



HERITAGE
BANK & TRUST

“THE
best
things in life
ARE FREE.”

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"A penny saved
is a penny earned,"

- Benjamin
Franklin



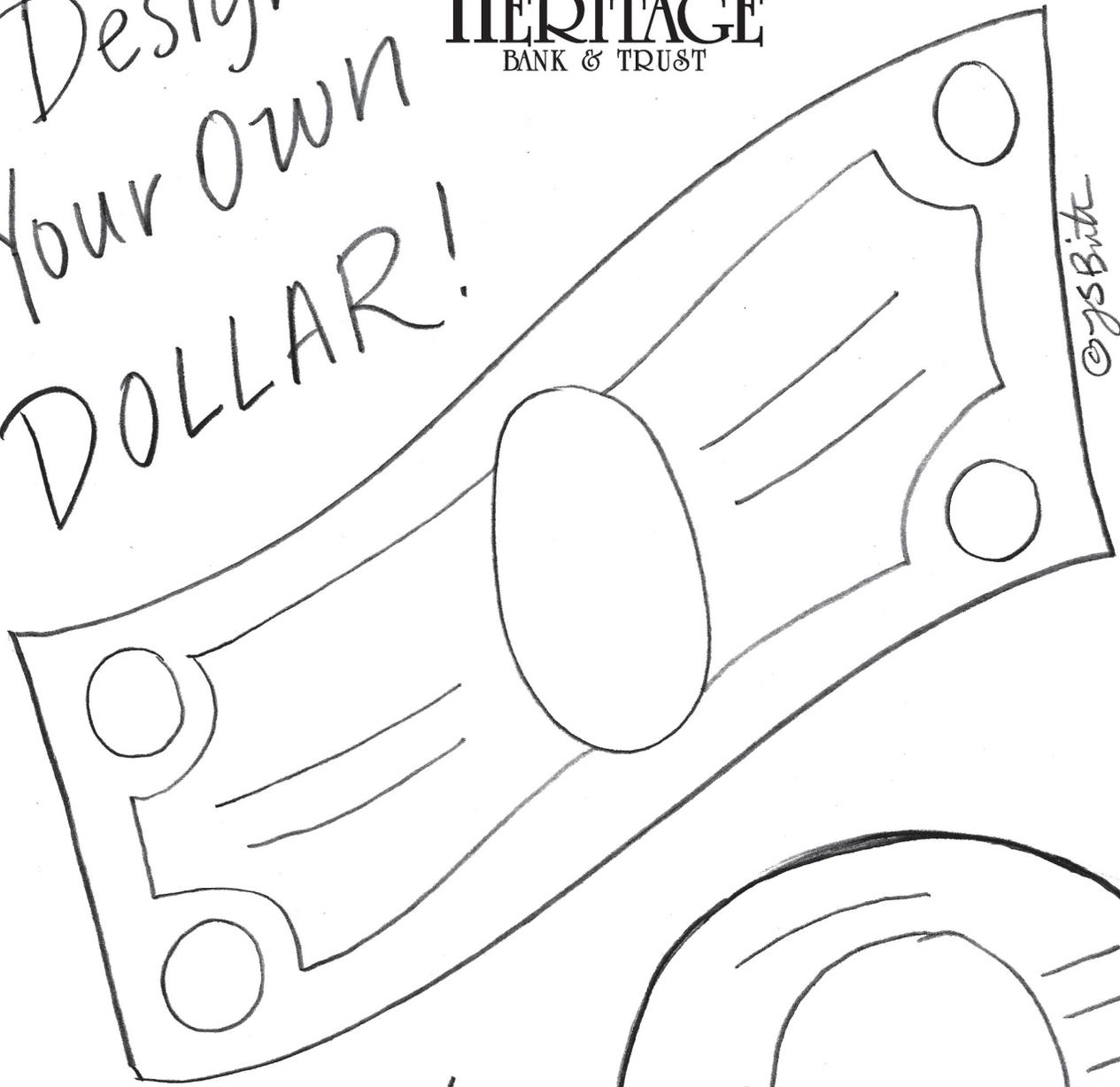
"Money doesn't
grow on trees"


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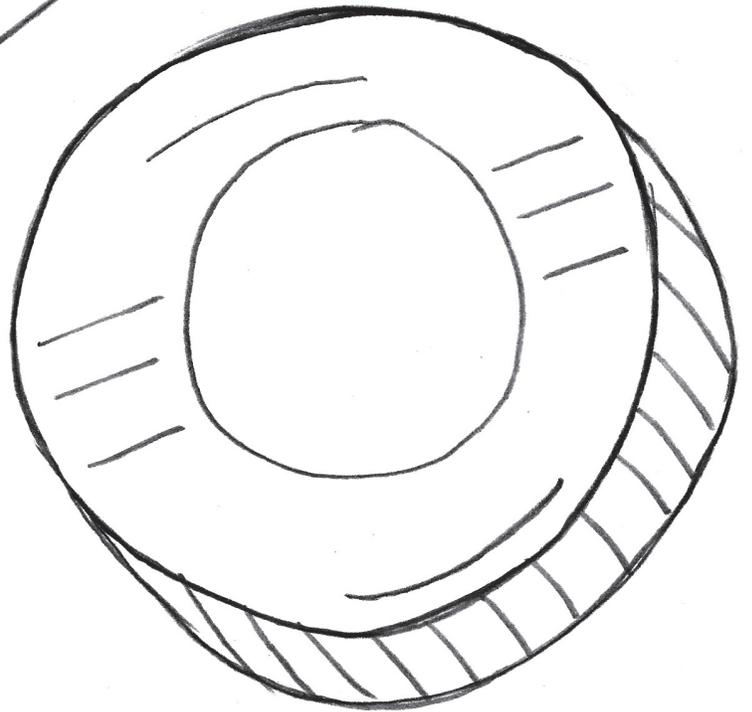
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