



Money Fun Facts

- A penny costs more to make than it's worth
- Only 8% of the world's currency is physical money
- The typical life span of a dollar bill is 6.6 years
- Pennies buried in your garden will deter some pests
- Warren Buffet earned 99.6% of his fortune after the age of 52

Important Tax Dates

- 1099-DIV, 1099-INT and 1099-B forms will be mailed to investment account clients by February 15th
- 1099-R forms will be mailed to IRA clients by January 31st
- K-1's, in most cases, will be mailed out to Trust beneficiaries by mid-March

Things to Know as you Review your Investments

- Money market funds are currently yielding over 5%
- Your NB Trust & Wealth team offers financial planning
- The ten largest stocks in the S&P 500 accounted for over 134% of returns of the S&P 500 this year. The other 490 stocks are collectively down through October. (Quote from our Investment Manager, Bob Fontana)

Get to Know an Officer



Ray Juidici

Ray took over the department four years ago. Although he is originally from the Upper Peninsula of Michigan, he has become our "southern Yooper." You may hear a "y'all" slip out, but you'll also detect an "a-boot" every now and then. Ray brings over 17 years of

Trust & Wealth experience to the team. He is a graduate of Northern Michigan University and the University of Wisconsin-Eau Claire, and has shared his financial expertise as an Adjunct Professor at Lakeland and Concordia Universities in Wisconsin. In his free time he enjoys the outdoors, chasing his six kids around and working on home improvement projects.

NB Trust & Wealth Management

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Upcoming Events:

Holiday Client

Appreciation Reception
Thursday, December 14th
2 pm - 4 pm

101 Hubbard Street, Blacksburg

We would love to see you there!
Please RSVP to 540-951-6203 or
lmartin@nbbank.com by December 11.