

Bank *notes*

A LETTER FROM THE CHAIRMAN

Summer may not be here officially, but it was certainly in wonderful evidence on the day of our bank picnic. We made the right choice in moving the picnic from August to May. All those employees who were unable to attend missed a real treat. The weather was ideal, the food was good, and over 500 of us had a great time at Shady Springs. The Picnic Committee members did an outstanding job again this year, and we very much appreciate their time and effort in organizing this event. Our goal is to make each succeeding picnic even more fun for everyone. The committee is already at work organizing new ideas for next year. Please submit any suggestions you may have to **Bobbie Collins**.

The target dates for completion of both the migration of our data processing systems and the conversion of our loan systems are only weeks away. I know that many of you are continuing to work extra hours to make these important transitions a success. All of us are undergoing training, and that is a most important part of these projects. We must not only convert our systems; we must also be able to utilize them successfully once the new ones are in place. We appreciate all you are doing to make both the conversions and the use of the new systems successful.

Many of us will be attending training sessions on the new systems during normal banking hours. Let's do this in a way which minimizes disruption to our customer service. When employees of an area are scheduled to attend class, please ensure that remaining employees make up the difference, and that customers are being handled promptly and efficiently.

A tremendous number of our employees participate in community activities throughout Austin and its surrounding areas. There are probably others who would like to volunteer their own service in a variety of ways. You should have recently received a form requesting a

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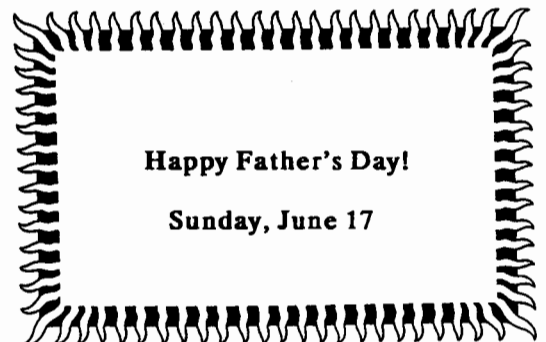
SECOND ANNUAL FAMILY PICNIC

Over 525 folks including 173 children enjoyed the second annual Family Picnic at Shady Springs. **Tina Burgess** (Credit Analysis), **Alan Noel** (Loan Recovery), and **Carol Rogers** (Trust Investments) won the door prizes. **Sherrie Van Wie** (Finance) and husband won the balloon toss (coincidentally, they won this event at our last year's picnic). The sack race winners were **Ben** (Credit Analysis) and **Mary Ann Frishman**. Collecting bingo prizes were **Mrs. Tom Hrin**, **David Martinez** (Mail Room), and **Ron Webster**. The volleyball tournament was very "competitive" to say the least, but the second floor lending team won with **Gregg Appel**, **Clay Cary**, **Mark Connally**, **Jon Levy**, **Ronnie Miksch**, and **Becky Stento**. To celebrate their victory the group got together for lunch and drinks with the food coming from **Clay Cary's** customer, Togo's.

The picnic crowd all agreed that this picnic was so much better because of the cool weather. Plans are already underway for the 1991 Family Picnic. **Don Van Stone** and **John Oncken** treated the Picnic Committee to a sandwich luncheon to thank them for all their hard work. Some of the ideas mentioned at the luncheon to consider for the 1991 picnic were holding a talent contest and/or a bake contest, more bingo games, and a raffle. Be thinking of ways to improve the picnic. You will be given an opportunity at a later date to make suggestions.

Happy Father's Day!

Sunday, June 17



(continued from page 1)

listing of the organizations in which you are now involved, and new areas in which you would like to participate. These volunteer efforts are an important way in which we serve our local communities and promote the name of First City throughout our marketplace. I encourage all of you to be involved in areas of interest to you.

