



Community Circular

An Update for Community Circle Members • Published by Community National Bank

November & December 2025

Happy HOLIDAYS

It's hard to believe we're nearing the end of 2025. We enjoyed spending time with so many of our members! Whether it was playing pickleball, eating lobster in Maine, watching a sunset on the island of Mykonos, experiencing the tundra wilderness tour in Alaska, or a special meal event, we have so many fun memories with our Community Circle family!

In 2026, we will be moving to quarterly newsletters. Stay tuned for more details about all we have in store for 2026!

Wishing you all the best this holiday season!

Shelly & Julie

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.

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.



WEDNESDAY, OCTOBER 29th & Thursday, October 30th, 2025, at 11:30 a.m.

Lunch at The Dinner House at Runaway Manor, West Glover – Both Dates SOLD OUT



FRIDAY, NOVEMBER 14th, 2025, from 5:00 - 8:30 p.m.

Country Line Dance Party



Calling all our country line dancers, whether you're a seasoned dancer, a recent recruit, or just curious about our country line dancing, we've got a night you won't want to miss! Join us for an evening of great food and country line dancing with **Lauren Gillespie**! We'll be going through all the dances we've learned this session and even a few classics from the past. **This will be a catered event with heavy hors d'oeuvres.** The cost is \$35.00 and is due at time of registration. Drinks will be available for purchase at the Elks Lodge bar. Non-dancing guests are welcome to attend with you. Boots and country attire is encouraged! *Preregistration and payment is due by November 10th.* Call to reserve your space, 802-334-7915.



WEDNESDAY, NOVEMBER 19th & Thursday, DECEMBER 4th, 2025, at 10:00 a.m.



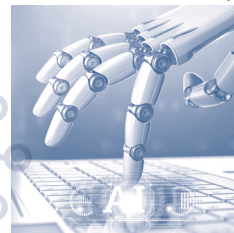
Tech Savvy: Artificial Intelligence (AI) – Both Classes are FULL

AI Workshop: Unlocking the Benefits and Navigating the Risks of Modern AI

Join Community National Bank's VP and IT Manager, Rich Stovall, for an engaging and educational AI session. This workshop will introduce AI with a focus on how it can empower and enrich daily life while ensuring participants remain informed and safe in the digital world.

What You'll Learn:

- **Practical Applications of AI for Everyday Life** – Find places where AI may enhance your day-to-day life.
- **AI Media Literacy** – How to recognize AI generated content online and beyond
- **AI Safety and Privacy** – Gain tips on how to interact safely with AI tools, protect your personal information, and recognize scams that may use AI technologies.



This class is ideal for anyone interested in learning more about AI, regardless of experience. Our workshop will be friendly, interactive, and easy to follow. We'll meet in the **Community Room at CNB in Derby.** Enter from Crawford Road, park in the upper back parking lot and follow the sidewalk to the Community Room. **Seating is limited and currently filled for this free class.** Call us to be added to the waitlist, 802-334-7915.



communitynationalbank.com
802-334-7915

Community
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Vermont's Community Bank
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THURSDAY, NOVEMBER 20th, 2025, at 10:00 a.m.

Tech Savvy: Digital Photography Management for Apple iPhone & iPad – Filled



We're back in the classroom to help you enhance your skills in managing all those photos on your phone, as well as learning things you can do with them! Our class will cover cloud storage options and how it works; how to group photos into albums on your iPhone; how to create iMovies using your photos and lastly, how to upload digital photos in apps such as Shutterfly and Snapfish to create photobooks. We'll meet in the Community Room at CNB in Derby. Enter from Crawford Road, park in the upper back parking lot and follow the sidewalk to the Community Room. Bring your iPhone or iPad. Seating is limited and is currently filled for this free class. Call to be added to the waitlist, 802-334-7915.

THURSDAY, DECEMBER 11th, 2025

Holiday Pops Overnight Getaway – SOLD OUT

Enjoy the magic of the season with an overnight trip to see and hear the Boston Holiday Pops performance of beloved holiday classics under the esteemed conductor, Keith Lockhart. Historic Symphony Hall, with its stunning architecture and renowned acoustics, provides the perfect backdrop for this magical holiday tradition, which we'll enjoy from our seats in the First Balcony. Before the show, we'll enjoy a family style Italian lunch at the legendary Maggiano's Little Italy.

Our trip will include:

- Round trip deluxe motor-coach transportation
- A three-course lunch
- A ticket to the show
- One night at the Hampton Inn
- Breakfast on Friday morning
- Driver's gratuity.

Following breakfast on Friday morning, we'll depart for the Pheasant Lane Mall in Nashua for free time to enjoy shopping and lunch on our own. We'll depart from Derby at 7:30 a.m., Barton at 7:50 a.m., and St. Johnsbury at 8:30 a.m. Our ETA back in Derby on Friday is 4:30 p.m. Rates are: \$339.00 per person, double occupancy; \$319.00 per person, triple occupancy; and \$419.00 single occupancy. Call us to be added to the waitlist, 802-334-7915.

