



*May the joy of
Christmas
stay with you
throughout
the New Year.*

**VERNONIA FEDERAL
CREDIT UNION**
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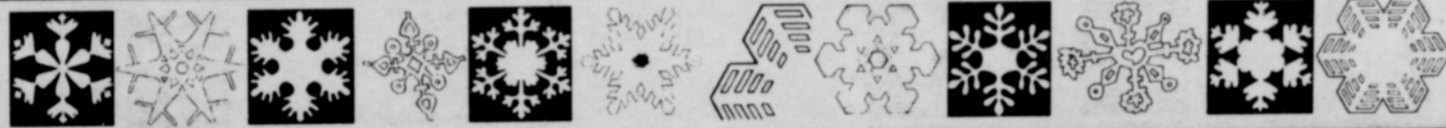


*We wish you a
Merry Christmas*



*and a Very
Happy New Year*

VERNONIA 76 SERVICE
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*Wishing you a Merry Christmas
and a Happy New Year*



Mike Pihl Logging, Inc.

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