

Senior Banker News

www.citizensbankandtrust.net



Corbitt's Corner

After an exciting six day October trip to the Amish Country in Lancaster, Pennsylvania, forty-seven Senior Bankers returned to Middle Georgia with pictures of the beautiful fall foliage, remembrances of picturesque Amish landscapes, and maybe even a leftover piece of Sho-Fly or Pumpkin Whoopie pie. The trip to this Northeast American location was everything we expected and much more. The

calm, peaceful, simple and traditional Amish way of life gave us all an interesting perspective of this unique group of people with deep German and Swiss roots. A stop at the Baltimore Harbor on the way home capped off an exciting and informative fall excursion and kept us looking forward to our next adventure together—A Grand Ole Opryland Country Christmas!

Volume 4, Issue 11
November 2011

Nova Scotia, Boston, & New York!!

Cruisers, mark your calendars now! After fabulous summer cruises to Alaska in 2010 and Hawaii in 2011, our 2012 summer getaway cruise to Nova Scotia promises to be just as good or maybe even our best cruise yet!

“Why?” you might ask and “How?” could it be as good as Alaska and Hawaii. Well, I’m glad you asked! Here are several great reasons: (1) an excellent price; (2) outstanding and exciting locations; (3) the elegant Cunard Cruise liner Queen Mary 2; (4) a great group to travel with; (5) a wake up call in Nova Scotia; (6) Boston, Massachusetts on the Fourth of July; (7) a day tour and nighttime adventure in the Big Apple; (8) do I need to say more? I’ll save it for our trip!

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Nova Scotia, Boston, & New York

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Now, here is what you must do between now and November 30th. Several have already secured their cabin, so you need to act quickly. We are going to take the first 50 travelers that early book by November 30th. Instead of the regular \$450 deposit per person, the early booking rate is \$450 for TWO plus an onboard credit of \$25 or \$50 each depending on cabin type selected! Call TODAY!!

If there are any vacancies after December 1st, you may still be able to get a spot at the regular deposit rate without the onboard credit. Don't take that chance. If you want to be a part of the "trip of a lifetime" see Aubrey, Mary Ann, Traci, or Jennifer to make your 2-for-1 deposit with onboard credit reimbursements TODAY!

"What's Ahead in 2011 & 2012"

December 2011

***Mon., Dec. 5th-Fri., Dec. 9th—**"A Grand Ole Opryland Country Christmas

***Thurs., Dec. 15th—**"Customer Appreciation Christmas Celebration Luncheon" Starts at noon at Side Track Café in Eastman (Call TODAY to sign up)

April 2012

***Wed., April 25th-Mon., May 7th—**"Las Vegas & The Grand Canyon" (Flyer Enclosed)

June/July 2012

***Sat., June 30th -Sun., July 8th—**"A New England & Canadian Getaway Cruise" (Flyer Enclosed)

Annual Customer Appreciation Christmas Celebration Luncheon

Don't forget to call Mary Ann, Traci, Jennifer, or Aubrey to reserve your spot for our Annual Christmas Luncheon at the Side Track Café in Eastman to be held at noon on Thursday, December 15th. Once again we are expecting over 100 of our loyal Senior Banking customers to join us for this joyous celebration. Don't miss this always exciting Christmas celebration. Call TODAY!

"Special Notice"

Look for our December Senior Banker E-Update. I hope that you've enjoyed our first few e-editions. If you are not presently receiving the E-Updates, call or send your e-mail address to be added to the recipient list. If you wish to be removed from either the electronic or paper version of our newsletters, kindly call any of our bank contacts located in this newsletter.

