



Better Banking... Real Solutions

214 5th Street NW
PO Box 458
Bemidji, MN 56619

www.riverwoodbank.com



Join us at our
upcoming events!

Your RiverWood 50 Plus Club membership includes:

- ✓ Exceptional Banking Benefits
- ✓ Special Trips & Activities
- ✓ Lunches & Educational Seminars
- ✓ Fun & Fellowship



Check
out our
upcoming
events!



Lori Fillipi

50 Plus Club Coordinator
Bemidji & Bagley
(218) 308-2207
(888) 751-5120

Message from the Coordinator

I wish everyone a safe and happy 2017! Make sure to look over our calendar of events and let me know if you would like itineraries for our trips. And, as always, let me know if you have any questions or suggestions to make our club better!

"Make New Year's goals. Dig within, and discover what you would like to have happen in your life this year. This helps you do your part. It is an affirmation that you're interested in fully living life in the year to come." Melody Beattie

50 Plus Club; More fun! Better benefits! Lasting friendships!



Newsletter



Calendar of Upcoming Events!

Subject to change.

January 19, 2017

Movie Day

Bemidji Theater – 1:00 pm

No charge for members. The concession stand will be open for snacks if you choose to purchase. We are hoping to see the movie *Hidden Figures* but it will not be confirmed until the week of the movie.

RSVP by January 13.

February 23, 2017

Educational Seminar

RiverWood Bank – Downtown Bemidji /10:00 am

See included flyer for more details!



March 19-25, 2017

Gardens and Mansions

Featuring New Orleans & Cajun Country

This 7 day, 6 night trip includes 3 nights in the French Quarter, Steamboat Natchez Cruise, Dinner at the New Orleans School of Cooking and much more! Stop in for full flyer with all the details! \$2,550 pp double occupancy. Ask about the \$100/person Booking Discount!

April 28-29, 2017

Twin Cities Theatre Trip

Includes two great shows, *Grease* at Chanhassen Dinner Theatre and *Wicked* at the Orpheum! You won't want to miss this one! \$390 pp double occupancy / \$445 single occupancy.

General tips to protect against identity theft:

- **Carry only necessities with you.**
- **Shred documents before throwing them in the trash.**
- **Safeguard your checkbook.**
- **Cancel unused credit or check cards.**
- **Keep your ATM PIN secure.**
- **Regularly review your credit report.** This should be done at least annually to detect inaccuracies on your credit report. A free credit report is available to individuals once a year from the three major credit bureaus, and can be obtained at www.annualcreditreport.com. For a fee, you can obtain a copy at any time from the credit reporting agencies:
 - Equifax www.equifax.com (800)685-1111
 - Experian www.experian.com (888)397-3742
 - TransUnion www.transunion.com (800)916-8800
- **Limit the credit offers received in the mail.** The credit bureaus offer a toll-free number to call to "opt-out" of having pre-approved credit offers sent to you. Call (888)-5OPTOUT (888-567-8688) for more information.
- **Never give out personal information to a caller.**
- **Practice safe mail handling.**
- **Be cautious when using e-mail.**
- **Protect your Access ID and Password.**
- **Review your account statements carefully.** Be sure to review any checking, savings, or credit card statements regularly and report any suspicious activity or changes.

You can also view your RiverWood Bank account online at riverwoodbank.com

Come & learn about Long Term Care



- **How does Long Term Care insurance work?**
- **Should you buy insurance for Long Term Care?**
- **How to pay for care in your own home**
- **And many more important strategies**

A Free Informational Event

Thursday, February 23rd, 2017: 10am-11am

RiverWood Bank, 214 5th St NW, Bemidji, MN 56601

Treats & Refreshments will be served

RSVP to Lori Filipi at 218-308-2207 by Friday, February 17th



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