

joy.

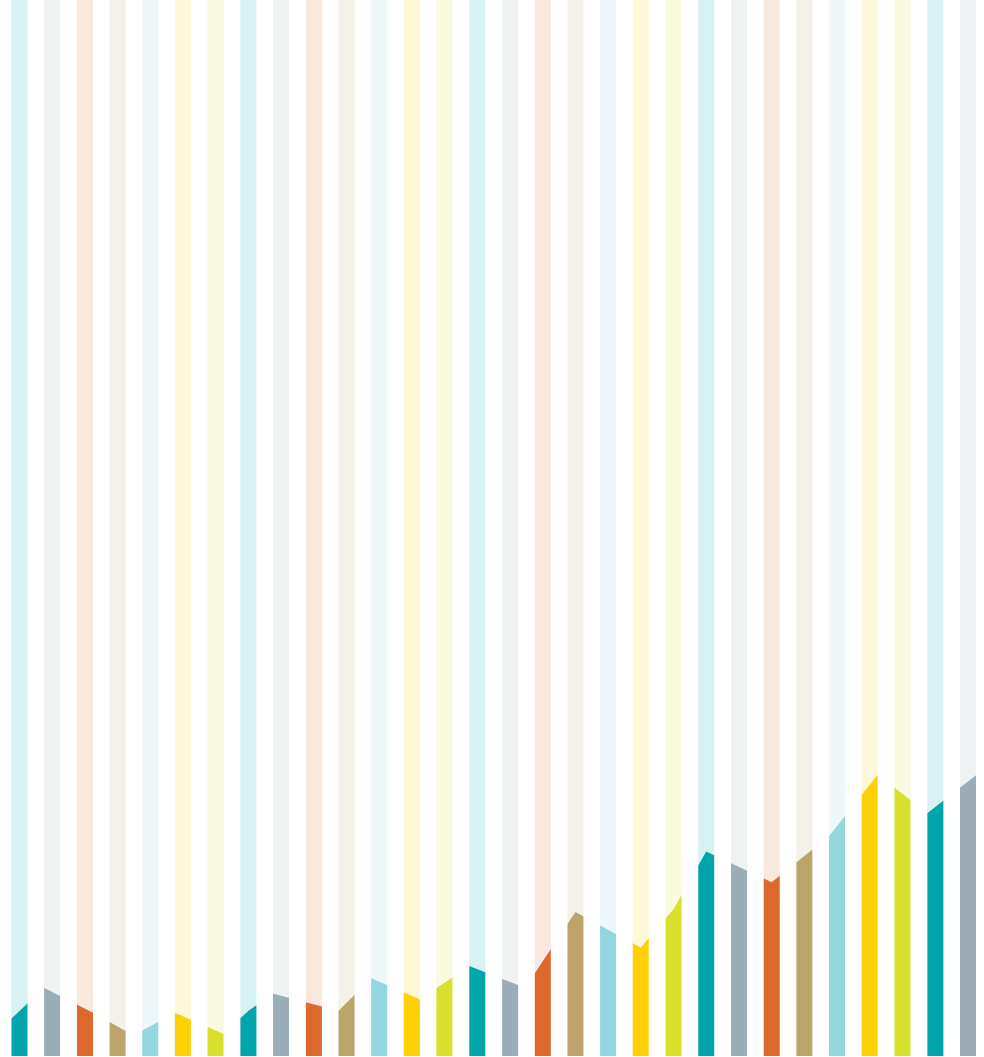
OUR GREATEST ASSET



One of the real joys of the holiday is
the opportunity to say thank you,
and to wish you the very best
for the new year.



BNY MELLON



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