The reputation of FCT as the largest Texas-owned and Texas-controlled bank continues to grow. Businesses and individuals throughout Austin and the state have made clear a desire to deal with a Texas bank. That wonderful distinction is ours to promote and all of you are part of that effort. The pride that you show as an employee of First City will be evident to all with whom you come in contact. It is the best way we can show that First City is the bank of choice in our market. If it is clear to prospective customers that we are proud of the bank and happy to be here, there is a great chance they will feel the same way. Everyone we meet is either a customer or a potential customer. The job of all of us is to satisfy and serve those in the first category, and convert those in the second. Each and every one of us can make a difference.

Time does fly when you are having fun, and vacation time is upon us already. The kids will be out of school in just a few days, and we can look forward to more time with our families and some well-earned vacation. I hope you and your families enjoy this special time of year.

My best wishes to all of you.



TAKE TIME . . .

- Take time to live, it is the secret of success.
- Take time to think, it is the source of power.
- Take time to play, it is the secret of youth.
- Take time to read, it is the foundation of knowledge.
- Take time for friendship, it is the source of happiness.

BUSINESS DEVELOPMENT UPDATE

The 627 sales calls reported during the month of April by our calling officers resulted in the following new business for FCT:

DDAs	\$1,199,000
Interest-Bearing Deposits	8,899,000
Lines of Credit	2,080,000
Other Loans	542,000
Fee Income (Annualized)	293,980

Top Performers Month of April

-- Customer Calls --

Sue Sheridan, International (20)

-- Prospect Calls --

Jerry Shook, Trust (26)

-- DDA Deposits --

Brent Standefer

Correspondent Banking (\$336,000)

-- Interest-Bearing Deposits --

Christi Davidson, Retail
(\$1,112,000)

Brent Standefer, Correspondent
(\$2,800,000)

-- Lines of Credit --

Mark Connally, High Tech
(\$1,500,000)

-- Other Loans --

Lee Doughtie, E&P
(\$200,000)

-- Fee Income (Annualized) --

Cassandra Falk, Corporate Services
(\$52,940)

Ken Johnson, Correspondent Banking
(\$81,130)

Sales Leaders

First Quarter, 1990

Gregg Appel, Commercial

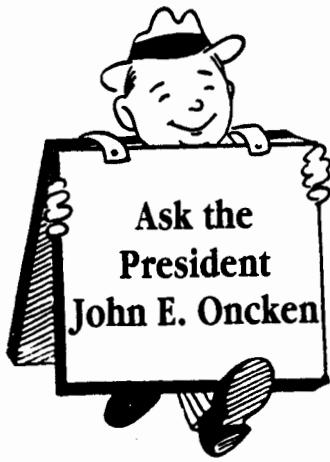
David Bixby, E&P

Ed Piner, Corporate Services

Brent Standefer, Correspondent Banking

Tonya Samuels, New Accounts

James Miller, New Accounts



Significant new depositors and loan customers do frequently receive a thank-you letter, but not always. The Great Expectations group sends letters to its new members as they qualify for the program. First City, Texas thank-you note cards have been obtained for the purpose of having new account representatives write a personal thank-you to customers as accounts are opened. This new approach is being tested by a small group of retail bankers. It is always important to recognize our customers, especially the new ones! We will work harder to make sure that all of our customers feel welcomed.

Can supervisors of non-customer contact departments schedule employees for four, ten-hour-day work weeks, as long as there is sufficient coverage all five days?

No. Supervisors do not have that authority. While it may be possible to "get the work done" under the four-day arrangement mentioned in some non-customer contact areas, it is critical to recognize that we all work for the customer, and customer hours extend over five and one-half days each week. It would be unfair to staff members directly serving our customers to allow flexible work arrangements in non-customer areas while requiring customer contact personnel to work early, late, and Saturdays to meet customer needs.

Why don't they have hamburgers and hot dogs in the cafeteria at a reasonable price?

The caterer providing food service to our staff in our second floor cafeteria is not allowed to "cook" on the premises, which would create special exhaust and drain requirements. The old cafeteria equipment would require significant financial investment to restore the facilities to support full food preparation. Hamburgers and hot dogs are available within a reasonable walking distance from the bank.

