

Hometown Express

A Quarterly Publication of Community Bank of Pickens County

Welcome...

... to the first edition of our newsletter "The Hometown Express." I hope you find it interesting, informative and fun to read.

The past 6 years have brought growth and many positive changes to our community. We are proud to be a part of both of these experiences.

As your local "hometown bank," we take our role as good citizens very seriously. While it's true that we contribute tens of thousands of dollars to great civic groups and organizations, I believe it's our staff's personal involvement and leadership in the community that sets us apart from our competition.

We will continue to provide innovative products, great rates and quick loan decisions. We will continue investing in the community where we live, work, and school our children. We live in our community and believe in it. At Community Bank of Pickens County, we are "Catching the Hometown Spirit" and we invite you to do the same.

John Trammell
President/CEO

Benefits of Commercial Banking with Community Bank of Pickens County

We make commercial banking a snap!



A comprehensive commercial banking relationship can be a great asset to a business. When you choose Community Bank of Pickens County as your commercial banking partner, our team makes every effort to get to know you and work hard to meet your needs.

Let's assume you have your commercial checking with us. In addition to the benefits of:

- First order of checks is FREE;
- Next Day checks always available; and
- No service fees on charge-backs to your account

You receive the added benefit of building a relationship. As the relationship builds, you may have short-term financing needs, such as a line of credit or you may have need of financing to purchase a commercial property or finance a piece of equipment. When you already have a relationship, it is a more seamless process to attain that needed financing.

Our team is also very adept at finding the most creative solutions to meet your needs. We understand that standard terms don't always apply to your financing needs. As a community bank, all decisions are made here locally on a daily basis. If you don't already have a commercial banking relationship with us, we sincerely hope you will consider us in the future. We can make a difference!

Community Bank of Pickens County
"We can make a difference"

Featured Product...

Christmas Club Savings Account

We offer a Christmas Club Savings Account. Christmas seems to get bigger and more expensive every year. We can help you prepare for the financial crunch with our Christmas Club Savings Account.

- Opening minimum deposit of \$25.00
- No monthly service fees
- Pays 3% APY* interest

You can make whatever deposits you would like during the year and then each year on November 1, we mail a check to you for the entire amount in the account. This happens automatically and you don't have to do anything to receive your check. You may choose to redeposit some or all of the funds after November 1 and start again for the next year. Christmas expenses can be less burdensome with this account and you earn better interest than a traditional savings account! *Note: If you withdraw any funds before November 1 you will pay a penalty of \$20.00.*

**Annual Percentage Yield. Early withdrawal penalties may apply and fees may reduce earnings. Rates are subject to change. Rates effective as of print date.*



Pickens County Schools 2006-2007 Calendar

Calendar Legend:

- Important Dates/Noon Dismissals
- Holidays/Breaks/Inservice

NOVEMBER						
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31						

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JUNE						
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Some Common Computer Viruses:

Federal bureaucrat virus: Divides your hard disk into hundreds of little units, each of which do practically nothing, but all of which claim to be the most important part of the computer.

Congressional Virus: The computer locks up, screen splits erratically with a message appearing on each half blaming the other side for the problem.

Government economist virus: Nothing works, but all your diagnostic software says everything is fine.

Community Travelers Club – We Want You!

At Community Bank of Pickens County, we take pride in providing customers the best banking experience possible. We are pleased to offer our customers 50 years of age or older an exclusive charter membership in a club which blends a multitude of economical travel opportunities with preferred banking services. You only need to have an account with our bank to be a member. (Any type of deposit account qualifies.) There is no additional cost to join the Travelers Club.

Community Travelers Club monthly meetings feature interesting speakers and a great social experience. Our club offers travel services including trips throughout the United States, cruises and affordable trips to other countries. The convenience and safety of group travel, extended trips and mystery trips will be offered to Community Travelers and their guests.

Our Travelers just returned from an East Coast Sampler trip that took them up the Eastern Seaboard by motor coach. At the time of printing our Travelers are in Amish Ohio enjoying a spectacular trip into the heart of Amish Country.

If you would like more information about our Community Travelers Club or if you are interested in a trip or have an idea for a trip, please give us a call at (706) 253-9600.



Team Member Spotlight



Kim Southern
Vice President / C.O.O.


The spotlight is on Kim Southern. Kim has been with our bank since its inception in October of 2000. She currently holds the position of Vice President/Chief Operating Officer in charge of operations. Kim wears many hats at Community Bank of Pickens County. She oversees all of the customer service representatives and teller operations, as well as handling the Human Resource functions for our bank. She is an integral part of our management team and plays a key role in the smooth flow of daily operations.

Kim is also very active in the Pickens County community. She serves as Treasurer on the Certified Literate Community Program (CLCP) Board of Directors. She is also a council member on the School Advisory Council (SAC) for Pickens Middle School. In addition, Kim has recently been nominated to the Board of Directors of the Pickens County Chamber of Commerce and is a member of Professional Women of Pickens County.

Originally from Tampa, Florida, Kim has lived in Pickens County for over 20 years. In her free time, Kim serves as a Sunday school teacher at Mt. Zion Baptist Church. She enjoys spending quality family time with Darrell, her husband of 21 years, and their two sons Nathan, age 12, and Joshua, age 9. Nathan plays middle school football and Kim attempts to attend all of his practices and games to cheer on his efforts. Joshua is just starting 4th grade basketball and is very excited. As a family they enjoy spending time camping in the great outdoors. jwright1983@windstream.net

We have a terrific team that we are very proud of at Community Bank of Pickens County and we want you to get to know them a little better.

We are very proud to have a strong commercial banking relationship with the businesses shown below. We hope you will consider doing business with them as well.



Staff Announcements


Stacia Hancock in our bookkeeping department gave birth to Skyler Nathaniel on October 6th. He weighed in at 6 lbs. 6 oz., and measured 19¼" long.

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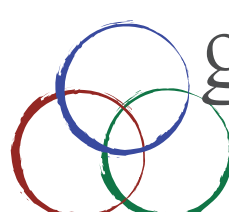
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In each issue of our newsletter we would like to share our family recipes that have been around for many years and make family gatherings special.

Seafood Chowder

This one is easy to make but tastes much more complicated. Every year when the leaves would start to fall and the family gets together to rake and burn the leaves, this is the recipe Susan Wright's family always requests. Comfort food at its best!

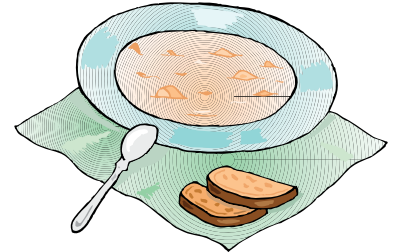
- 1 small onion chopped fine
- 4 tbsp. butter
- 3 cups mushrooms sliced
- 8 oz. lobster (optional)
- 3 cans minced clams
- 8 oz. fresh or frozen shrimp (chopped in bite size pieces)
- 2 cans cream of potato soup
- 2 cans evaporated milk
- Crumbled bacon
- 1 tbsp. thyme
- Salt and pepper to taste

Melt butter in large soup pan. Add onions and sauté until soft. Add mushrooms and sauté until lightly browned. Add all other ingredients except shrimp and lobster and simmer on low. In separate sauté pan, sauté shrimp and lobster in butter until opaque. Add to soup. Once soup is heated through, serve with bacon sprinkles on top and oyster crackers.

Enjoy a hearty meal that serves 4 – 6.

Community
Bank of Pickens
County

"We can make a difference"



Optimism is an intellectual choice.

— Diana Schneider



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