



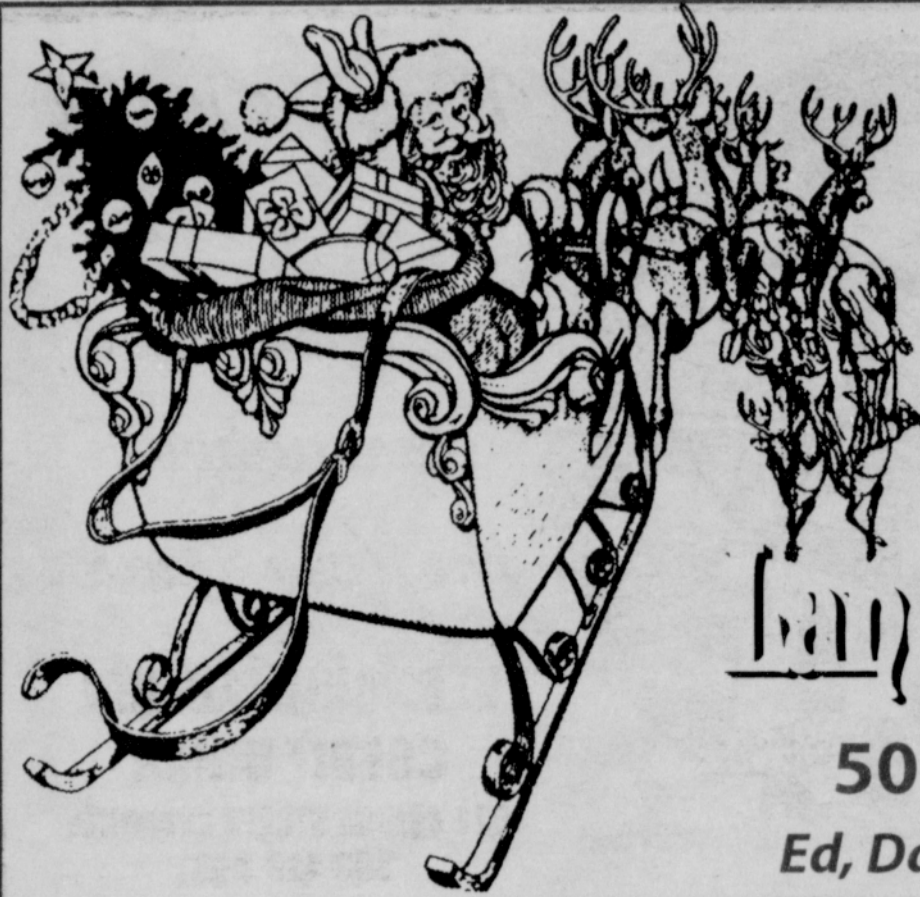
*Best Wishes
for the
Holiday Season
and the New Year*

Enjoy Free Checking at



Vernonia Branch

Carol, Kellie, Teresa, Chris, Pam and Betts

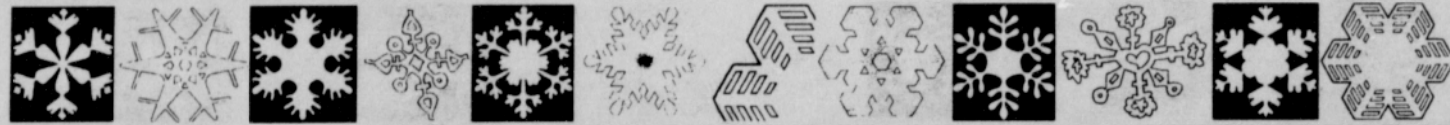


Joy to All

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Ed, Dawn and The Crew



Happy Holidays



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All
of us
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