Why are there no hand towels in the plaza restrooms? We have customers that use that restroom and many have asked why! Most people DO NOT LIKE THE BLOWERS!

The primary reason is cost. The utility cost to run the hand dryers is substantially less than the cost of paper towels. In addition, hand towels are frequently taken by the "hand full" for use beyond hand drying. A secondary reason is that the hand dryers are more "sanitary" since they do not create any waste towels which may not be disposed of properly.

Does the bank send out letters of appreciation to all new customers; thanking them for choosing our bank for providing a service and guidance for their personal needs?

Can the patio area on the second floor be opened for people who would like to have lunch outside (only during lunch hours)? Can the patio area on the second floor be opened for smokers?

This idea has been considered in the past. The "L shape" design of the building created some unusual wind currents around the building and dirt and debris fall in the area. Umbrellas cannot be used because of the wind currents. Patio furniture suitable for lunch and break times has been placed outside the ninth floor snack bar in First City Centre, but it has not been used very much. Consider taking your lunch to that facility. It is open to all First City employees.

How about the First City, Texas employees being given an opportunity to submit ideas or have a voice in the community involvement and/or worthy causes the bank contributes to? Opportunities to assist financially or through volunteer time are too numerous to mention, and too much for the bank to do it all. Can a committee be formed to assist the bank in these decisions?

The bank has a Community Involvement Committee presently chaired by *Bobbie Collins*. The 13 employees on the committee help make the decisions you referenced and coordinate the volunteer efforts of our personnel. Over 200 of our employees regularly participate in volunteer activities in Austin. This dedication to the community reflects well on both the employees and on FCT! If you would like to participate on the committee, contact Bobbie or Human Resources.

Are exempt employees compensated for overtime hours (comp time, etc.)?

No. Exempt employees are exempt from the Fair Labor Standards Act that ensures employees overtime. If you have any questions about the "exempt" status of your position with the bank, please contact Human Resources.

MOVING UP . . .



Connie Blaschke, who joined First City in September of 1978, was recently elected customer service officer. Connie began her career in the telephone inquiry area, then spent 2 1/2 years as a personal and commercial bookkeeper. In 1981 she transferred to Return Items, where she was a work leader for 8 1/2 years before moving to Customer Service in 1989.

Connie participates in community involvement activities such as Bowl for Kids' Sake, Austin Aqua Festival, and Laguna Gloria's Fiesta, and her favorite pastimes include bowling, boating, working crossword puzzles, drawing, and reading.

She and husband Ken also spend a lot of time keeping their six Cocker Spaniels out of mischief!

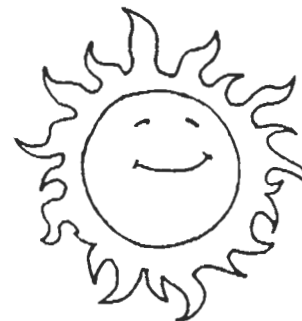


Alice Cuellar, New Accounts/CDs, was promoted to assistant vice president.



Ramiro "Ram" Torres has been elected to loan recovery officer. Ram majored in finance at Southwest Texas State University from 1980 to 1984. He has been with First City for five years and has worked in the Item Processing, Credit Administration, and Loan Adjustments/Loan Recovery areas.

Ram does volunteer work for Del Valle School District, Boys Club, and Little League baseball. When time permits, he enjoys hunting, shooting, softball, and baseball card collecting.



NEWS FROM NORTHWEST HILLS . . .

During the month of April, the sixth grade art class at Doss Elementary, NWH's adopted school, displayed in the lobby wonderful, large masks created by the students. And, during May, the students exhibited their copies of paintings of well-known Impressionist artists. According to **Wanda Burnette**, both exhibits created a lot of interest among the customers.

COMMUNITY INVOLVEMENT UPDATE

BANK TOUR FOR CASIS ELEMENTARY

If you saw a lot of very young-looking customers in the bank recently, think nothing of it . . . *Janice Ross* (Loan Recovery) gave a bank tour for 160 Casis Elementary students. The students enjoyed a visit with *Don Van Stone* in the lobby as part of the tour.

