

*There is*

a time for everything,  
and a season for every activity under heaven:  
a time to be born and a time to die,  
a time to plant and a time to uproot,  
a time to kill and a time to heal,  
a time to tear down and a time to build,  
a time to weep and a time to laugh,  
a time to mourn and a time to dance,  
a time to scatter stones and a time to gather them,  
a time to embrace and a time to refrain,  
a time to search and a time to give up,  
a time to keep and a time to throw away,  
a time to tear and a time to mend,  
a time to be silent and a time to speak,  
a time to love and a time to hate,  
a time for war and

*a time for peace.*

Ecclesiastes 3:1-8

VIEW ONLINE TRIBUTE



*MOORE*  
FUNERAL HOME  
& CREMATION SERVICES

# IN LOVING MEMORY



FRED STEPHENS

AUGUST 2<sup>ND</sup> 1940 – MAY 4<sup>TH</sup>, 2023

MOORE FUNERAL HOME  
TRENTON, GA  
MAY 9<sup>TH</sup> AT 11.00AM



## *Obituary*

Fred Stephens, beloved husband, father, grandfather and friend passed away on May 4th, 2023 at the age of 82. Fred was born on August 2nd, 1940 in Stevenson, AL to Victor and Annie K Stephens and was the youngest of his siblings.

Fred received his high school diploma from Stevenson High School in 1959 before joining the United States Army where he served honorably for three years. After completing his service in the Army in 1962, Fred began his career in banking working as an executive for various financial institutions including The Commercial Bank of Tallapoosa between 1971-1987; First National Bank of Scottsboro between 1965 and 1971; eventually becoming the President and CEO of Citizens Bank and Trust in Trenton, GA from 1987 until his retirement in 2005. Fred continued to stay involved with Citizens Bank and Trust serving on its Board of Directors after retiring.

Outside of his professional life, Fred was known for his warm personality that put people at ease. He had a great sense of humor and welcomed everyone he met with kindness. Throughout his life he always prioritized family and friends above all else.

Fred is survived by Carolyn Stephens, his wife of 61+ years; daughter, Rhonda Stephens; granddaughter, Lacy (Bobby) Bradford; brother-in-law, Jimmy Ray (Judy) Allison; special nephew, Clay Allison; and four much-loved nieces.

He was preceded in death by his parents, Victor and Annie Kelly Stephens; brothers, Donald Stephens and James L. Stephens; sister, Betty Ann Allison; and nephew, Laury Allison.

A service to celebrate the life of Fred Stephens will be held at Moore Funeral Home in Trenton on Tuesday, May 9th at 11am with Ministers Walter Weikel and Dennis Flaughery officiating. He will be buried with full military honors at the National Cemetery Chattanooga following the funeral service.

Fred was a respected friend and member of civic organizations throughout his life. He made an impression on all those he met with his kind nature and sense of humor which are admired and missed greatly by all who knew him.

Rest in peace Fred Stephens. You brought joy into many lives during your time with us, and you will never be forgotten.

**With special thanks from the  
Stephens family**

**Thank you so much for all your love and support during such a difficult time. We will be forever grateful.**