)

Prospect Calls
John Scurlock, Correspondent (25)

DDA Deposits
Brent Standefer
Correspondent Banking, (\$786,767)

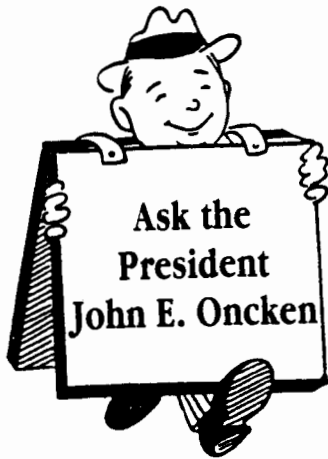
Interest-Bearing Deposits
Christi Davidson, Retail Banking
(\$1,380,865)
Ken Johnson, Correspondent

(\$98,000)

Lines of Credit
Robert Hearn, Professional & Executive
(\$500,000)

Other Loans
David Bixby, Professional & Executive
(\$250,000)

Fee Income (Annualized)
Gregg Appel, Commercial
(\$45,600)
Ken Johnson, Correspondent
(\$37,816)



**QUESTIONS
NEEDED!**

John Oncken is most anxious to respond to your questions and concerns. Take advantage of this opportunity by submitting your questions, **ANONYMOUSLY**, to Janet Waldeier, Marketing, 13th floor, by the 15th of each month.

**BUCHANAN, CUELLAR, AND LEUTY COMPLETE
CERTIFICATION PROCESS**

Congratulations to Marilyn Leuty, Alice Cuellar, and Vicki Buchanan who have successfully completed the Product Knowledge Certification Process. This certification process was developed by the company to help raise the "visibility" of the need for increased product knowledge and to help formalize ongoing efforts for increased professional development among new accounts representatives.

These individuals prepared for over six months. They participated in group training sessions, one-on-one role playing, and hours of self-study about the bank's many retail products. Now that Marilyn, Alice, and Vicki have completed this certification process, they will train and certify other sales representatives in the Retail area.

**AUSTIN CLUB PROVIDES SETTING
FOR BUSINESS DEVELOPMENT LUNCHEONS**

The Austin Club's Zilker Room has been reserved for First City, Texas on the third Wednesday and Thursday of each month for business development luncheons. These luncheons have been moved from our 15th floor, but the intent is the same . . . to provide an ideal setting for our calling officers to host our best customers and prospects to lunch and to conduct banking business. The schedule, as it stands now, is as follows:

MONTH	DATE	DAY OF THE WEEK
March	3/21	Wednesday
	3/22	Thursday
April	4/18	Wednesday
	4/19	Thursday
May	5/16	Wednesday
	5/17	Thursday
June	6/20	Wednesday
	6/21	Thursday
July	7/18	Wednesday
	7/19	Thursday
August	8/22	Wednesday
	8/23	Thursday
September	9/19	Wednesday
	9/20	Thursday
October	10/17	Wednesday
	10/18	Thursday
November	Closed	
December	12/19	Wednesday
	12/20	Thursday

TO MAKE RESERVATIONS, PLEASE CALL DONNA AIKENS, EXTENSION 4578.

EMPLOYEES IN THE NEWS . . .

Bobbie Collins (Marketing), attended the Zavala Rhythms Program last month. She said "it was a lot of fun watching the kids perform Hansel & Gretel, The Old Grey Mare, and others.

Eric Hansen, (Credit Analysis) is working with Junior Achievement by teaching a class at Martin Junior High School. Eric seems to be enjoying it almost as much as his students!

On February 20 **Mark Connally** (High Tech) helped find the best inventors at Casis Elementary, one of FCT - Austin's adopted schools. Mark served as one of the judges during the "Invent America" competition.

Ed Piner (Corporate Services) has been elected to the Board of Trustees of the Humane Society of Austin and Travis County. He will serve on the Finance and Development Committees.

Upon return from a first-ever ski vacation, **Vicki "Downhill" Ray** (Commercial) has taken the "Downhill" out of her name. After her first lesson and two whole hours on skis, Vicki had a "little accident" and returned from Ruidoso with a broken ankle! Ask Vicki when her next ski trip is scheduled. On second thought, don't ask!

