

# Old Values. New Ideas.

# C&S<sup>®</sup>

The Citizens and Southern National Bank of  
South Carolina  
Member FDIC

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Net,

We are proud of  
all your accom-  
plishments and  
pray there will be  
many more.

Good luck,

Mom and Dad



*Net Turner*



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Tracy and Wendy,  
Congratulations.

We are proud of  
you and love you  
very much. You  
have given us  
much excitement  
and joy. Keep smil-  
ing.

Mom and Dad



*Tracy & Wendy Ulmer*

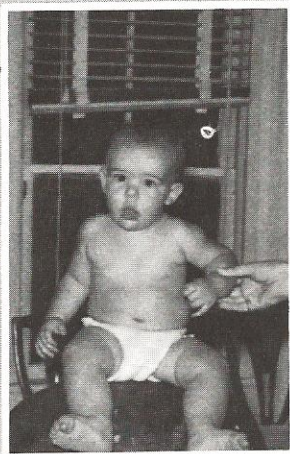


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Michael,

We are proud of  
you. Good luck in  
the future.

Mom, Dad & Eric



*Michael Warren*