CITIZENS BANK AND TRUST PRESENTS

Las Vegas and the Grand Canyon



INCREDIBLE PRICE INCLUDES:

- ◆ Motorcoach transportation
- ◆ 12 nights lodging including 2 consecutive nights in a Las Vegas Hotel
- ◆ 18 meals: 10 breakfasts and 8 dinners
- ◆ Visit GRAND CANYON NATIONAL PARK including an IMAX GRAND CANYON MOVIE
- ◆ Sight-Seeing on the famous LAS VEGAS STRIP
- ◆ FREE DAY to shop, explore and discover LAS VEGAS
- ◆ Visit to Laughlin, NV and view of the COLORADO RIVER
- ◆ Visit to magnificent PETRIFIED FOREST NATIONAL PARK
- ◆ and *much more*

\$1235 *

13 DAYS 12 NIGHTS

PER PERSON, DOUBLE OCCUPANCY

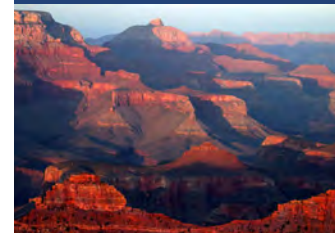
(Wed - Mon)

April 25 - May 7

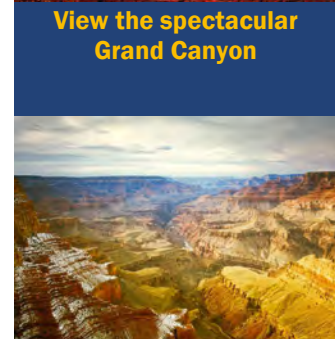
2012



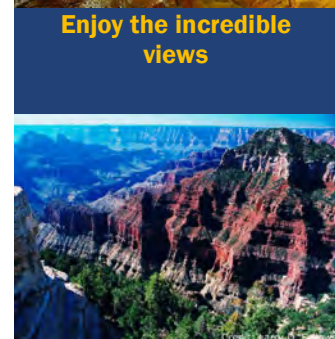
The world-famous Las Vegas Strip



View the spectacular Grand Canyon



Enjoy the incredible views



Experience the majestic scenery

Departure: Citizens Bank and Trust, 5101 5th Ave, Eastman, GA @ 8 am then Cochran Bank & Trust, Cochran, GA and Citizens Bank & Trust, Warner Robins, GA

Day 1: Depart your group's location in a spacious, video and restroom equipped motorcoach for exciting Las Vegas! Tonight, settle into a comfortable en route hotel for a good night's rest.

Day 2: After enjoying a Continental Breakfast, you will depart for the National Ornamental Metal Museum in Memphis, TN. Later in the day, enjoy Dinner and check into your en route hotel.

Day 3: After enjoying a Continental Breakfast, you will depart for the Oklahoma City National Memorial. At this stirring memorial, you'll have the opportunity to pay respects to those who were lost in the 1995 Oklahoma City bombings. Later in the day, enjoy Dinner and check into your en route hotel.

Day 4: Enjoy a Continental Breakfast before leaving for the New Mexico Museum of Natural History and Science in Albuquerque, NM. Later that day, after a relaxing Dinner, you'll check into your en route hotel.

Day 5: Enjoy a Continental Breakfast before departing for exciting Las Vegas. Today, you will check into a Las Vegas Hotel for a two night stay.

Day 6: Today you will enjoy a FREE DAY in Las Vegas to do what you wish! Explore the famous LAS VEGAS STRIP, do some shopping, or see an exciting show!

Day 7: This morning you will depart for a visit to LAUGHLIN, NEVADA. Enjoy a stroll along the river walk adjacent to the Colorado River. This evening, you will enjoy Dinner and check into a hotel in the Flagstaff, Arizona area for a two night stay.

Day 8: This morning, enjoy a Continental Breakfast before departing for a visit to the magnificent and spectacular GRAND CANYON NATIONAL PARK. Today you will also see the IMAX GRAND CANYON MOVIE at the National Geographic Visitor Center. This evening, you will enjoy Dinner and return to your hotel.

Day 9: Enjoy a Continental Breakfast at your hotel before leaving for a visit to the PETRIFIED FOREST NATIONAL PARK. Later that day, after a relaxing Dinner, you'll check into your en route hotel.