BOWL FOR KIDS' SAKE

Jeanne Vizzone (School Savings) organized four bowling teams that participated in the Big Brothers/Big Sisters "Bowl for Kids' Sake." Jeanne bowled her best game with a score of 219, and *Chris Brown's* (Safekeeping) team won the FCT-Austin competition by raising the most pledge money. Our teams raised a total of \$1,961 for the kids. Other employees who participated in the fun were *Connie Blaschke* (Bookkeeping), *Janet Fergus* (Vault Tellers), *Carla Ferreri* (Commercial Lending), *Nancy Gunn* (E&P), *Terry Harkins* (E&P), *Teresa Oppermann* (E&P), *Rebecca Salisbury* (Loan Funding), and *Ruth Torres* (Bookkeeping).

CARDIAC ARREST

FCT-Austin employees have traditionally worked on the American Heart Association's Cardiac Arrest . . . and this year was no exception. *Don Van Stone*, *John Oncken*, *J. Carr* (Lending Administration), *Mark Connally* (High Tech), and *Jon Levy* (Commercial Lending) served as judges, and from what we hear, they were really hard on the people who appeared before them for sentencing. Jon was arrested, but didn't spend a lot of time in jail before raising \$650 for the cause. Jon said he liked being a judge much better than raising bail money! Other employees helping *Abbie Daly* (Human Resources) complete her team were:

Mark Bain, Commercial Lending
Becky Boatright, Auditing
Tina Burgess, Credit Analysis
Donna Chaffin, Finance
Bobbie Collins
Melissa Dailey, Trust
Rae Anne Dixon, Auditing
Rhonda Dodson, Finance
Michael Falk, Special Assets
Gayle Gagnon, Trust
Cliff Green, F.C.A.S.C.
Kit Haley, Finance
Julia Hall, Teller Administration
Tim Jarvis, Property Management
Grova Jones, Retail Banking
Julie King, Trust

Marilyn Leuty, Lobby Admin.
Kate McCormick, Credit Analysis
Ronnie Miksch, Commercial Lending
Glenda Silverstone, E&P
Becky Stento, Commercial Lending
Nancy Stephens, Credit Analysis
Mike Vint, Auditing
Kathy Wenzel, Auditing

FIESTA

FCT-Austin seems to have volunteers participating in events all over Austin. Seen helping out at Laguna Gloria's Fiesta were *Shelley* (Private Banking) and *Brent Bradshaw*, *Tina Burgess* (Credit Analysis), *Jan Carrington's* (Loan Recovery) son *Cary Royce*, *Bobbie Collins*, *Melissa Hopkins* (Loan Recovery), *Alan Noel* (Loan Recovery), *Nancy* (Credit Analysis) and *Glen Stephens*, and *Janet Stoeltje* (Great Expectations).

TEXAS SPECIAL OLYMPICS

The Texas Special Olympics, held the past two years in San Marcos, was once again very successful. These games give the "special athletes" a lot to look forward to each year. *Don Van Stone* participated in the golf tournament held at Lakeway, *Jerry Shook* (Trust) represented the bank at the Opening Ceremonies, and *Carol McNary* (Teller Administration) volunteered to help with the games.

ZAVALA TRACK AND FIELD DAY

FCT-Austin employees participated for the fifth year in the Track and Field Day at Zavala Elementary School. Participating in the different events were *Homero Cabello* (Collateral), *Mary Ghazi* (Credit Operations), *Debbie Martinez* (Credit Administration), *Yvonne Pearson* (Commercial Lending), and *Kimberly Verheecke* (Collateral).

CITIZENSHIP AWARD PRESENTED

Words like scholarship and character were often used to describe the 135 students who were honored at the annual Trustee Scholarship Awards Night Program at McCallum High School, FCT - Austin's adopted school. Representing First City was Vice President *Bobbie Collins*, who awarded the fifth annual Citizenship Award to Allison Aiello. *Abbie Daly* (Human Resources) headed up the Award Committee.

