



Heritage Days

With Heritage Days fast approaching, the creative minds of our staff have been on overdrive.

The bank will be hosting the Kids Fun Run on Friday, July 12th, at the Martha Parsons & Family Activity Complex (Mount Vernon High School field). Registration begins at 4:45 with races starting at 5:30. The \$5.00 registration fee includes a t-shirt, snack and a drink.

Additional Friday activities will be held at the Lester Buresh Community Family Wellness Center, and include inflatables, games, food trucks and live music. In lieu of fireworks, this year there will be a drone show at the Martha Parsons & Family Activity Complex. Lawn chairs will not be allowed on the track or field.



The theme for Saturday's parade is "Rock 'n' 80s". Don't miss our float, as we love to have fun.

The bank will be closing at 10:30 on Saturday. Due to road closures, our drive-up will not be open. Access to the bank should be available from the 3rd Avenue alley behind the Perfect Blend.

Customer Appreciation Lunch

Lunch is on us! On August 24th, we will be serving lunch from 11:00 a.m to 1:00 p.m. in the upper parking lot. Please join us for some good food, good conversation, and a good time. More details will be in next month's newsletter.

Emergency Funds

Building an emergency fund is a fundamental aspect of sound financial planning, providing a critical safety net in times of unexpected financial turmoil. Life is unpredictable, and emergencies such as medical issues, car repairs, job loss, or urgent home repairs can arise without warning. Having an emergency fund helps ensure that these unexpected expenses do not derail your financial stability or lead to debt accumulation.

An emergency fund acts as a financial buffer, allowing you to cover sudden costs without relying on high-interest credit cards or loans, which can create a cycle of debt. This fund provides peace of mind, reducing stress and anxiety about unforeseen financial challenges. Knowing you have a financial cushion allows you to make more thoughtful, less pressured decisions during crises, whether it's finding a new job without rushing or handling medical expenses without compromising on necessary care.

Moreover, an emergency fund can prevent the need to liquidate long-term investments or dip into retirement savings prematurely, preserving your financial future. By maintaining at least three to six months' worth of living expenses in an easily accessible account, you safeguard your ability to meet essential obligations such as rent, utilities, and groceries, even during periods of reduced income.

The discipline of regularly saving towards an emergency fund also fosters good financial habits, encouraging budgeting and mindful spending. Overall, an emergency fund is not just a financial tool but a crucial element of a resilient financial strategy, enabling you to navigate life's uncertainties with greater confidence and stability.



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Upcoming Events:

July 3rd and 9th, Mount Vernon Community Band's Tuneful Tuesdays. Concerts start at 7:30 p.m.

July 4th, Lincoln Highway Nitty Gritty Antique Show

July 12th and 13th, Heritage Days

August 24th, Customer Appreciation Lunch, 11 a.m. to 1 p.m., in the bank parking lot.

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