



Community Circular

A Quarterly Update for Community Circle Members • Published by Community National Bank

January, February & March 2026

Happy New Year

Looking ahead at 2027, 2028 and beyond!

When the new Collette Worldwide Travel Guide arrived in October, I couldn't help but feel that same childhood excitement – like when the Holiday Wish Book used to arrive in the mailbox and I circled everything I wanted for Christmas! With over 20 new tours, the possibilities are endless...and I'd like your help choosing!

Top contenders include:

- Canadian Maritimes: Nova Scotia, PEI and Cabot Trail (Sept 2027)
- NYC Holiday Tour: Rockettes Christmas Show, Ellis Island and 9/11 Memorial
- Painted Canyons of the West
- Colorado Rockies featuring National Parks and Historic Trains
- Spirit of the American Southwest: Landscapes and Cultures of New Mexico and Arizona
- France, featuring Normandy, Mont St. Michel and Giverny
- England and Scotland
- Greece Island Hopper
- Canadian Rockies, featuring the Rocky Mountaineer
- Italy
- Ireland
- Costa Rica

If any of these tours spark your wanderlust, let me know! I build our five-year calendar around your interests. Call 802-334-7915 or email at smorey@communitynationalbank.com to help shape our next adventure! There's a lot in store for you in 2026 and I hope you'll join us. Read on to find out more about our 2026 lineup!

Shelly



ANNOUNCEMENT

After 37 years, Community Circle's minimum balance requirements are increasing in 2026. Effective February 1st, 2026, the minimum balance requirement will be \$5,000 in a checking or savings account or \$15,000 in a certificate of deposit. Existing members whose balance is below \$5,000 have until July 1st, 2026 to increase their deposit with us. If you have any questions, please give Shelly a call at 802-487-3529 or stop by the office.

communitynationalbank.com
802-334-7915



Community
National Bank

We know all the good trails and it's always more fun to enjoy them in the company of others. Community Circle will be organizing free snowshoe outings throughout the winter. Email to let us know you'd like to be on our email notification list, and we'll keep you apprised of our plans: smorey@communitynationalbank.com.

(Continued inside.)



EVERY MONDAY MORNING – Note New Time:

from 10:30 a.m. to 12:30 p.m.

Cribbage Open Game Time – Upstairs at the Goodrich Memorial Library

All you need to bring is your cribbage boards, cards and \$2.00 per person donation to the library.

MONDAYS EVENINGS, JANUARY 5th - APRIL 6th, 2026

Note new start time of 4:30 p.m. to 5:30 p.m.

OR THURSDAY MORNINGS, JANUARY 8th - APRIL 9th, 2026 from 9:30-10:30 a.m.

Country Line Dancing with Lauren – at the Church of God on Crawford Road, Newport



Come join the party! Stay active this winter with Lauren's Country Line Dancing! With her toe-tapping music and enthusiasm, you simply can't keep your feet from dancing! The cost for this 14-week series is \$98.00 and is due at time of registration. Call 802-334-7915 to register.



EVERY TUESDAY MORNING –

Note New Time: from 10:30 a.m. to 12:30 p.m.

American Mah Jongg Open Game Time

At the Goodrich Memorial Library in Newport. Cost: \$2.00 per person donation to the library.

Winter 2026

Stay active this winter with Community Circle and Memphremagog Trails. Get outside and enjoy the great outdoors with us!

Snowshoe Outings with Community Circle



We know all the good trails and it's always more fun to enjoy them in the company of others. Community Circle will be organizing free snowshoe outings throughout the winter. Email to let us know you'd like to be on our email notification list, and we'll keep you apprised of our plans: smorey@communitynationalbank.com.

Vermont's Community Bank
Equal Housing Lender Member FDIC

Cross-Country Skiing with Memphremagog Trails

A \$50.00 winter membership unlocks unlimited trail usage, free adult beginner ski lessons in January, access to weekly snowshoe workouts on Wednesdays (5:00–6:00 p.m.), and affordable seasonal gear rentals – so no equipment? No problem! Adult cross-country beginner ski lessons are on Tuesdays, January 6th, 13th, 20th and 27th from 1:00 - 3:00 p.m. *Pre-registration is required.* Go to www.mstf.net to purchase your winter trail membership or sign up for lessons.



WEDNESDAY, JANUARY 14th, 2026 at 10:00 a.m.