MAGGIANO'S
LITTLE ITALY®

WEDNESDAY, DECEMBER 17th, 2025, at Noon

Holiday Meal at the East Side Restaurant, Newport

Get into the holiday spirit with your Community Circle family at our annual holiday meal at the East Side! In addition to the fabulous food, service, and Christmas atmosphere the East Side is known for, we'll enjoy a musical performance by the North Country Union High School band. Music Director Bill Prue will be leading his talented group of young musicians through a collection of songs including a few holiday hits. Our meal will include a starch, vegetable, entrée choice, desert, coffee, tax and gratuity for the all-inclusive price of \$40.00.

Entrée options:

- Roasted New York sirloin
- Lobster Ravioli with seafood sauce
- Black Forest Chicken – rolled with ham and prosciutto, Chef's mushroom sauce

Payment is due at the time of registration, along with your meal selection. Call to reserve your seat, 802-334-7915.

MONDAYS EVENINGS, JANUARY 5th - APRIL 6th, 2026 from 5:30-6:30 p.m. OR THURSDAY MORNINGS, JANUARY 8th - APRIL 9th, 2026 from 9:30-10:30 a.m.



Country Line Dancing with Lauren

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.



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

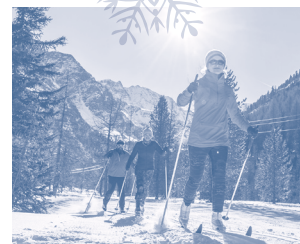
notification list, and we'll keep you apprised of our plans: smorey@communitynationalbank.com.



Cross-Country Skiing with Memphremagog Trails

Make Winter Fun with Memphremagog Trails!

Winter is a lot more enjoyable when you've got something active to look forward to – and Memphremagog Trails has you covered! This wonderful non-profit based on Darling Hill Road in Newport keeps the adventure going all season long with 30km of beautifully groomed cross-country ski and snowshoe trails. Whether you're a total beginner or a seasoned snow pro, there's a trail for every level.



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 Tuesday mornings, January 5th, 12th, 19th, and 26th. 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

We have seven seats left 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 for the full nine days and then fly home from Washington, D.C.

Day 1: Monday, April 13th, 2026, Boston, MA

Today we travel by motorcoach from Derby to Boston, a city bursting with character and Revolutionary history. Have the evening for dinner on your own and to relax before beginning an exciting eight-day historical experience!



Day 2: Tuesday, April 14th, 2026, Boston-Lexington-Concord-Boston

Today we venture to Lexington and Concord. Begin at Lexington Battle Green, where the first shots of the Revolutionary War were fired on April 19th, 1775. With our guide, we continue to Concord on a drive that follows the same path that British troops marched that day, learning more about Concord's historical significance. Step inside Wright Tavern in the center of Concord, where the minutemen and militia gathered before battle, and see the Old Hill Burying Ground. Head to the exact spot where the *"shot heard 'round the world"* was fired – the Old North Bridge. And at Robbins House, explore stories of the home's former inhabitants with notable ties to African American history. This evening, celebrate the start of our journey with a welcome dinner in Boston's famed North End.

Day 3: Wednesday, April 15th, 2026, Boston – West Point, NY – NYC

We're off to New York City today. But first, a visit to West Point highlights why George Washington considered it the most important military post in America. During our guided tour, learn about garrisoning of West Point during the Revolutionary War and the present role of the United States Military Academy in training the leaders of tomorrow. We'll get a glimpse into the cadet experience and take in the view from Trophy Point overlooking the Hudson River. Then, arrive in New York, New York! (Continued in next column.)

Day 4: Thursday, April 16th, 2026, NYC

Start the morning like a New Yorker with breakfast at a local diner. Then, delve into historic New York on a blended panoramic and walking tour. Glimpse into Central Park, pause beside the poignant 9/11 Memorial, see St. Paul's Chapel, where George Washington prayed following his inauguration, and view Trinity Church, where Alexander Hamilton was laid to rest. Convene for lunch at New York's most historic tavern – a favorite watering hole among several Founding Fathers, where George Washington famously gathered with a group of officers to celebrate after the last British troops left American soil. Tonight, you have the option to take a seat at one of Broadway's biggest hits: *Hamilton*. Experience the revolutionary musical that shines a spotlight on Founding Father, Alexander Hamilton.



Day 5: Friday, April 17th, 2026, New York City - Philadelphia, PA

On to Philadelphia! Embark on a tour of the *"birthplace of America."* Step inside Independence Hall, the location of the signing of the *Declaration of Independence* and the drafting of the *Constitution*. See an iconic symbol of freedom, the Liberty Bell. This afternoon, head to the Museum of the American Revolution, where everything you've retraced on the journey so far comes together. Tonight, dinner is on board the legendary Moshulu, the world's oldest and largest square-rigged sailing vessel still afloat. Docked at Penn's Landing, experience maritime history on this tall ship turned restaurant.

