

1982 Joyce Stevens



**“Pearls of
Wisdom”**

*The First National Bank of Gainesville
cordially invites you to join us
Monday, June 28, 1982
5:00 p.m.
in the Lanier Room of the main office
for a reception honoring*

JOYCE STOCKTON STEPHENS

**1982 INTERNATIONAL CREDIT
WOMAN OF THE YEAR**



Gainesville woman wins credit award

A Gainesvillian has been named International Credit Woman of the Year.

Joyce Stockton Stephens has received top honors awarded to a credit professional at the 16th annual international convention of Credit Women Women International at the Disneyland Hotel in Anaheim, Calif.

She will be honored at a reception at 5 p.m. Monday in the Lanier Room of the First National Bank. The public is invited.

About 1,200 representatives from around the United States, Canada, Puerto Rico, Australia, and Africa convened for the five-day conference.

As Dixie Council Woman of the Year, Ms. Stephens represented the top credit women from eight

southeastern states. To be named International Woman of the Year, she competed against 12 other district winners, including a former international president.

Credit Women International is an educational organization of women worldwide in the financial and credit industry.

An assistant vice president in commercial loans with First National Bank since June 1981, Ms. Stephens joined the bank in 1973. She is a 1979 graduate of Brenau College where she won the Sullivan Award for top student and the Wall Street Journal Award for superior business achievement. She is a 1980 graduate of the National Commercial Lending School at the University of Oklahoma.

She has twice been named Georgia Credit Woman of the Year, in 1976 and again in 1980. She served as 1980-81 president of the Georgia Association of Credit Women International and has held numerous offices in the



Joyce Stockton Stephens

local Gainesville chapter.

A native of Jackson County, Joyce Stephens has recently been named by the governor to the Georgia Heritage Trust Commission. Locally, she is involved with Brenau development, the Arts Council, and the Lanierland Orchestra League.