Tech Savvy: Apple iWatch

Melissa Tinker, our resident tech guru, is returning to the classroom with us, this time to help you learn all about your Apple iWatch. We'll meet in the Community Room at Community National Bank in Derby. Enter from the Crawford Road entrance off Route 5 and park in the back parking lot. Follow the sidewalk to the Community Room. *Limited availability. Call to reserve your space, 802-334-7915.*



FRIDAY, FEBRUARY 13th, 2026, at 12:00 p.m.

Valentine's Day Meal at Le Belvedere

Join us for a festive Valentine's celebration at the Le Belvedere restaurant in Newport. Dena and her team will welcome Community Circle a day early for Valentine's Day with a special meal on Friday, February 13th. The menu will include a salad, the entrée of your choice and dessert.

Entrée selections:

- Filet of Beef Medallions
- Halibut over Lobster Risotto
- Asiago and Ham Chicken

The price of \$45.00 includes the meal, tax and gratuity and is due at time of signup. *Call us with your meal selection to reserve your seat, 802-334-7915.*



MONDAY, APRIL 13th - TUESDAY, APRIL 21st, 2026
Discover America's 250th Anniversary

Seats are still available for this amazing, once-in-a-lifetime celebration of our country's independence! Celebrate the marking of America's

250th anniversary with a journey from *"the Cradle of the American Revolution"* through the historic hubs of New York and Philadelphia and to the nation's capital, Washington, D.C. We'll be traveling by deluxe motorcoach and will then fly home from Washington, D.C. on April 21st. *(Continued in next column.)*



America's 250th (cont.)

Our tour includes:

- Round trip transportation from Derby (with pickups in Barton and St. Johnsbury)
- 8 nights hotel (and tax)
- Baggage porterage at all 4 hotels
- 12 meals (8 breakfasts, 1 lunch and 3 dinners)
- Services of a Collette Tour Manager who handles the specifics of the day-to-day itinerary
- Step-on tour guide services as specified in the itinerary
- Admissions to the highlights outlined on the itinerary
- Trip cancellation and interruption insurance.

Rates are: Double occupancy is \$4,798.00 per person; single occupancy is \$6,198.00; triple occupancy is \$4,748.00 per person. A deposit of \$1,127.00 is due at registration. *Final payment is due by January 7th, 2026. Call the office with questions, to receive a color trip flyer, or to register, 802-334-7915.*



SUNDAY, MARCH 15th, 2026, LUNCH at 11:00 a.m. and the SHOW is at 12:00 p.m.

Psychic Comedian Peter Antoniou – Lunch and a Show

From amazing the judges on *America's Got Talent*, to headlining in Las Vegas, to selling out shows in London's West End, Peter Antoniou's mind reading skills have astounded audiences around the globe. Combining razor-sharp British wit with a stunning ability to know exactly what you are thinking, Peter's shows are interactive and unforgettable. Join him as he reads minds and tickles funny bones, telling jokes and fortunes live onstage at the *Highland Center for the Arts* in Greensboro. A buffet lunch featuring a selection of seasonal dishes to include mains and sides with gluten-free, vegan and vegetarian options will be served starting at 11:00 a.m. and the show runs from 12:00 - 1:30 p.m. We've got great seats for what is sure to be an incredible performance. *The cost is \$45.00 and is due at time of registration. Call to reserve your seat, 802-334-7915.*



FRIDAY, APRIL 10th, 2026, from 5:00 - 8:30 p.m.

Country Line Dance Party at the Elk's Lodge in Derby

Calling all country line dancers, whether you're a seasoned dancer, a recent recruit, or just curious about our country line dance classes, we've got a night you won't want to miss! Our party in November was such a success, we've decided to do it again! Join us for an evening of great food and country line dancing led by instructor extraordinaire Lauren Gillespie! This will be a catered event with heavy hors d'oeuvres. *The cost is \$40.00 and is due at time of registration.* Drinks will be available for purchase at the Elk's Lodge bar. Non-dancing guests are welcome to attend with you. Boots and country attire is encouraged! *Preregistration is required. Call us to reserve your space, 802-334-7915.*





Gardening WITH Charlie Nardozzi

THURSDAY, APRIL 30th, 2026, from 1:00 - 2:30 p.m.

Gardening with Charlie Nardozzi

Join us for a special event with Charlie Nardozzi – Regional Emmy® award-winning garden expert, author, and beloved media personality! With over 30 years of experience, Charlie has inspired home gardeners nationwide through his engaging radio shows, TV appearances, books, and live presentations. Known for making gardening simple, fun, and accessible, Charlie brings his signature energy and expertise to every talk.

