

# the Emerald Club

THE  
EMERALD  
CLUB



**Wendy Lorenzen**

Emerald Club  
Coordinator

*Good company in a  
journey makes the way  
seem shorter.*

## Greetings to all Emerald Club Members!

For those of you who enjoy traveling with the Emerald Club, thank you for understanding our decision to keep your health and safety a priority and hold off on taking trips during the COVID-19 environment. The travel world has not opened up enough for me to feel safe taking you places yet; however, I sure hope and pray that in time we will be traveling and gathering together again. I look forward to finding more beautiful scenery and hidden away little places that we can explore together.

November is a time for being thankful and I am so thankful for the times I have gotten to spend with you during Emerald Club events and trips. It warms my heart to look at pictures from previous Emerald Club trips and gatherings. Thank you for the phone calls that I have been receiving lately . . . hearing from my customers makes my day!

December is a time to reflect back on the year and 2020 is one none of us will forget. There have been joys for some during this craziness as well as pain and sorrow for others. I want you to know I am always just a phone call away and would love to visit with you. I close this note with some words from one of my travelers that sums up perfectly how I feel and how much you all mean to me:

“Wendy, you pour your heart into taking care of us on these trips and our safety is so important to you. I know when the time comes for us to travel together again, you will be standing at everyone’s doorstep jumping for joy, giving us those hugs we miss so much, and shouting, “pack those bags here we go”.

May you find PEACE, JOY and HOPE in 2021. Miss you all.

Wendy

## The Perfect Gifts for Christmas

Give the special people on your list the gift of choice with a Visa® Gift Card. Purchase them at any UBI location and make your shopping easy.



THE EMERALD CLUB		Emerald Club Travel Certificate	
To:	UBI Emerald Club Member	Amount	\$ _____
From:	Family Member or Friend		
UBI Employee	Signature of United Bank of Iowa Employee	Christmas 2020	Date of Purchase No expiration date
		UNITED BANK OF IOWA "The Difference is Here!"	

For Emerald Club members, give the gift of travel with an Emerald Club Travel Certificate. When we are able to travel again, you will be ready to go!