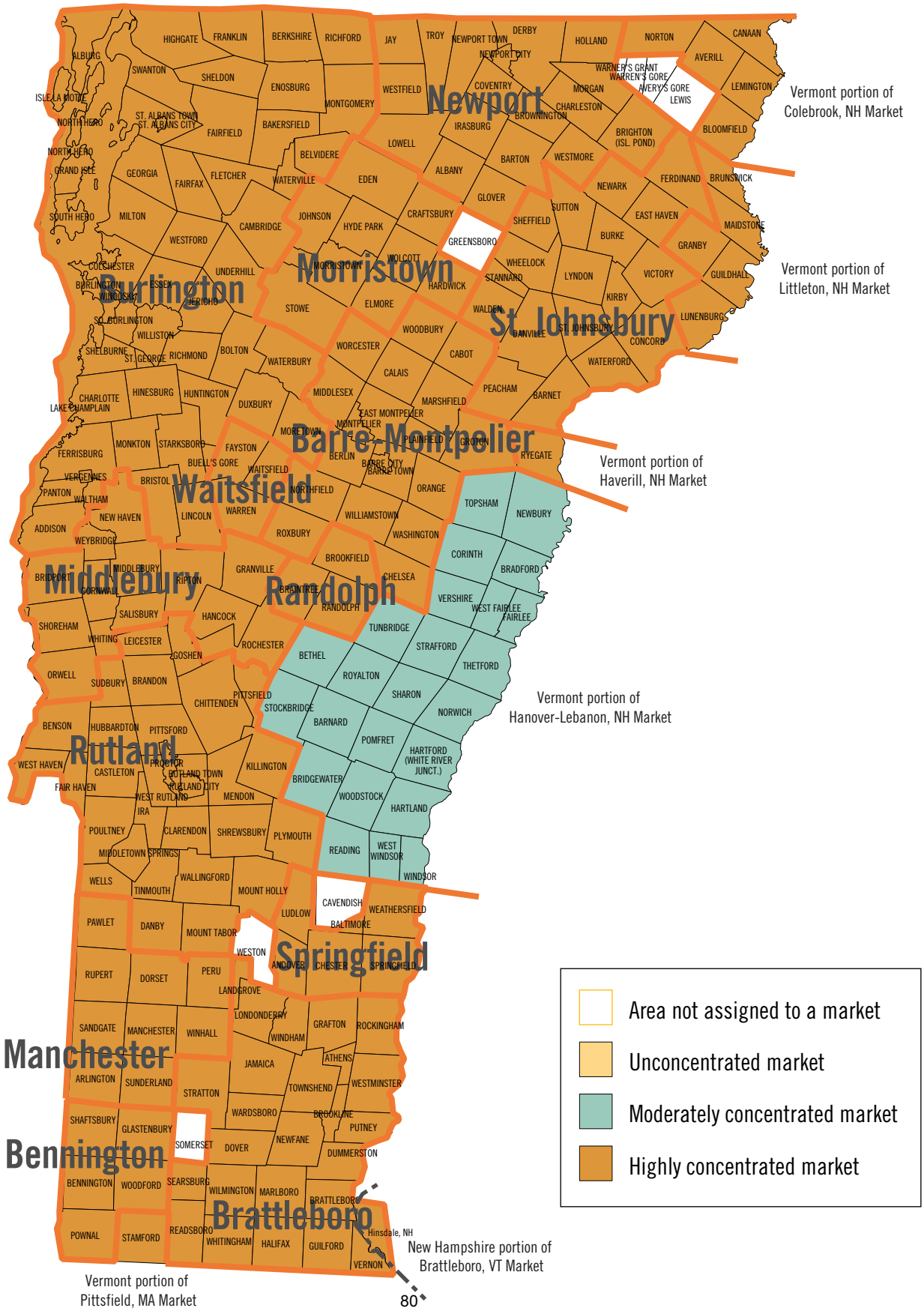Vermont Banking Markets