

Freedom **SELECT**SM

From Ulster Savings Bank

CALENDAR *of* EVENTS

JANUARY - APRIL 2016

~ January 12 ~

The Metropolitan Museum of Art
New York City

~ February 29 ~

“Spreading it Around”
Hunterdon Hills Playhouse
Hampton, New Jersey

~ March 23 ~

“The Orchid Show”
New York Botanical Garden
New York City

~ April 27 ~

“An American in Paris”
Palace Theater
New York City

~ April 6 ~

AARP Defensive Driving Class
Kingston

Ulster  Savings
MEMBER
FDIC

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Letter from Helen



“Do not follow where the path may lead. Go instead where there is no path and leave a trail.” ~ Ralph Waldo Emerson.

I am writing this as the “simple days of summer” are now behind us. Wow, where has the time gone? As long as it was well spent with vacations, family reunions, ballgames and my day trips, we have made sweet memories. In addition to joining you for a wonderful time at the Botanical Gardens, New York City Ballet at Saratoga, and Backwards in High Heels, I felt lots of happiness on my days off spending time with my friends, children and grandchildren. And yes, we did sometimes “go where there was no path so we could leave a trail.”

By the time you read this, we will be bracing ourselves for the winter season. Are you ready? Of course you are. Many have fled to warmer climates. The rest of us are preparing our lives with good books, holiday plans, family and friends gathering and last but not least my day events.

I hope I have included one or two events that can fill a couple of blank days of your new 2016 Calendar. Choose your pleasure and respond to the lottery by November 16th.

May your holidays brim over with thankfulness and joy! On behalf of all of us at Ulster Savings Bank, we wish you very happy holidays and a healthy 2016.

Sincerely,

A handwritten signature in cursive script that reads "Helen M. Caunitz".

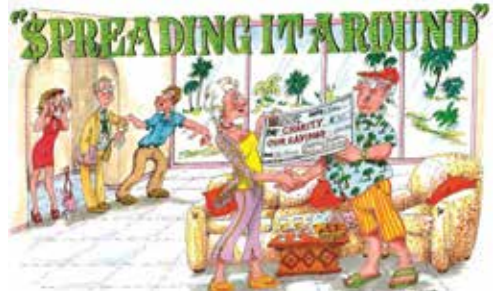
Helen Caunitz
Freedom Select Coordinator

Membership Requirements:

Freedom Select benefits are available to Ulster Savings Bank customers 50 years or better. There is a maximum of two individuals per household for Freedom Select membership; the lead individual must maintain combined deposit balances of \$25,000 or more and the second party must have an account relationship with USB. An active personal checking account relationship is required. Your account will be considered inactive if, for two consecutive years a deposit is not made to the account or a withdrawal is not made from the account. Member benefits are available as long as minimum balances are maintained. Program benefits and requirements for participation can be changed upon 30 days notice, provided that any change applies to all members.

**The Metropolitan
Museum of Art
New York City**

**“Spreading it Around”
Hunterdon Hills Playhouse
Hampton, New Jersey**



Tuesday, January 12, 2016

Join us for this spectacular winter day away. There is so much to see, I have left it open (self-guided) so you will be free to explore at your own pace.

If the weather is uncooperative and prohibits us from safe travel on January 12th, I will reschedule this trip for another day the same week. Lunch is not included. You can plan your day to include whatever you prefer, from a casual to an elegant lunch. The Metropolitan Museum of Art offers a wide variety of dining options.

\$69 per person includes transportation, admission and gratuity.

Payment due by December 14, 2015.

	Depart:	Return:
Kingston	8:00am	7:30pm
Highland	8:15am	7:15pm
Poughkeepsie	8:30am	7:00pm

Monday, February 29, 2016

Hailed as a “fantastically funny comedy,” about a wealthy widow who is tired of handing out money to her unappreciative children. With a surprise ending that will leave you in stitches, this should not be missed. Luncheon will be included. I will have menus on the coach to give you a sneak peek of the offerings.

\$99 per person includes transportation, theater ticket with luncheon and gratuity.

Payment due by January 25, 2016.

	Depart:	Return:
Kingston	8:00am	6:30pm
Highland	8:15am	6:15pm
Poughkeepsie	8:30am	6:00pm

All times are approximate, depending on weather and traffic. Please plan accordingly.

Trip Policies

Pick-up Points:

Freedom Select motor coach day trips (unless otherwise noted) will depart from the following locations:

Kingston: Kingston Plaza, parking lot behind Kingston Physical Therapy

Highland: Commuter parking lot at the intersection of Route 9W and Route 299

Poughkeepsie: Samuel F.B. Morse State Historic Site or Ulster Savings Bank

Motorcoach Seating Assignments

To accommodate passengers boarding at three pick-up locations, Freedom Select assigns seats as you board the motor coach.

