

*Merry
Christmas
from our
gnome to yours!*



As we count the days until Christmas, we are moved to count the many blessings this year has brought us. Our hearts are filled with gratitude for the fellowship and support of our good friends, neighbors and customers here in the community. We are honored by your trust in us, and we consider it a privilege to serve you.

May your holiday season and the coming year be rich in happiness, health and good fortune.

**Kappahannock
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