



WE REMEMBER AND HONOR CRAIG A. SMITH



DEPENDABLE - HONEST - GENUINE

Craig served Mount Vernon Bank & Trust for 38 years, retiring last year as our CFO/Executive Vice President. Facing a cancer diagnosis 3 ½ years ago, he continued to serve the bank and its customers through his treatment, a testament to his dedication to others. He spent much of that time passing on his deep knowledge of bank operations to other people...because he cared about the future of the bank. Craig personified your local bank. Dependable. Honest. Genuine.

We are grateful that we are who we are because of him. We pray for his family, friends and all who knew him.



THE BANK WILL BE CLOSED SAT., JAN. 3,
FOR CRAIG'S VISITATION AND FUNERAL



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Member FDIC

Upcoming Events

Jan 1st, New Year's Day, Bank will be closed.

Jan 3rd, Bank closed for funeral services.

Jan 7th, Mount Vernon Bank Calendar Photography Exhibit at Abbe Creek Gallery

Jan 19th, Martin L King Day, Bank closed for our annual training day.

Jan 21st, Bank Anniversary, established in 1884. Join us for treats in the lobby.

For more information on community events, go to visitmvl.com.

Photography Exhibit



Four Mount Vernon area photographers will be the featured exhibit in the Abbe Creek Gallery in uptown Mount Vernon from January 6-31, 2026.

These photographers combine their images to illustrate the annual Mount Vernon Bank & Trust Calendar. The four local photographers are Rich Herrmann, Dean Traver, Mehrdad Zarifkar and Bob Campagna.

The artist reception and talk, sponsored by Mount Vernon Bank & Trust, will be held **Wednesday, January 7, 2026, from 6:30-8:00 pm** in the gallery. The event is free and open to the public.

Each photographer will exhibit 3-5 of their favorite calendar images selected from recent years. Rich Herrmann specializes in nature photography. He finds it "an honor and challenge to interpret and represent the natural world through a lens." Dean Traver has enjoyed photography most of his life. He "feels the need to capture and preserve images that call to him." Dean's recently published photo book, "Life as I See It," is available at the gallery. Mehrdad Zarifkar is a pilot and aerial photographer. He "loves to explore the surrounding area by ground or air," including taking photos with his drone. Bob Campagna is a co-founder of the Abbe Creek Gallery. A purposeful photographer since 1976, he seeks Americana-style images. He has published five books of his photography. His, including the recently released "Thin Places" is available at the gallery.

Campagna was the sole bank calendar photographer from 1994 through 2011. His solo role ended when he temporarily moved away from Mount Vernon to Colorado. Beginning in 2012, these four featured photographers have combined their energetic vision to document and interpret the rich history of the Mount Vernon area. It has resulted in massive collection of recorded life of the region. The bank honors the community by producing this calendar.

In 1992, Campagna noticed that his bank, Mount Vernon Bank & Trust, distributed generic calendars to customers. Campagna felt that the bank's trade area had a sufficiently rich history and strong content that would translate into calendar imagery. By paying attention to seasons, structures, and light in certain times of the day, he gathered sufficient photos to provide an ever-changing and unique array of selections for the calendar.

The Mount Vernon Bank & Trust Calendar is a tradition that continues through the visionary eyes of these four photographers, a unique treasure that most small communities do not have.

Health Savings Accounts

A Health Savings Account (HSA) can be one of the most powerful financial tools available—especially if you are under age 65. Designed to work alongside a qualifying high-deductible health plan (HDHP), an HSA offers unique tax advantages that can help you manage current medical expenses while also planning for the future.

For individuals under 65, HSAs provide triple tax benefits. Contributions are made pre-tax or are tax-deductible, the funds grow tax-free, and withdrawals used for qualified medical expenses are also tax-free. This combination makes an HSA far more efficient than many other savings options. Whether you're paying for doctor visits, prescriptions, dental care, or vision expenses, an HSA helps stretch your healthcare dollars further.

Another key advantage of starting an HSA early is long-term growth potential. Funds in an HSA roll over year after year—there's no "use it or lose it" rule. If you don't need the money right away, you can let your balance grow and use it later for future medical costs. The earlier you begin contributing, the more time your savings have to grow.

Being under 65 also means withdrawals must be used for qualified medical expenses to avoid taxes and penalties, which encourages smart healthcare budgeting. This structure helps build discipline while still providing flexibility when medical needs arise.

An HSA isn't just a healthcare account - it's a strategic savings tool. For those under 65, it offers an opportunity to take control of healthcare costs today while building a strong foundation for tomorrow.

HSA accounts are now available at Mount Vernon Bank. Contact Briauna Jordan, Deb Dever, Sonia Redmond or visit our website, www.mountvernonbank.com for more information.

December Fun

Thank you to everyone who attended our annual Holiday Open House. We truly look forward to this event each year, as it gives us the opportunity to slow down, connect, and spend time visiting with you during the holiday season. Your continued support means so much to us, and we appreciate the chance to celebrate together.