DEADLINE FOR SUBMISSION OF 1989 CLAIMS TO THE FIRST CITY GROUP MEDICAL PLAN



If you and/or your dependents were covered under First City's Group Medical Plan in 1989, outstanding medical charges must be received in the Claims Department by Monday, July 2, 1990.

1989 claims received after this date are not eligible for reimbursement according to the rules governing our medical plan.

To assist you in filing your 1989 claims, please follow these guidelines:

- Submit only 1989 charges which have not been previously submitted.
- Complete a claim form for each individual member and for each separate illness.
- Attach itemized bills only. (Do not send receipts.)
- If we are the secondary carrier, please attach a copy of the Explanation of Benefits (EOB) from your primary insurance carrier.
- Mail your claim to:

First City Group Medical Plan
P.O. Box 4490
Houston, TX 77210

If you have any questions, please call the Medical Claims Department at (713) 658-2821 (FirstCall 222-2821) between the hours of 9:00 and 11:30 a.m., Monday through Friday.

DON VAN STONE RECEIVES CHAMBER OF COMMERCE AWARD

On Tuesday, May 15, the Greater Austin Chamber of Commerce held its annual award dinner to recognize small-business leaders in the Austin area. *Don Van Stone* was named Small Business Advocate of the Year in the Financial Services Industry. He is currently the chairman of the Chamber's Access to Capital Committee whose goal is to increase the number of loans made to small businesses, particularly those in low- and moderate-income communities. Roger Kintzel, chairman of the board of the Greater Austin Chamber of Commerce, presented the award to Mr. Van Stone.

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17	18	19		20		21	22	23
24			25					
26						27		
28						29		

June Crossword

ACROSS

1. June 17th honorees
5. --- Day [June 14th]
9. Medicinal plant
10. Uncommon
11. June events
13. Hidden obstacles
14. Had a seat
15. Shade tree
17. Beard of grain
20. Diner patron
24. June gem
26. Greek letter
27. School in England
28. June 6th: hyph. wd.
29. June flower

DOWN

1. Water barriers
2. Actor Alda
3. Mrs. Copperfield
4. Twilled fabric
5. Monk's title
6. Falls behind
7. Zone
8. Exploit
12. Small land masses
16. Mother (Latin)
17. In the middle of
18. Product of trees
19. Not (Latin)
21. Dorothy's dog
22. Man's name
23. French girl's name
25. A negative vote

Answers on page 9



HAPPY BIRTHDAY



The following employees will be celebrating their birthdays between June 1 and July 5.

- 6/04 Harry Knapp
- 6/05 Harold Page
- 6/05 Robert Tomisak
- 6/06 Glenda Kenzie
- 6/06 Nancy Krueger
- 6/06 James Sims
- 6/07 Melissa Hopkins
- 6/08 Terry Williams
- 6/11 Yvonne Pearson
- 6/12 Amalia Gottschalk
- 6/12 Brenda Krusely
- 6/13 Deborah Adams
- 6/13 Marguerite Craig
- 6/13 Denise Marino
- 6/15 Judi Flint
- 6/16 Sharon Jackson
- 6/17 Clay Cary
- 6/17 Jennifer DuBose
- 6/18 Betsy Glen
- 6/19 Constance Conaway
- 6/19 Wanda Terrell
- 6/20 Bea Good
- 6/20 Carol Middleton
- 6/20 Heidi Porter
- 6/21 Mark Connally
- 6/21 Wayne Hebert
- 6/24 Kathy Carruth
- 6/24 Alice Cuellar
- 6/28 Melanie Freeman
- 6/28 Ynema Mangum
- 6/29 Karen Griffin
- 7/01 Karen Reid
- 7/01 Sheila Slagel
- 7/02 Ruben Garcia
- 7/03 Walter Carter
- 7/03 Teresa Oppermann
- 7/04 Julie King
- 7/05 Monetta Griffin



EMPLOYEES IN THE NEWS

John Pope (Security), who, in addition to his bank responsibilities, serves as a special agent for criminal investigation, was recently recognized by the Department of the Treasury for his outstanding work with criminal investigation for the IRS. If you're on the fifth floor, stop by John's office and take a look at the plaque with which he was presented.