Day 6: Saturday, April 18th, 2026, Philadelphia-Valley Forge – Arlington, VA – Washington, DC.

En route to Washington, D.C., we stop at Valley Forge National Historical Park, the winter encampment of George Washington's Continental Army. Step back in time while visiting Washington's Headquarters with your local park guide. Later, arrive in the United States Capital, your home for the next three nights.

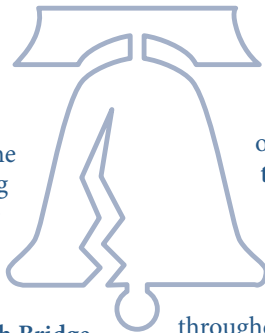
Day 7: Sunday, April 19th, 2026, Washington, D.C. – Arlington, VA – Washington, D.C.

Set out to see Washington, D.C. Founded in 1790, this vibrant city is known for its political and historical significance, iconic landmarks, and cultural diversity. We go on a guided tour of the U.S. Capitol then, visit Arlington National Cemetery, where over 400,000 service members and notable figures are honored and remembered. A narrated tour takes us to the Tomb of the Unknown Soldier and the Kennedy grave sites. A day in the capital brings a deeper connection to America's history, leadership, and progress throughout its 250 years as a nation.

Day 8: Monday, April 20th, Washington, D.C. – Mount Vernon – Washington, D.C.

Today we'll take in views of the National Mall, White House, and other monuments and museums, including the World War II Memorial, The Vietnam Veterans Memorial, and the Korean War Memorial. Head to Old Town Alexandria nestled along the Potomac and enjoy time to stroll the cobblestone streets before a visit to Mount Vernon, the beloved home of George Washington. Explore the mansion, wander the gardens and grounds, and visit the Washingtons' Tomb. Here, you'll also have your choice of two tour options. This evening, toast to a fantastic historical journey over a farewell dinner.



Day 9: Tuesday, April 21st, 2026, we'll transfer to the airport for our flight home. (Continued on back page.)



Discover America's 250th Anniversary (cont.)

Our tour includes:

- Round trip transportation from Derby (with pickups in Barton and St. Johnsbury)
- 8 nights hotel (and tax)
- Baggage portage 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 per person; single occupancy is \$6,198; triple occupancy is \$4,748 per person. A deposit of \$1,127 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.  



FRAUD PREVENTION CORNER



Welcome to Community National Bank's Fraud Prevention Corner, a reoccurring segment in our newsletter dedicated to educating you on emerging and ongoing fraud threats.

THIS MONTH'S FOCUS:

Elder Fraud – The Rise of Artificial Intelligence (AI)-Driven Scams

In the first quarter of 2025 alone, Americans aged 60 and older lost over \$745 million to scams—an alarming increase from previous years. One of the most disturbing trends is the rise of AI-powered “distressed grandchild” scams. These scams use artificial intelligence to mimic a loved one's voice, often claiming to be in urgent trouble – arrested abroad, hospitalized, or stranded – and needing money wired immediately.

Scammers count on emotional reactions to override logic. Victims are urged to act fast, bypassing verification. The result? Seniors lose thousands, sometimes their entire savings.

How to Stay Safe:

- **Verify before acting:** Hang up and call your grandchild or their parents directly.
- **Be skeptical of urgency:** Real emergencies rarely demand instant wire transfers.
- **Educate loved ones:** Share this information with relatives and encourage open conversations about fraud.

Stay tuned for future editions of *Fraud Prevention Corner*, where we'll continue to spotlight threats and share tools to keep our community informed and secure.



Pickleball 2026!

We're ironing out details for Pickleball 2026. Here's what we know:

- We'll be offering **Beginner Pickleball** for anyone who has never played before. It will be for three consecutive weekly classes sometime in May.
- We'll also be offering **Skills and Drills** classes for people who want to work on their game. *Space is limited.*

Stay tuned to the winter 2026 newsletter for more details.   



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



Alaska Discovery Land & Cruise

Back by Popular Demand! For anyone who missed out on joining us this year, we have three cabins left! This is a 4-night Land Package followed by a 7-night Inside Passage Cruise. *Final payment is due by March 16th, 2026. Call for details!*



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.



2026 Planning

For motorcoach trips, we're looking at the possibility of:

- **Holiday Boston Pops** overnight in December
- A two-night trip to Maine with a **Downeast clambake** and visit to the **Coastal Maine Botanical Garden** in September
- **Thousand Islands**

Let us know if you are interested in joining us for any of these destinations.

Stay tuned to the winter 2026 newsletter for details about a special Made in VT tour to Kimteck Corporation in Orleans, VT.



Motorcoach Departure

Please arrive at least 15 minutes before the scheduled departure tour.



Stay up to date on events, what's happening, and what's in the pipeline by following us on Facebook at **CommunityCircleClubVT**. 