Travelers Needing Special Attention

It is strongly recommended that a member is accompanied by a companion capable of providing such assistance. Ulster Savings Bank regrets that it cannot provide special individual assistance to Freedom Select members with special needs.

“The Orchid Show” New York Botanical Garden New York City



Wednesday, March 23, 2016

Following a guided tour of the ever-popular Orchid Show in the Enid A. Haupt Conservatory, you will be free to enjoy the breathtaking gardens at your own pace. Lunch will be on your own. The Garden has added a full service restaurant called Hudson Garden Grill. Reservations are suggested (646)627-7711. In addition, The Pine Tree Café offers a rotating seasonal selection of sandwiches, salads and soups created with produce from local farmers’ markets.

\$79 per person includes transportation, admission and gratuity.

Payment due by February 22, 2016.

	Depart:	Return:
Kingston	8:00am	7:30pm
Highland	8:15am	7:15pm
Poughkeepsie	8:30am	7:00pm

AARP Defensive Driving Class - Kingston

April 6, 2016 • 8:30am - 5:00pm

Class held at Ulster Savings, 180 Schwenk Drive in Kingston. Participation in this program may make you eligible for an auto insurance discount with proof of participation sent to your insurance company.

\$20 AARP Members / \$25 non-AARP Members. Payment due on day of class.

Responsibility Statement

Ulster Savings Bank acts only in the capacity of agent and accepts no responsibility for the services of any transportation company or any additional expenses due to delays, loss or accident to passengers occasioned by such service or sickness, weather or whatever cause. All such losses shall be borne by the passenger. Ulster Savings Bank reserves the right to cancel or withdraw any tour participant if his or her actions or situation impose upon or disturb or threaten to disturb other members of the tour. The right is also reserved to amend the itinerary should it be found necessary for members of the group or for other reasons.

“An American in Paris” Palace Theater New York City



Wednesday, April 27, 2016

**THE MOST AWARD-WINNING MUSICAL
OF THE SEASON!**

The romantic story of a young American soldier, a beautiful French girl and an indomitable European city are at the heart of Broadway’s breathtakingly beautiful new musical. The four-time Tony Award®-winning production has also earned awards for Best Musical of the Year from both the Outer Critics Circle and the Drama League. Get swept up in this stunning production. Lunch will be on your own.

\$180 per person includes transportation, theater ticket (orchestra seat) and gratuity.

Payment due March 25, 2016.

	Depart:	Return:
Kingston	8:00am	7:30pm
Highland	8:15am	7:15pm
Poughkeepsie	8:30am	7:00pm

Day Trip Cancellation Policy

Freedom Select will make every effort to refund a cancelled reservation. Cancellations or no-shows on day of **ticketed events are non-refundable.** Freedom Select reserves the right to cancel a trip due to low response rate and a full refund will be issued to those who made payment.

Questions or Inquiries

Contact Helen at hcaunitz@ulstersavings.com or 845-338-6322, ext. 4112.

Event Lottery Registration Instructions

DEADLINE: **November 16th**

To be included in the lottery please respond by **November 16th**.

If your form IS chosen you will receive written confirmation.

If your form IS NOT chosen it will remain on standby.

You will be notified if your name is drawn from another lottery in case of cancellations.

Registration Options

MAIL Ulster Savings Bank • Freedom Select • 280 Wall Street • Kingston, NY 12401

E-MAIL hcaunitz@ulstersavings.com

CALL Helen at 845-338-6322, ext. 4112



Event Lottery Registration Form

Please write "1" or "2" to indicate the number of reservations requested. For the lottery drawing members can request up to two reservations per trip. Additional reservations are "standby" and will be confirmed if space is available.

_____ January 12 th	Metropolitan Museum of Art
_____ February 29 th	"Spreading it Around"- Hunterdon Hills Playhouse
_____ March 23 rd	"The Orchid Show" - NY Botanical Garden
_____ April 27 th	"An American in Paris" - Palace Theater
_____ April 6	AARP Defensive Driving

Name: _____

Address: _____

Phone: _____

E-Mail: _____

Check this box if you would like to receive future calendar of events by E-mail instead of regular mail and help US go green!

Sitting With: _____

Please have an insurance representative contact me for a free quote.

Auto Insurance

Home insurance

Investment, Tax, Payroll and Insurance products and services available through Ulster Insurance Services, Inc., and Ulster Financial Group, Inc., subsidiaries of Ulster Savings Bank, are NOT FDIC INSURED.