Sara Zamora (Collections) married Ernest Trevino on May 26.

Britt Roberts (Tellers) graduated from ACC on May 11 with an Associate of Arts Degree in business.



Sharon Reid and husband Doug are the proud parents of a new daughter, Natalie Nicole. She was born May 10 and weighed 4 lbs., 1 oz.

Wolf Bouldin (Investments) and wife, Ann, became the parents of a baby girl on Friday, June 1. Elizabeth Ann weighed 8 lbs., 4 oz.

CELEBRATE FLAG DAY, 1990

The Stars and Stripes were adopted by the Founding Fathers on June 14, 1777, now celebrated as Flag Day. Captain John Paul Jones flew the first flag on July 4 of that year.

The days remaining in 1990 to display the flag are: Independence Day, Labor Day, Constitution Day, Columbus Day, Veterans Day, Thanksgiving Day, and Christmas Day.

ANNIVERSARIES

Congratulations to the following individuals who celebrate anniversaries this month:

Chris Brown	Safekeeping	5 years
Gregg Appel	Commercial	5 years
Gloria Hernandez	F.C.A.S.C.	10 years
Thomas Gomez	Bookkeeping	10 years
Monetta Griffin	Teller Operations	20 years

SECRETARIES' CORNER:

FORMING POSSESSIVES (PART II OF III)

COMPOUND NOUNS

- To form the *singular* possessive of a compound noun (whether solid, spaced, or hyphenated), add an apostrophe plus *s* to the last element of the compound.

my son-in-law's job prospects
the secretary-treasurer's report
the notary public's seal

- To form the *plural* possessive of a compound noun, first form the plural.

If the plural form ends in *s*, add only an apostrophe.

Singular	Plural	Plural Possessive
stockholder	stockholders	stockholders'
vice president	vice presidents	vice presidents'
clerk-typist	clerk-typists	clerk-typists'

If the plural form does not end in *s*, add an apostrophe plus *s*.

Singular	Plural	Plural Possessive
editor in chief	editors in chief	editors in chief's
brother-in-law	brothers-in-law	brothers-in-law's

NOTE: To avoid the awkwardness of a plural possessive such as *editors in chief's* or *brothers-in-law's*, rephrase the sentence.

AWKWARD: We may have to invite my three *sisters-in-law's* parents too.

BETTER: We may have to invite the parents of my three *sisters-in-law* too.

AWKWARD: Mr. Ahmed's statement agrees with both *attorneys general's* views.

BETTER: Mr. Ahmed's statement agrees with the views of both *attorneys general*.

PRONOUNS

- The possessive forms of *personal pronouns* and of the relative pronoun *who* do not require the apostrophe. These pronouns have their own possessive forms.

I: my, mine	she: her, hers	they: their, theirs
you: your, yours	it: its	who: whose
he: his	we: our, ours	

My copy of the letter arrived last week, so she should have received *hers* by now. (**NOT:** her's.)

Each unit comes carefully packed in *its* own carton. (**NOT:** it's.)

The two products look so much alike that it's (it is) hard to tell *ours* from *theirs*. (**NOT:** our's from their's.)

CAUTION: Do not confuse personal possessive pronouns with similarly spelled contractions.

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- Some *indefinite pronouns* have regular possessive forms.

one's choice
 anyone else's job
 one another's time

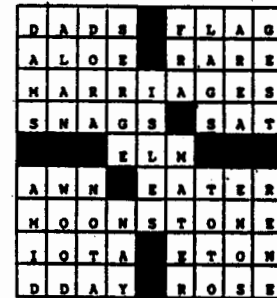
For those indefinite pronouns that do not have possessive forms, use an *of* phrase.

Although the children in this group seem very much alike, the needs *of each* are different. (NOT: each's needs.)