Whether you've heard him on Vermont Public Radio's *All Things Gardening*, seen him on PBS's *Garden Smart* or *In the Garden* on WCAX, or have read his popular books, this is your chance to connect with one of America's most trusted voices in horticulture. His topic of Ecological Gardening and Companion Planting will also include a segment around gardening as we age.

Don't miss this opportunity to learn, laugh, and grow with Charlie over beverages and pastries at the East Side Restaurant. *The cost is \$20.00 and is due at time of registration. Seating is limited and registration in advance is required. Call us to reserve your seat at 802-334-7915.*



WEDNESDAY, MAY 6th, 2026 at

8:30 a.m. and 11:00 a.m.

Made in VT: KIMTEK Corporation

Located in Orleans, KIMTEK has a 40-year history of research, development and production of an entire lineup of impressive transport slip-on skid units for UTVs. From the medical rescue MEDLITE Transports, FIRELITE Transports and the LEOLITE Transports for law enforcement, these units have been helping first responders save lives for 40 years, with 10,000 units in operation in all 50 states, plus Canada and worldwide. Come hear their story and meet the dedicated craftsmen who build these units to meet the challenges of off-road rescue, firefighting and law enforcement demands. *There are different tour times available, and preregistration is required for this free event. Call to select your time and reserve your spot, 802-334-7915.*



Pickleball (cont.)

scoring, and plenty of hands-on practice. The fourth session wraps up with a lively round-robin tournament to put your new skills into action. *Limited to 20 players.*

Skills and Drills: Mondays, 5:00 - 7:00 p.m. (Exact dates coming soon)

Already playing but want to up your game? These sessions are designed to help you refine your technique, improve consistency, and add new strategies to your play. *Limited to 20 players.*

Call or email us today to reserve your spot and receive final details. Don't wait – spaces fill quickly, and you won't want to miss the fun!



TUESDAY, JUNE 2nd, 2026, from 10:00 a.m. - 3:00 p.m.

Passport Day in Derby



We're bringing government postal employees on site for a special passport day for our members. Apply for a passport or renew your existing one with ease, no lines or wait times! We're scheduling 10-minute appointments and will provide the necessary forms to you in advance. Your passport photo will be taken and mailed with your application. Bring your necessary documentation along with checks for the U.S. Department of State to cover the application fee and the USPS for the photo and postage fee. They're not able to accept credit or debit cards. This event will take place in our CNB Training Room in Derby. Enter from Crawford Road and park in the upper back parking lot and follow the sidewalk down to our training room. Preregistration is required. Call us to schedule your appointment, 802-334-7915.

THURSDAY, JUNE 4, 2026 at 10:00 a.m. and 12:30 p.m.

The Gregoire Castle Tour in Irasburg – A Drive Yourself Event



The castle you've been driving by for over 20 years is opening its doors for special tours for Community Circle! It may not be an ancient piece of architecture, but this 3,000 square-foot Bavarian-style castle, complete with four towers and a moat, is pretty unique! *Please note, the castle is not handicapped accessible, and restrooms are not available.* Carpooling is encouraged. You must call to reserve your spot, 802-487-3529.

THURSDAY, JUNE 25th, 2026, from 5:00 - 8:00 p.m.

(RAIN DATE: JUNE 26th)

Summer BBQ at Burgers and Brews

Community Circle is turning up the heat with a private, outdoor summer barbecue at *Burgers and Brews* in Barton – and you're invited! Join us for an evening packed with live music, lawn games, mouthwatering eats, and the best company around. Think you've got what it takes to beat Julie at cornhole? Bring your A-game and find out! Menu choices include a non-alcoholic beverage, specialty burgers, hot dogs, chicken tenders (all served with hand cut French fries), or poutine with authentic Quebecois Gravy and local 5th Generation cheese curds. Chicken Caesar salad is also an option. *The price is \$30.00 per person, due at signup.* Beer and ice cream will also be available for purchase. This is one summer night you won't want to miss! Let's share laughs and celebrate summer together. *Call to reserve your space, 802-334-7915.*



Pickleball with Mary and Ray

Spring is the perfect time to get moving, and Mary and Ray Perkins are ready to bring their passion for pickleball to our courts! Whether you're brand new to the game or looking to sharpen your skills, we've got something for you.

