



109 Main Street West
Baudette, MN 56623

www.riverwoodbank.com

Join us at our
upcoming events!

PLUS
CLUB

- Your RiverWood 50 Plus Club membership includes:
- ✓ Exceptional Banking Benefits
 - ✓ Special Trips & Activities
 - ✓ Luncheons & Educational Seminars
 - ✓ Fun & Fellowship



Connie Nesmith
50 Plus Club Coordinator
Baudette
(218) 634-1204

Message from the Coordinator

Fall is in the air! Shorter daylight hours, colorful falling leaves, geese honking overhead...all these are sure signs that winter is just around the corner.

Protecting your checking accounts against fraud is one of RiverWood Bank's highest priorities. As a benefit to our debit and ATM card customers, RiverWood Bank provides real-time Fraud Monitoring Services...at no charge! If there is ever a question regarding a Card transaction, you may receive a call from the "Transaction Review Department" on behalf of RiverWood Bank. Learn more about RiverWood Bank's Fraud Monitoring Services at riverwoodbank.com.

Happy Fall, Y'all!

Winter is an etching, spring a watercolor, summer an oil painting and autumn a mosaic of them all. ~ Stanley Horowitz

Calendar of Upcoming Events!

~ All Events Subject to Change ~

- ▶ **October 21, 2015**
California Rail Discovery Travel Show
Baudette Office – 9:30 AM
Get all the details on this fun-filled trip! **Reserve your spot by calling 218-634-1204.**
- ▶ **December 3, 2015**
Holiday Party – 5:30 PM
Moose Lodge - Baudette
Start the holiday season off right with good food and fellowship! **Reserve your spot now by calling 218-634-1204.**
- ▶ **December 7 - 12, 2015**
Music Cities Christmas
SOLD OUT – Waitlist available.
- ▶ **December 14, 2015**
Ole & Lena's Christmas
Bemidji Sanford Center Ballroom / 7:00 PM
A limited number of discounted group tickets are available to members for \$21 each. **Travel to Bemidji is on your own.**
- ▶ **March 16 – 22, 2016**
California Rail Discovery
Features San Francisco & Napa Valley Wine Train
Book by Oct. 31, 2015 and receive a \$100 /person discount off regular rate of \$2995 pp double occupancy. **Stop in for a full trip flyer.**



Easy Pumpkin Dessert



Ingredients

1 pkg yellow cake mix
1/3 c butter, melted
1 egg
1 29 oz can pumpkin
½ c brown sugar
2/3 c milk

3 eggs
2 T pumpkin pie spice
¼ c butter, chilled
½ c white sugar
¾ c chopped walnuts

Directions

- Preheat oven to 350° and lightly grease a 9x13 pan
- Set aside 1 c cake mix. Combine remaining cake mix with melted butter and 1 egg until well blended; spread in bottom of pan
- Combine pumpkin, brown sugar, milk, 3 eggs and pie spice; mix well and pour over cake mixture in pan
- Combine chilled butter and white sugar with remaining cake mix with a pastry blender until it resembles coarse crumbs. Sprinkle over pumpkin mixture and top with walnuts.
- Bake 45 to 50 minutes, until top is golden. Cool and serve with whipped cream.



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