ABBREVIATIONS

- To form the singular possessive of an abbreviation, add an apostrophe plus *s*. To form the plural possessive, add an *s* plus an apostrophe to the singular form.

Singular	Plural
Mr. C.'s opinion	the M.D.s' diagnoses
the FCC's ruling	the PH.D.s' theses
the CPA's audit	the CPAs' meeting



WELCOME TO FIRST CITY, TEXAS . . .

Answers to June Crossword

We would like to welcome the following new employees:

John Boyd	Teller Operations	4591
Homero Cabello	Collateral	4982
Cristal Carter	New Accounts	4759
Karen Crooks	Teller Operations	4596
Jodi Culwell	New Accounts	4761
Patricia Foster	New Accounts	4757
Andrea French	New Accounts	4754
Craig Hill	Teller Operations	4596
Jeanette Hrin	Teller Operations	4591
Glenda Kenzie	Trust	4497
Maria Ester Martinez	Funds Control	4570
Joseph Myers	Mail Room	4600
Cheryl Otto	Operations Administration	4513
Veronica Schneider	Finance	4775
Troy Siragusa	Teller Operations	4596
Linda Smith	Trust	4907
Mark Stone	Northwest Hills	346-9100
Rosie Tello	Funds Management	4522
Leola White	Funds Management	4567
Linda Witter	Loan Funding	4877

HAVE A DRINK, FOR THE HEALTH OF IT . . .

June has been designated as *Dairy Month*, and the American Dairy Association reminds us that: *Making cool, refreshing milk your favorite drink will do wonders for your body--especially if you like low-fat milk.*

It has calcium, the fifth most abundant element on earth. It's the mineral you need more than any other. Without it your body will collapse because it's the primary building block of bones. Besides that, calcium helps to ensure the proper pumping of your heart, and the health of your blood, muscles, and nerves.

Milk is a friend you can't afford to be without. One glass provides up to 300 milligrams of calcium and puts you well on the way to reaching your daily minimum requirement. The recommended intake is listed as 800 mg. per day, but many health authorities now say 1,000 to 1,500 milligrams is better.

TODAY'S BEST BUSINESS STRATEGY: GETTING CUSTOMERS TO BUY AGAIN

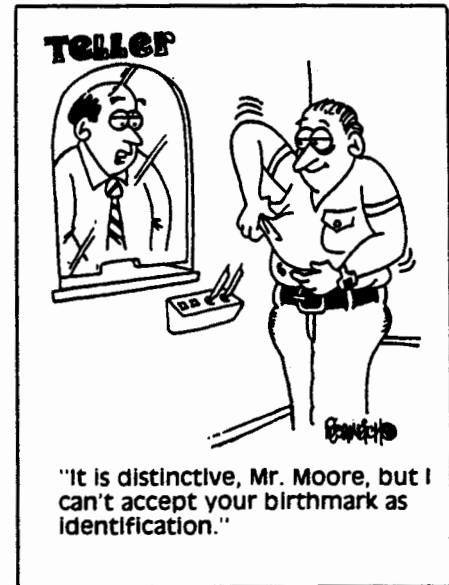
The goal of business in the 1990s is somewhat different from what it was before. In basic terms it is: *Make sure the customer who buys from us today will want to buy again in the future.*

National statistics tell us that the "average" company will lose from 10 to 30 percent of its customers this year. Most leave because they are dissatisfied with quality or service.

Finding new customers is a priority activity. But when the first sale is made, our task of keeping the customer begins.

As you have heard our management say many times, *service is the key to making the customer come back.* We can't be more concerned with finding new business than with keeping the business we already have!

The human factor can be felt in every job. As you do yours, think about the person, the customer. He or she should be a presence as you work every day. When you feel that presence and feel your work affecting a human being, you will begin to understand what it takes to keep that person satisfied.



TROUBLESOME WORDS

Cannot -- usual form (meaning "to be unable")

Can not -- two words in the phrase *can not only* (meaning "to be able")

Bank notes

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