Beginner Clinics: Wednesdays, 1:00 - 3:00 p.m. (Exact dates coming soon)

Learn the basics of pickleball in a fun, supportive environment. Over three weekly classes, you'll cover rules, (continued in next column)

TUESDAY, JULY 14th - SUNDAY, JULY 26th, 2026

Alaska Discovery Land and Cruise – SOLD OUT

This 4-night Land Package followed by a 7-night Inside Passage Cruise is sold out. *Final payment is due by March 16th, 2026. Call for details and to be added to the waitlist.*



AUGUST 24th - SEPTEMBER 2nd, 2026

Magical Rhine and Moselle Rivers (at capacity)

This trip is at capacity. Final payment is due by April 24, 2026. Call for details and to be added to the waitlist.



FRAUD PREVENTION CORNER



Resolve to Protect Yourself From Scams This Year

Scammers never take a day off! *Watch out for:*

- **Fake Delivery Texts:** Track packages on official websites, not random links.
- **Charity Scams:** Give with confidence – verify before donating.
- **“Too-Good” Deals:** Stick to trusted retailers and secure websites.
- **Gift Card Tricks:** Buy from safe sources; never share card numbers.
- **“Help Me!” Calls:** Always confirm before sending money.

Quick Tips:

- Always pause before you click.
- Turn on multi-factor authentication.
- Keep an eye on your accounts and set alerts.

Resources:

- Report scams at <https://reportfraud.ftc.gov>.
- Learn more at <https://banksneveraskthat.com>.

For additional information, visit <https://www.community-nationalbank.com/resources/education/security> where we continue to spotlight threats and share tools to keep our community members informed and secure.



WEDNESDAY, SEPTEMBER 16th - FRIDAY,

SEPTEMBER 18th, 2026

Two-Night Coastal Maine Getaway Featuring a Downeast Clambake

Experience Maine without the crowds! Enjoy live music and a fabulous feast at Foster's Downeast Clambake in York featuring:

- New England Clam Chowder or Corn Chowder
- Freshly Dug Maine Clams
- Cultivated Mussels
- Succulent Maine Lobster and Hot Drawn Butter (alt. entrée options: Hickory BBQ Chicken or Vegetarian Polenta)
- Sweet Corn on the Cob
- Roasted Red Bliss Potatoes
- Rolls and Butter
- Blueberry Crumb Cake

Discover Ogunquit's seaside magic with a relaxing two-night stay at the beautiful *Anchorage by the Sea*. Perfectly located along the iconic Marginal Way and overlooking the ocean. Stroll to Perkin's Cove, explore galleries and boutiques, or simply unwind by the ocean.

Our trip will include round trip deluxe motorcoach transportation, a Downeast clambake, full breakfast on Thursday and Friday mornings, two nights at the *Anchorage by the Sea* with tax, baggage handling and driver's gratuity.

Trip pricing: \$598.00 per person, double occupancy; \$504.00 per person, triple occupancy; or \$881.00 for single occupancy. *Payment is due at time of booking.*

Departure times: Derby at 7:00 a.m., Barton at 7:20 a.m. and St. Johnsbury (Price Chopper) at 8:00 a.m.

There will also be two optional trip add-ons once pricing becomes available. The first will be the option to go to the *Coastal Maine Botanical Gardens* in Boothbay on Thursday. The second is a show at the renowned *Ogunquit Playhouse*. *Pricing for both will be available in early 2026.*



One sneaker – light and leisurely. This means you can walk up and down the steps on the motorcoach, cross the street and hotel parking lot to get to the hotel restaurant and other amenities at the hotel

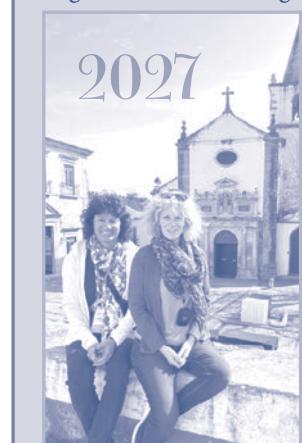


APRIL 1st - 10th, 2027

Sunny Portugal – 44 Seats Available

From the Portuguese capital, Lisbon, to the sunny cliffs of the Algarve and the Portuguese Riviera, venture along Portugal's stunning shoreline. Encounter picturesque resort towns, winding cobblestone streets, oceanfront promenades, and quaint villages on this eight-night adventure.

Double occupancy is \$5,118.00 per person; single occupancy is \$5,918.00. Call, email, or stop by for details, to get a color brochure or to register, 802-334-7915.



APRIL 25th - MAY 4th, 2027

Sunny Portugal – SOLD OUT



COMING SOON – SEPTEMBER 2027

Nova Scotia and Prince Edward Island

Cabot Trail, Peggy's Cove, Fundy Trail, Hopewell Rocks, Mahone Bay, Lunenburg, Cape Breton Island, and The Cabot Trail.

