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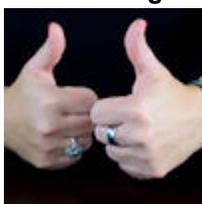
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Belmont Bank & Trust's News



**The Advantages of Community Banks**



**When thinking** about a bank, do you think about the big national banks? Or a local bank in our area? Community banks often form the cornerstone of the local economy. They focus capital where it does the most good and respond to local business needs. For business owners, homebuyers and others investing locally, using a community bank offers distinct advantages, which are explained in this article.

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**What Are You Trying to Accomplish with Your Money?**



**With the financial media** bombarding us with investment ideas, we are flooded with tips on how to accumulate wealth. However, you should first decide what your money means to you. Do you know why you are investing, or are you using a haphazard strategy to try to achieve an unclear set of goals?

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**Should You Buy or Lease?**



**If you're contemplating** a major purchase for your business, such as a vehicle or an expensive piece of office equipment, weigh your options carefully before putting down any money. You might find that leasing is a better deal for your business than buying. Click **Full Article** for the factors to consider.

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Timely Opportunities

**When Should You Take Social Security Benefits?**



**The age** that retirees may start receiving 100% of their Social Security benefit ranges from 65 for people born in 1937 or earlier to 67 for people born in 1960 or later. However, you can also opt to receive reduced monthly benefits as early as age 62 — or you can choose to receive a higher monthly benefit by deferring receipt up until age 70. Here are some factors to help decide what's right for your situation.

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### Timely Opportunities

#### Get a Tax Break on a New Electric Vehicle



**Electric plug-in** vehicles are growing in popularity, especially in urban areas and for younger drivers. As a bonus, certain vehicles may qualify for a federal income tax credit of up to \$7,500 in the tax year they're purchased. Here are the details, including a list of new electric vehicles that may qualify for the credit for 2021.

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### Stocks & Bonds

#### Investment Matters Infographic: How Stocks Work



**Entrepreneurs have** many choices when they want to raise capital for a venture. They can turn to family and friends or they can look to outside investors, including venture capitalists. When the time is right, entrepreneurs also can decide to raise money in the form of an Initial Public Offering. Take a look at this infographic to learn more about how stocks work.

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### Retirement Security

#### A Refresher Course on IRAs



**Don't let** the regular changes in the tax law confuse you. Individual Retirement Accounts (IRAs) are still a valuable way to save for retirement, and can be a key part of your overall financial plan. This article provides a refresher course on the limits and terms attached to traditional and Roth IRAs.

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