Nyla Revell (Human Resources) has been elected

vice president of the Hospice Austin Board of Directors.

The following employees represented First City, Texas at the Urban League's Equal Opportunity Day Banquet on February 9:

Gregg Appel (COMMERCIAL)
Jeff Brinkley (E & P)
Julia Hall (TELLER ADMIN.)
Booker Hicks (LOAN OPERATIONS)
Grova Jones (RETAIL BANKING)
Richard Moore (NORTHWEST HILLS)
Nyla Revell (HUMAN RESOURCES)
Randal Rose (E & P)
Arra Wiseman (HUMAN RESOURCES)
Dick Zinser (MARKETING)

Dick Zinser (Marketing), was elected to the Board of Directors of the United Way -Capital Area. Dick will also serve on the Executive Committee.

LEGENDS

SEEKS VOLUNTEERS

The Legends of Golf tournament will be held in Austin April 16-22 and Executive Director Judy Wheeler says "the call has gone out for volunteers to help in this world class event seen by millions around the country." The volunteer program is open to everyone and will be staged for the first time at Barton Creek Country Club. Volunteers will be working on behalf of various charities, including the major benefactor, Texas Special Olympics. If you are interested in volunteering, call 329-1076.

In addition, the Austin Sunshine Camp has been chosen to be a local beneficiary of this year's Legends of Golf ProAm to be held on Wednesday, April 18. The Young Men's Business League (YMBL), sponsor of the Sunshine Camp, has in turn agreed to provide caddies for the ProAm and to participate in ticket sales for the tournament. The Sunshine Camp will receive 10 percent of any tickets or corporate sponsorships sold through any YMBL member.

If you are interested in purchasing tickets, please contact David Bixby, a YMBL member, extension 4355, so the Sunshine Camp may benefit.



Everyone's Irish . . .

. . . on Saint Patrick's Day! Decipher our cryptogram to find what a 19th century abolitionist, writer and editor wrote on the subject in 1842.

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ANLEO IFCZERI

NLTOAH TRX OLQLOLRA

JOLXMFEAB, TOL

RLLXLX ER ANEH JCFX

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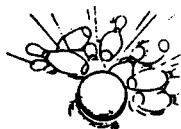
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—FBXET V. JNEFX

OPPORTUNITIES TO HELP OUR COMMUNITY AND THOSE LESS FORTUNATE:

First City, Texas employees have traditionally been very generous with their time when it comes to helping those individuals who are less fortunate. Because of the economy in our Austin community and Texas, many agencies are having a more difficult time meeting their budgets. Listed below are some events that need volunteers:

BATTLE OF THE BANKS!



Bowling Against Dystrophy (B.A.D.) benefiting Muscular Dystrophy Association featuring "Battle of Banks" on Sunday, March 18. NCNB has challenged all banks since they won in '89. Surely we Texans can beat a North Carolina bank!!! If you are interested in bowling on March 18, please call Dan Kline or Jan Moore, Northwest Hills, 346-9100.



Bowl For Kids' Sake benefiting Big Brothers/Big Sisters, March 24, 25, 30, and 31 and April 1 at Showplace Lanes. Put together a five-member team and try to win a trip to San Francisco, New Orleans, or anywhere in the continental United States. Food and drinks are furnished. Let's get

several teams together and help those high-risk children in our community. Each member of the First City, Texas team that collects the most pledge money for Big Brothers/Big Sisters will receive two free movie tickets. If you would like to bowl, call Jeanne Vizzone, extension 4513.



Third Annual 10K Walk-A-Thon benefiting the Center for Battered Women on Saturday, April 7. Free t-shirts, food, and music. Prizes include a San Diego trip, a day at Barton Creek Country Club Spa, a weekend at Doubletree Hotel, and more.



KLRU Fund Drive, Tuesday, March 13. First City will take pledges on camera during commercials starting at 6:30 p.m. If you are interested in having a lot of fun, call Rachel Beavan at extension 4669. Enjoy free food and drink while you help keep KLRU on the air. Bring you spouse or date, and let's fill the airways on Tuesday, March 13, with First City, Texas t-shirts.



