

RiverWood Connection

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FALL 2017

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Remember to celebrate
milestones
as you prepare
for the road ahead.

-Nelson Mandela

Message from RiverWood Bank Chairman, Paul Means

For most of us, the holidays are a favorite time of year. I know it is for me. Along with the joys of family, friends and food, our focus shifts outward—to lending a hand to others. Showing appreciation and thankfulness for the good things in life. We're thankful for you, our customers. Your trust in us doesn't go unnoticed. We're also thankful for our amazing, dedicated staff. We've received several nods of recognition recently, and I'd like to highlight this distinguished work.



The first achievement I'd like to mention is RiverWood Bank being named 2017 Lender of the Year by the Minnesota Business Finance Corporation (MBFC). This award recognizes our bank for having the highest dollar amount of SBA 504 loans approved by MBFC and the US Small Business Administration (SBA) within the fiscal year. These loans are loans specifically for small businesses and are designed to help a start-up and existing businesses expand and create new jobs. I'm proud of the partnership our bankers have with our small business customers, and thankful for this award and what it means for our communities.

The next kudos I'd like to give is to Mari Lou McCormic in Monticello/Big Lake and Kari Schmidt in Morris. These knowledgeable mortgage lenders were recognized as top producers by the Minnesota Housing Finance Agency. Both Mari Lou and Kari exemplify the values of community banking. They truly go above and beyond to provide exceptional customer service. Congratulations to both of them on this well-deserved honor.

Before I recognize a Baxter staff member, I want to thank the Brainerd Lakes Chamber of Commerce and Anderson Brothers for offering the Blue Ox Business Academy's Leadership Experience. This training provided one of our own, Josh Rardin, with valuable insight into the different sectors of the community and how they work together. What a worthwhile investment that will help "strengthen businesses that strengthen our communities"—as the Chamber's mission goes. Congratulations to Josh and the Blue Ox Class of 2017 on their accomplishment.

50 Plus Club Newsletter



[50 Plus Club Newsletter](#)

Welcome New Members of the RiverWood Team!

Sonya Berndt

Loan Operations Systems Specialist
Baxter Corporate Office

Amy McLoughlin

Teller, Bemidji

Jeff Peltier

Real Estate Lending Officer, Bemidji

LaShai Smith

Teller, Bemidji

Archived Newsletters

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As you can see, we've had a great year here at RiverWood Bank. Events, milestones and recognition in all of our communities across the state. And while these things are noteworthy, we've enjoyed serving our customers and communities most of all. You're the number one reason we're thankful this season. On behalf of myself and our staff, we wish you and yours the very best. Thank you for being a valued customer of RiverWood Bank.

[6 Tips for Purchasing Life Insurance](#)



Although purchasing life insurance can seem like a scary venture, it is an important decision that will help your loved ones in the event that anything was to happen to you. This article provides six tips to consider when purchasing life insurance to help you better understand the best options for you.

[Read Full Article](#)

[Tips to Educating Your Children About Saving](#)



Teaching your children about saving money is not only important, but also prepares them for the financial responsibility they will have in the future. If your children learn to save money and keep their spending in check, they are more likely to have a secure future. This article discusses a few ways through which you can teach your child the importance of saving money.

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RiverWood Community News

50 Plus Club Enjoys a Big Vikings Win!

The 50 Plus Club had a great trip to the Vikings/Packers game on Sunday, October 15th. Taking in a game has become an annual 50 Plus Club tradition and is just one of the many benefits of being a member. Explore other [trips and travel opportunities](#). Not a member then check out some [more info here](#).





Desserts by Design

RiverWood Bank is a proud sponsor of Desserts by Design, a fundraiser to support the Bemidji Symphony Orchestra. More than \$10,000 was raised at the event on Sunday, September 24, 2017. Pictured below from left: Tanya Hasbargen, Brianna Muklebust, Steve Berry, Rebecca Jewett, and Debbie Rohder.



Jeff Peltier Joins RiverWood Bank!



RiverWood Bank welcomes Jeff Peltier as a Real Estate Lender, primarily at the Bemidji Downtown location. Jeff brings previous experience in mortgage lending to the position. Originally from Grand Rapids, Minnesota, Jeff returns to the Bemidji community where he graduated from Bemidji State University and worked for more than five years.

Jeff previously volunteered with the Bemidji Chamber's Young Professionals Network (YPN) and its Leadership Council, served as the Major Gifts Chair for United Way of Bemidji 's Community Campaign Cabinet, was a member of the United Way Communications Committee, and a member of the Bemidji Area

Sertoma Club. He enjoys golf, ice fishing, curling, hunting and traveling.



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Events



Friday, December 1
Eat, drink and be merry
at RiverWood Bank!

Enjoy refreshments and
goodies all day long.
Plus, register for door
prizes while you're here!

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

Baxter

Angel Tree Toy Drive

Collecting new unwrapped gifts for local children!

Through December 12th

Baxter Lobby

Bemidji**Holiday Gifts For Kids**

Collecting new unwrapped gifts for local children!

Through December 12th

Downtown & Paul Bunyan Drive branches

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 for collecting mittens, scarves, & Toys for Tots.

All Holiday Season

Big Lake Lobby

Crosslake**Christmas for Kids**

Collecting new unwrapped gifts for local children!

All Holiday Season

Crosslake Lobby

Monticello**Toys for Tots Collection**

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

All Holiday Season

Monticello Lobby

Morris**Toys for Tots Collection**

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

All Holiday Season

Morris Lobby

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