Day 10: Enjoy a Continental Breakfast before leaving for the American Quarter Horse Hall of Fame & Museum in Amarillo, TX. This evening, enjoy Dinner and check into your en route hotel.

Day 11: Enjoy a Continental Breakfast at your hotel before leaving for the Fort Smith National Historic Site in Fort Smith, AR. That night, enjoy Dinner and check into your en route hotel.

Day 12: Today you will enjoy a Continental Breakfast before departing for the Tupelo Automobile Museum - the collection, valued over \$6 million, includes a Lincoln previously owned by Elvis Presley. Tonight, rest in your en route hotel.

Day 13: Today, after enjoying a Continental Breakfast, you depart for home... a perfect time to chat with your friends about all the fun things you've done, the great sights you've seen and where your next group trip will take you!

ADD PEACE OF MIND TO YOUR TRIP...

With Diamond Tours Exclusive *Travel Confident*® Protection Plan if you have to unexpectedly cancel or cut your plans short. See back for details...

\$75 Due Upon Signing. *Price per person, based on double occupancy. Add \$430 for single occupancy. Final Payment Due: 2/19/2012

FOR INFORMATION & RESERVATIONS CONTACT:

Aubrey Corbitt @ (478) 374-4754

\$1,135 (SENIOR BANKER CUSTOMER RATE)

Put More Peace of Mind in Your Next Trip...

with the

Travel Confident® Protection Plan!

Travel Insurance - Low Price - Regardless of Age!

PLAN BENEFITS INCLUDE:

Trip Cancellation: You are covered for your **FULL TOUR COST** in the event you must cancel your trip for one of the reasons below.

Trip Interruption: You are covered for reimbursement of your fare to travel home and your unused prepaid tour cost (the total not to exceed your total tour cost), when you must leave your trip early for one of the following reasons:

Sickness, Injury or death to you, a traveling companion, a family member, or a business partner

Jury Duty or being required to appear as a witness in a legal action

A Strike that causes services to cease for at least 48 hours

Losing Your Job where you have worked for at least 3 years

Terrorist Attack, Hijack or Quarantine

Weather that causes your common carrier to cease operations for at least 48 hours

Fire, Flood or Natural Disaster that causes your home to become uninhabitable

Burglary of your home within 10 days of departure

Getting into a Traffic Accident on your way to your trip's departure point

You are covered for the "single supplement" surcharge if your roommate cancels for one of the above reasons.

**QUESTIONS?
CALL 1-866-684-0218**

2 EASY Ways to Sign Up:

1.) MAIL - Give a check to your Group Leader in the amount indicated by the table made out to "Travel Insured International" **OR**

2.) INTERNET - Sign up at www.travelconfident.com

Trip Cost (per person)	TravelConfident® Cost (per person)
Up to \$500	= \$35
\$501 - \$600	= \$45
\$601 - \$700	= \$59
\$701 - \$1,100	= \$69
\$1,101 - \$1,500	= \$94
\$1,501 - \$2,000	= \$129

RECEIVE A BONUS BENEFIT!

ACT NOW so you are eligible for **PRE-EXISTING CONDITION** coverage!

You must purchase your Travel Confident Protection Plan within **14** days of writing your check for your initial trip deposit.

** Please remember - this Flyer **IS NOT** your insurance policy. Be sure you receive a copy of your policy and read it before your trip. See your Group Leader or visit www.travelconfident.com to obtain a copy. **

Baggage Benefit - Up to \$1,000! If your baggage is lost, stolen or damaged!

Medical Expense - Up to \$5,000! If you are injured or become ill on the trip. You also are covered for up to \$750 in emergency dental treatment.

Emergency Medical Evacuation - Up to \$20,000! Should a severe illness require immediate care and a local hospital cannot meet your needs, you are eligible for transportation to the nearest hospital with appropriate treatment. A toll-free call to 1-888-268-2824 starts the arrangements. If you are traveling alone, you are also covered for the air fare of a companion to join you at the hospital.