As reported in our January newsletter, First City, Texas - Austin donated property to Austin Habitat. We all should feel very proud, but Austin Habitat has many other needs such as carpentry work, fundraising, making copies, typing, etc. If you would like to help them, call 371-0202 or go by 1120 Reinli Street.



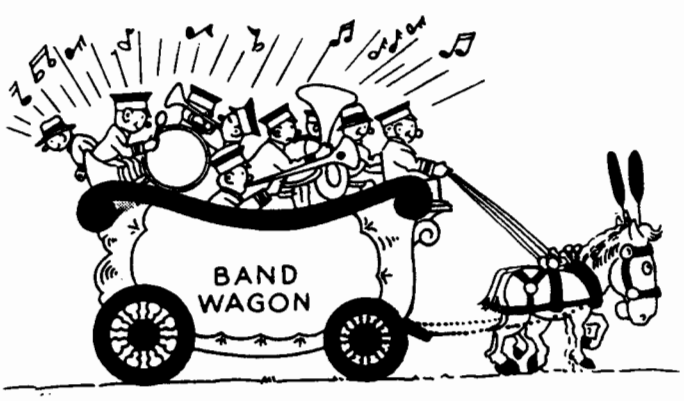
Zavala Elementary School, one of our adopted schools, needs the help of some typists in its library. As Librarian Susan Sanders says, "We have an electric typewriter and plenty of liquid paper, but not enough typist." If you have an hour or two you can donate, call Susan at 320-8420 or 444-3056. The library also needs children's books or magazines, especially Dr. Seuss books, Berenstain Bear books, any Random House Beginner books (with the Cat in the Hat on the spine), or Disney books. If you and your family have any books, please share them with the children of Zavala.



HAPPY BIRTHDAY

The following employees will be celebrating their birthdays between March 1 and April 6.

Jennifer Dickerson	3/02	Hal Peterson	3/24
Mary Ann Ates	3/03	Myrtle Freeman	3/25
Brenda Gallardo	3/04	Simone Hart-Logan	3/25
Terri Silva	3/04	Michael Falk	3/26
Jason Manosevitz	3/06	John Ward	3/28
Doris Burgess	3/09	Beverly Allen	3/31
Jill Gillett	3/09	Rick Fielder	3/31
Shelley Putney	3/09	Helen Janak	4/01
Janie Lara	3/12	Zane Hudson	4/02
Ambrose Obuekwe	3/13	James Doyle	4/04
Ram Torres	3/13	Rebecca Cannon	4/05
Ruth Torres	3/17	Dolores Martinez	4/05
Paul Dextraze	3/19	Teresa Arroyo	4/06
Lydia Garza	3/21	Marcia Mills	4/06



Spring Day Answer

ARAL	BAR	LIMA
TOME	AGE	OMAR
OMEN	ROT	CAKE
MENDING	TAMES	
	ETS	PAT
ADORE	CAMERAS	
MISS	PASS	ALI
ALL	PENT	AREA
SLOWEST	ADEEM	
	EST	FLA
CAIRO	PUPPETS	
OGRE	RES	TIRE
LION	ARE	ERIE
DONT	MUD	DEPS

WELCOME TO FIRST CITY, TEXAS . . .

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

Norma McGahan	Northwest Hills	346-9100
Geri Pawelek	Collateral	4842
Patricia Wright	Correspondent Banking	4709

Anniversaries

Congratulations to the following individuals who celebrate anniversaries this month:

Donna Chaffin	Finance	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

OOPS!

We hope Norma Giles, Item Processing, will accept our apology for "understating" her tenure with First City in last month's issue. Norma has been with the bank for 20 years, not the 10 that was reported.



Everyone's Irish . . .

The Irish, with their glowing hearts and reverent credulity, are needed in this cold age of intellect and skepticism.

—Lydia M. Child

WHEN YOU MAKE A WISH, IT SOMETIMES TURNS INTO "MAGIC"

Nine-year-old Terrell Johnson, son of Carol McNary (Teller Administration), made a wish through the Starlight Foundation and the wish was granted.

