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## 2023 Scholarship Announcement

We strive to be the difference that empowers students' educational dreams to be realized.

In 2023 we will award \$15,000 in scholarships for college or certificate programs of study.

Additional information and an opportunity to apply will be announced later this month.



Saving for the Holidays nowthat's smart.

Open a Christmas Club account and start saving for the holidays today.

## Is the Bear Market Over?

## Courtesy of Clover Leaf Financial, LLC.

What are we looking at in today's market?



That's a question I've been asked a number of times in recent weeks. And my answer is the same, "Let's give it a little time."

But people are quick to remind me that stocks are off to a good start in 2023, inflation appears to be trending lower, and the economy was strong in Q4. All true. But it takes more than a few good weeks and a couple of solid economic reports to inspire a new market cycle.

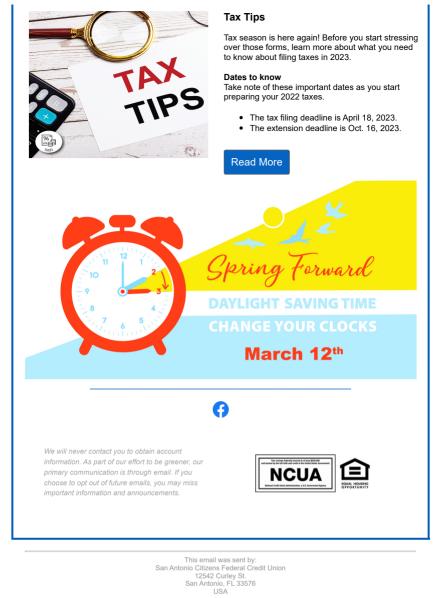


## **Beware of Check Washing Scams**

Despite the digitization of money management, there is still a place in the economy for paper checks, as well as check-washing scams. Unfortunately, instances of check washing often go unnoticed until it's too late to undo the damage.

Read More





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