Many Other Benefits Including: Lost Baggage Retrieval • Emergency Cash Advance • Medical or Legal Referrals • Prescription Drug/Eyeglass Replacement • Translation Services

**** TIPS FOR TRAVELERS ****

- In the event you need to file a claim, contact Travel Insured International at 866-684-0218 as soon as possible. Be prepared to provide the insurance company with proof of payments for all portions of your trip, including the insurance.
- Cancel with your Group Leader as soon as you are aware of the need to cancel.
- Get detailed medical statements from treating physicians where and when an accident or sickness occurred. Save your receipts, proof of all payments and proof of insurance. Pay by check or credit card when you can.
- If you have purchased the Travel Confident Protection Plan, for emergency medical evacuation call the Assistance Company at 888-268-2824 or collect at 202-296-8720. Be sure to call before you incur any expenses!

A New England & Canadian Getaway Cruise

June 30 - July 8, 2012

Highlights:

Sail on the Queen Mary 2 of Cunard Cruise Lines, the grandest ocean liner at sea. You will cruise from New York City to Halifax, NS and Boston, MA with an overnight in Boston on our Nation's Birthday before returning to New York for an overnight in Times Square.

Price: (Per Person/Double Occupancy)

Inside Cabin: \$2,899 (non-customer)/\$2,699 (customer)

Outside Cabin: \$3,399 (NC)/\$2,999(C)

Balcony: \$3,499 (NC)/\$3,099(C)

Single Supplement: Upon request

Insurance: Cancellation/Health - \$195

Deposit Required: *\$450 per person after 12/1/11

Final Payment Due: March 1, 2012

*Early Bookings by December 1st will get an Onboard Credit of \$25 for an Inside or Outside Cabin and \$50 for a Balcony Cabin for the 1st and 2nd guests per stateroom. They will also get a 2 for 1 reduced deposit per stateroom!



Itinerary

June 30th - Depart by motorcoach and travel across the Carolinas and into Virginia. Our overnight will be in Fredericksburg, VA. Dinner is included tonight. Your luggage will be delivered to your room (D).

July 1st - We depart Virginia and travel to New Jersey where we cross under the Hudson River and enter New York City. We board the new and elegant CUNARD'S M/S QUEEN MARY 2 for a 5 night cruise to Halifax, Nova Scotia. After boarding, enjoy a luncheon buffet. Later in the day, we will sail past the Statue of Liberty with the New York skyline in the distance. (B, L, D)

July 2nd - Enjoy a wonderful day at sea as you take in the food, entertainment, and activities aboard the ship. (B, L, D)

July 3rd - Spend a day in Nova Scotia's historic port of HALIFAX. You will have a chance to visit spectacular Peggy's Cove, tour the old city of Halifax with its maritime history, experience the quaint fishing villages, and enjoy the beauty of the Nova Scotia coastline. (B, L, D)

July 4th - Today we dock in BOSTON for a full day and overnight stay in this historic city where the 4th of July is a grand celebration of the history of our nation...with a beautiful fireworks display. Enjoy this lovely city and the celebrations taking place on our nation's birthday. You can take numerous excursions like Historic Boston & Cambridge and many others. (B, L, D)

July 5th - We depart Boston in the early morning for New York ... Another exciting day at sea ... a chance to relax and enjoy the different activities aboard the ship. (B, L, D)

July 6th - We arrive in New York Harbor cruising by the Statue of Liberty again and taking in this great city's skyline. After docking at the pier, we disembark the Grand Queen Mary 2, and board our motorcoach for a city tour of Lower Manhattan with a lunch stop, before arriving at our Times Square Hotel for the evening. Enjoy an exciting night in the "Big Apple". (B)

July 7th - In the morning, we depart this grand city and travel back to Virginia for an overnight stay. (D)

July 8th - Today, we depart Virginia and travel through the Carolinas back to Georgia after a great trip and a grand cruise experience on the luxurious Queen Mary.