On February 2, Terrell, Carol, and sister Shantell, were flown to Los Angeles, California. They were treated to two days at Disneyland and then attended an LA Lakers game where Terrell was taken to the locker room of the world-famous Lakers to meet his wish - "Magic Johnson." Magic and the whole team treated Terrell like a little king. Magic also treated Carol and Shantell to autographs, handshakes, hugs, and pictures.

Terrell says, "If you believe in dreams, they sometimes turn into 'Magic'."

He Said It Couldn't Be Done . . .

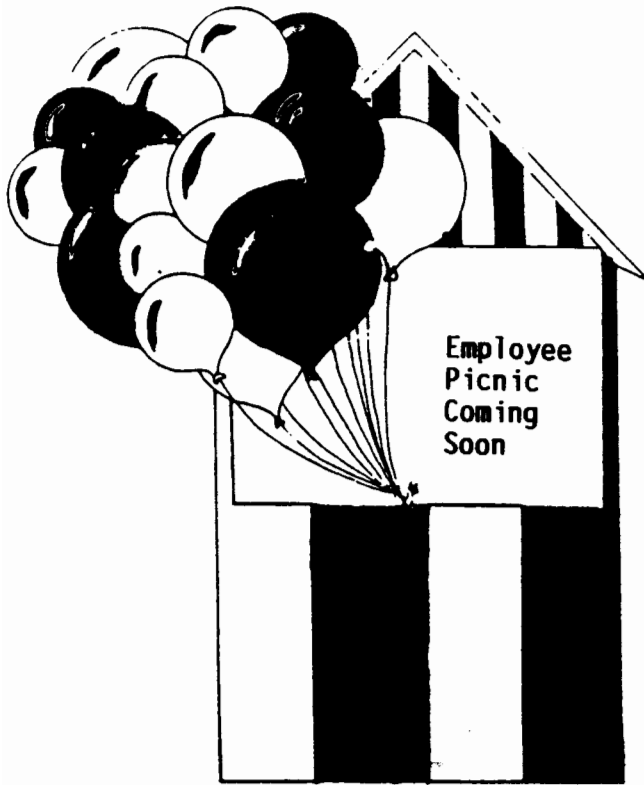
When Lynn Gipson put Lauren Angelich and Nancy Krueger in charge of balancing the Official Checks Accounts for San Antonio, he thought the task would be insurmountable. He was even willing to stake a trip for two to the Hawaiian Islands on it.

On Friday, February 2, after seven months of hard work and frustration, the impossible was achieved! Keeping it a secret over the weekend, the Finance Department planned their Pearl Harbor style attack!

Clad in loud floral attire, sunglasses, leis, and swaying to the Hawaiian rhythms, the Finance Department welcomed Lynn to a not so ordinary Monday morning!

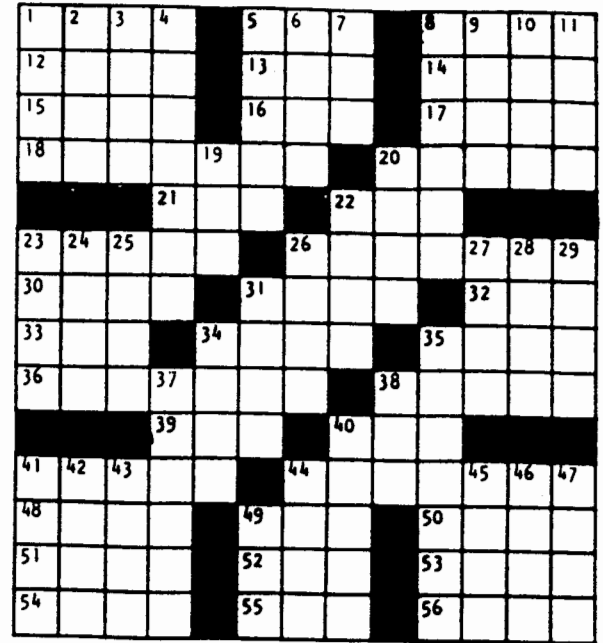
Lynn was quoted as saying "I will buy you both a ticket on Avianca Airlines provided you pay for your own gas!"

