WORKING WOMAN

Janet Morein is at the top at Hibernia National Bank.

Looking to define the woman of the '90s? Meet Janet Morein.

She's intelligent, motivated and self-confident. She's also a powerful businesswoman, wife and mother of an 8-month-old son. As Hibernia National Bank's city executive—one of its top-level management positions—Morein defies the traditional belief that some jobs are more suitable for a man. And she spends her days reaffirming that to customers.

Customers who call the bank wanting to speak to the person in charge are sometimes doubtful when they hear a woman's voice, Morein says. "Sometimes it's hard for them to believe they don't need to go any further."

She is more than happy to assure them they are indeed "talking to the top dog." Usually, she says, "I help them out, and they realize they've accomplished what they wanted to all along."

Morein manages the retail banking department—overseeing the deposit and lending functions—of all five Hibernia branches in Lafayette and one in Lake Charles. "Anything that really happens at the branches, it reports through me," she says.

Morein says women, as opposed to men, are sometimes overlooked for promotions because they don't tell their bosses what they're striving for. Although a woman may feel she should be promoted, some, she says, wait on the boss to make the decision. Women must "speak up," she says. "I made it known that [city executive] was my goal and that I wanted to achieve it. I'm a prime example that it can happen. But you have to fight for it."

In November of last year, Morein, who had been with Hibernia since '86 and in the banking business for about 10 years, was promoted to this vice presidency in the midst of a major restructuring. Hibernia, which has locations in seven Louisiana cities and four Texas cities, has four other city executives, one in New Orleans, Baton Rouge, Alexandria and Shreveport. They are all men.

Hibernia's restructuring was an attempt to reduce the size of the bank, Morein says. Because it was a $7 billion bank and its capital had become inadequate, it sold off some of its loans, thus reducing its size. It also drastically cut its top-level management. Morein completely supports the bank's decision to restructure.

"The bank is stabilizing and capital ratios are improving," she says.

Though she maintains it isn't easy to juggle her family life and so many other responsibilities, she says that she'd have it no other way. "I would not give up any part of it."