

Senior Banker E-News Update

October 2011

Mystery Trip III - A Big Success!

Fifty-one Senior Bankers braved Mystery Trip III recently to the eventual site of America's first Gold Rush-Dahlonega, Georgia. During our journey north, the travelers enjoyed prize winning games of Bingo and pondered numerous clues about our prospective secret destination. The group arrived in Dahlonega just in time to feast on an excellent meal at the famous Smith House Restaurant. After lunch and an 89th birthday celebration for Mrs. Louise McClung, we headed out to find gold at the largest mine east of the Mississippi-The Dahlonega Consolidated Mine.

In spite of going down 200 feet into the mine-85 feet below the water level-and exploring all the various tunnels, we came up empty-no gold! After exiting the mine, we tried our hand at panning for the precious metal-again, no gold. After boarding the motor coach to return to central Georgia, we realized we had already found all the gold we needed-an excellent time of food, fun, and fellowship. Now, until next year and Mystery Trip IV to . . .



Upcoming Trips - Sign Up Quickly

Within the next few days, we will head north again, but this time our journey will be much longer. On Monday October 17, we will leave for the Amish Country of Lancaster, Pennsylvania and other exciting points of interest.

We will have a “sold out” busload of travelers enjoying this trip and the beautiful autumn sights along the way. We are looking forward to a super time together!

December 5-9, 2011 will feature our Christmas trip to the “Country Music Capital of the World” - Nashville, Tennessee. In addition to a visit to and show at the original Ryman Auditorium, home of the Grand Ole Opry, we will see many more exciting and interesting sites and locations beautifully decorated for Christmas-call today to sign up!

The new year-2012-will feature many exciting excursions, everything from a winter day trip, to a spring journey to Las Vegas and the Grand Canyon and capped off by a summer getaway cruise to Nova Scotia and other fabulous locations! Informational flyers for many of these exciting trips are included in this update. Look these over, make your selections, and call Aubrey at (478) 374-4754, Mary Ann in Cochran at (478) 934-4400, Traci in Warner Robins at (478) 987-6000, or Jennifer in Helena/McRae at (229) 868-2983 to sign up TODAY. Don't get left behind!



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.

CITIZENS BANK AND TRUST PRESENTS

A Grand Ole Opryland Country Christmas!



INCREDIBLE PRICE INCLUDES:

- ◆ Motorcoach transportation
- ◆ 4 nights lodging
- ◆ 8 meals: 4 breakfasts and 4 dinners
- ◆ 2 Great Shows: 1) The Grand Ole Opry, 2) Nashville Nightlife Dinner Theater
- ◆ Exclusive Diamond Tours® Dinner Party with Entertainment
- ◆ Guided Tour of Nashville
- ◆ Admission to the Country Music Hall of Fame
- ◆ Admission to Barbara Mandrell's former mansion at Fontanel
- ◆ Ride on the Delta Flatboats inside the Opryland Hotel and *much more*

\$499 *

\$489 (SR. Banked Customer Rate)

5 DAYS 4 NIGHTS

PER PERSON, DOUBLE OCCUPANCY

(Mon - Fri)

December

5 - 9, 2011



Nashville Nightlife Dinner Theater.



The Mansion at Fontanel.



Country Music Hall of Fame.



Famous Grand Ole Opry.

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

Day 1: Depart in the comfort of a video and restroom equipped Motorcoach as you head for lots of excitement in Nashville. This evening you'll enjoy Dinner and check into your Nashville area hotel for a four night stay.

Day 2: After enjoying a Continental Breakfast, you'll take a Guided Tour of Nashville, including a stop at the Parthenon. The Parthenon is the world's only full scale reproduction of the famous Greek Temple. Then you will experience a ride on the Delta River flatboats inside the Opryland Hotel. This evening you will enjoy Dinner before going to see a show at the famous Grand Ole Opry.

Day 3: Today, after a Continental Breakfast, you'll head to the new \$40 million Country Music Hall of Fame. This is a state of the art cultural landmark and an architectural crown jewel of the Nashville skyline. Be amazed by its incredible array of rare costumes, instruments and historical mementos. Next, you'll have an opportunity to explore Historic Downtown Nashville. This evening, enjoy Dinner and a Show at the fabulous Nashville Nightlife Dinner Theater.

Day 4: Enjoy a Continental Breakfast before departing for a visit to the Mansion at Fontanel, which country music icon Barbara Mandrell once called home. Experience a guided hands-on tour of this unique 27,000 square foot log mansion, where you can see and touch furnishings, musical instruments, and other artifacts left by Barbara Mandrell and her famous guests. These unique country music collections can only be found here in Nashville. Then, you will travel back to pioneer times at the Tennessee Agricultural Museum. Old-fashioned farms come to life in the log cabins, farm house, and renovated plantation barn, where over 3,500 artifacts tell the story of Nashville's rural routes. This evening, enjoy an exclusive Diamond Tours® Dinner Party with Entertainment.

Day 5: 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... \$35

\$75 Due Upon Signing. *Price per person, based on double occupancy. Add \$120 for single occupancy.

Final Payment Due: 10/1/2011

FOR INFORMATION & RESERVATIONS CONTACT:

Aubrey Corbitt @ (478) 374-4754

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!

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

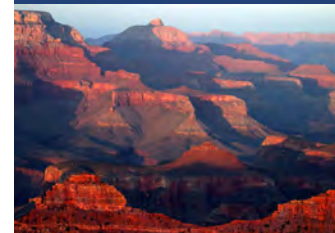
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April 25 - May 7

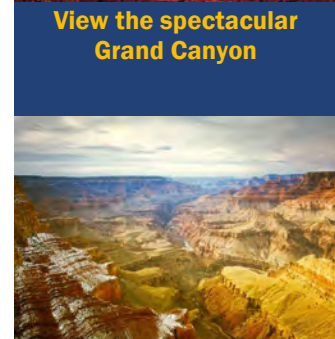
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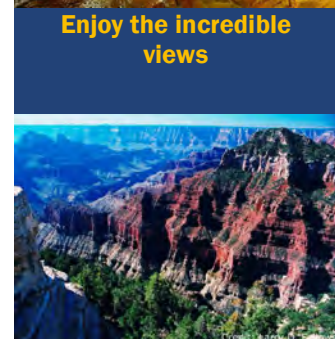
The world-famous Las Vegas Strip



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!

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

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\$1,135 (SENIOR BANKER CUSTOMER RATE)

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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.

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- 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!