Cash or jet fuel donations will be accepted on the ninth floor, First City Centre.



MARK YOUR CALENDAR FOR SUNDAY, MAY 6

The Family Picnic will be held on Sunday, May 6, from 2:30 to 8:00 p.m. at Shady Springs. As a result of the employee poll, just about everyone agreed that May would be considerably cooler, making our picnic a lot more enjoyable. *If you are interested in working on the Picnic Committee or have some suggestions to offer, please call Bobbie Collins at extension 4738 or stop by the ninth floor to see her, because we are very interested in making our picnic even better than last year's. An invitation will be sent out in April 6.*



Spring Day Crossword

ACROSS

1. Soviet sea
5. Maine harbor
8. Peruvian city
12. Big book
13. Years of life
14. Persian poet
15. Portent
16. Decay
17. Dessert
18. Repairing
20. Domesticates
21. Diminutive suffixes
22. Irishman
23. Worship
26. Photographic devices
30. Southern state (abbr.)
31. Brenner —
32. Mr. Baba
33. Every one
34. Confined
35. Region
36. Most retarded
38. Revoke legally
39. Superlative suffix
40. Sunshine State (abbr.)

DOWN

41. Egyptian city
44. Marionettes
48. Monster
49. Legal matters
50. Fatigue
51. King of beasts
52. Exist
53. Pennsylvania city
54. Negative command
55. Mire
56. Short for deputies

22. Ago
23. Wine cups
24. Kind of pickle
25. Norwegian capital
26. Tilt
27. Unusual
28. Toward the sheltered side
29. Thailand
31. Nuisance
34. Mexican money
35. Changed
37. Negative contraction
38. Swiss mountain
40. United
41. Chilly
42. Exchange premium
43. Important mineral
44. South American country
45. Ireland
46. Journey
47. Observes
49. Sheep



"I wonder what klutz picked this location!"

WINNERS & LOSERS; HOW THEY DIFFER

Get More of What You've Got

How someone handles opportunities and adversities determines success or failure. Sydney Harris' comments directly relate to the manager's effectiveness with his people, the employee relations with his co-workers, and the salesman's response to his prospects:

"A winner says, 'Let's find out'; a loser says, 'Nobody knows.'

"When a winner makes a mistake, he says, 'I was wrong'; when a loser makes a mistake, he says, 'It wasn't my fault.'

"A winner credits his 'good luck' for winning - even though it wasn't good luck; a loser blames his 'bad luck' for losing - even though it wasn't bad luck.

A winner knows how and when to say 'Yes' and 'No'; a loser says, 'Yes, but' and 'Perhaps not' at the wrong times, for the wrong reasons.

"A winner isn't nearly as afraid of losing as a loser is secretly afraid of winning.

"A winner works harder than a loser, and has more time; a loser is always 'too busy' to do what is necessary.

"A winner goes through a problem; a loser goes around it and never gets past it.

"A winner makes commitments; a loser makes promises.

"A winner shows he's sorry by making up for it; a loser says, 'I'm sorry,' but does the same thing the next time.

"A winner knows what to fight for, and what to compromise on; a loser compromises on what he shouldn't, and fights for what isn't worth fighting about.

"A winner says, 'I'm good, but not as good as I ought to be'; a loser says, 'I'm not as bad as a lot of other people.'

"A winner listens; a loser just waits until it's his turn to talk.

"A winner would rather be admired than liked, although he would prefer both; a loser would rather be liked than admired, and is even willing to pay the price of mild contempt for it.

"A winner feels strong enough to be gentle; a loser is never gentle - he is either weak or pettily tyrannous by turns.

"A winner respects those who are superior to him, and tries to learn something from them; a loser resents those who are superior to him, and tries to find chinks in their armor.

"A winner explains; a loser explains away.

"A winner feels responsible for more than his job; a loser says, 'I only work here.'

"A winner says, 'There ought to be a better way to do it'; a loser says, 'That's the way it's always been done here.'

"A winner paces himself; a loser has only two speeds - hysterical and lethargic."

GOOD LUCK!

Submitted by
Jeff Steele
Property Management

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