



Be part of the...

RiverWood Connection

Quarterly Quote

WE MAKE A LIVING BY WHAT WE GET, BUT WE MAKE A LIFE BY WHAT WE GIVE.

-WINSTON CHURCHILL



[Click Here for Upcoming Events!](#)

RETIREMENT JUST AHEAD

How much money will you need?

[Retirement: How Much Money Will You Need?](#)

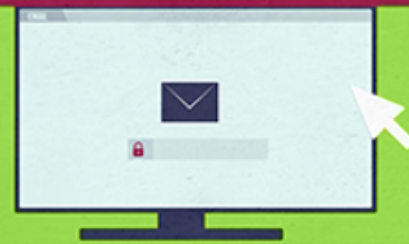
How much money will you need when you retire? There is no magic number, but many experts suggest that somewhere in the range of 60-80% of your income is a good target. [Read full article](#)



[How to Talk to Your Kids About Money](#)

How soon is too soon to talk to your kids or grandkids about money? If they are old enough to ask for a toy or a bike, they are old enough to start learning financial lessons that will last a lifetime. The best financial lessons are part of everyday experience. [Read full article](#)

Password managers GUARD accounts



[Password Managers Can Help Keep Your Online Accounts Safe](#)

You've heard the advice about password security: Use strong, unique passwords that contain at least 8 characters or more. But how are you going to remember all of those passwords when you need them? [Read full article](#)

RiverWood Community Spotlight



RiverWood's new Baxter branch is coming along nicely and is expected to open in the 1st Quarter of 2017! We look forward to serving the community better than ever!



We are pleased to announce that Kevin Steffensmeier has joined the RiverWood team as President of our Monticello and Big Lake markets! Kevin has been in Bank Management and Commercial Lending for the past 13 years and is excited to serve the Monticello and Big Lake communities. He comes to us

from First Minnesota Bank where he was Branch Manager/Vice President of Commercial Lending. He and his wife have lived in the area for the past 12 years and have two children.



RiverWood Bank was proud to again sponsor and participate in Desserts by Design, the gala fundraiser for the Bemidji Symphony Orchestra. The event was held Sunday, September 25th at the Sanford Center and was extremely successful raising a record \$13,600! Thanks to RiverWood Employees, Barb Smith, Benita Dingman, Tanya Hasbargen, Dawn Mason and Rebecca Jewett for their participation. We look forward to next year!



We would like to welcome Tanya Hasbargen, our new Marketing Manager to RiverWood Bank! Tanya has been the Executive Director of the Bemidji Area United Way since 2011. She has extensive banking experience including Branch Operations Supervisor

and Corporate Marketing Director. Tanya is excited to return to the banking field and continue her involvement in the community.



Congrats to our own Bart Taylor, Regional President (pictured far left) for once again taking home the People's Choice Chili Trophy for the chili cookoff at Crosslake Days!

Welcome New Members of the RiverWood Team!

- **Jammie Armstrong**, Teller, Baudette
- **Erin Filzen**, Personal Banker, Big Lake
- **Tanya Hasbargen**, Marketing Manager, Bemidji
- **Taunya Nicholson**, Personal Banker, Bemidji
- **Kevin Steffensmeier**, Branch President, Monticello/Big Lake
- **Amy Waldorf**, Personal Banker, Monticello

RI VERWOOD RECIPES

Peanut Butter Cup Cookies **Rebecca Jewett** **Personal Banker • Bemidji**

- 1 3/4 cups all-purpose flour
- 1/2 teaspoon salt
- 1 teaspoon baking soda
- 1/2 cup butter, softened
- 1/2 cup white sugar
- 1/2 cup peanut butter
- 1/2 cup packed brown sugar
- 1 egg, beaten
- 1 teaspoon vanilla extract
- 2 tablespoons milk
- 40 miniature chocolate covered peanut butter cups, unwrapped

1. Preheat oven to 375 degrees
2. Sift together flour, salt and baking soda; set aside
3. Cream together butter, sugar, peanut butter and brown sugar until fluffy. Beat in the egg, vanilla and milk. Add the flour mixture; mix well.
4. Shape into 40 balls and place each into an ungreased mini muffin pan.
5. Bake 8 minutes, remove from oven and immediately press a mini peanut butter cup into each ball.

Crock Pot Mushrooms Appetizer **Colleen Austin** **Personal Banker/Lender • Monticello**

- 2-3 packages of fresh whole mushrooms
- 1/2 cup butter (1 stick)
- 1 package dry ranch dressing

Place all in a crock pot and let it simmer for 4-6 hours. The mushrooms cook down so feel free to add more to fill up the crock pot. Bring it along to your event for a sure hit!

Upcoming Event Schedule



RiverWood
BANK
Better Banking... Real Solutions

Holiday Open House

FRIDAY, DECEMBER 16th

You're invited to a holiday celebration!
Stop by and warm up while enjoying a cup of hot apple cider, coffee and cookies. Register for door prizes.

www.riverwoodbank.com |  MEMBER FDIC

Baudette

Holiday Sharing Tree:

Stop in to pick up a tag and purchase a gift for local residents in need.

All Holiday Season

Baudette Lobby

Benson

Toys for Tots Collection:

We will have a box available for the "Toys for Tots" collection.

All Holiday Season

Benson Lobby

Big Lake

Holiday Collection Tree:

We will have our Holiday Tree in the lobby for collecting mittens, hats, scarves, & Toys for Tots.

All Holiday Season

Big Lake Lobby

Monticello

Toys for Tots Collection:

We will have a box available for the "Toys for Tots" collection.

All Holiday Season

Monticello Lobby

Morris

Halloween Treats at RiverWood:

All Local Daycares are invited to bring their kids for treats

Oct 31: 8:30am-4pm

Morris Lobby

Parade of Lights:

The Annual Parade of Lights kicks off the Holiday Season!

We will be serving Hot Cider and Cookies outside the bank

Nov 10: 6pm

Morris Branch

Toys for Tots Collection:

We will have a box available for the "Toys for Tots" collection.

All Holiday Season

Morris Lobby

Upcoming Seminars

Big Lake

Long Term Care Planning - Educational Seminar

RSVP by October 24th - Jason @ 763-271-1452

October 27th: 5:00pm

Event held at Monticello Branch

Monticello

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RSVP by October 24th - Jason @ 763-271-1452

October 27th: 5:00pm

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Morris

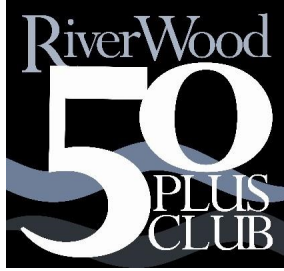
Long Term Care Planning - Educational Seminar

RSVP by October 28th - Renae @ 320-208-6157

November 1st: 5:00pm

Event held at Morris Branch

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50 Plus Club Event Schedule

Click on [50 Plus Club Newsletter links](#) below for details:

[Baudette 50 Plus Club](#)

[Baxter/Crosslake 50 Plus Club](#)

[Bemidji/Bagley 50 Plus Club](#)

[Monticello/Big Lake 50 Plus Club](#)

[Morris/Benson 50 Plus Club](#)

Holiday Hours

November 11th ▪ Veterans Day - All Offices Closed

November 24th ▪ Thanksgiving Day - All Offices Closed

December 26th ▪ Observance of Christmas Day - All Offices Closed

January 2nd ▪ Observance of New Year's Day - All Offices Closed

[RiverWood Bank Locations & Hours](#)

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