



Be part of the...

January 2016

RiverWood Connection

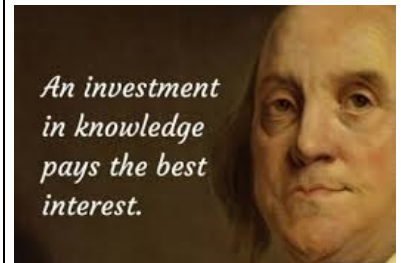


winter can be a great time to find a hot deal on a **Home.**

[The Benefits of Home Buying in the Winter](#)

Although it might be cold outside, winter can be a great time to find a hot deal on a home. Most people begin their house hunt in the spring or summer for a variety of reasons; school is out, there is more time to look for a new house, and the warmer weather better accommodates for looking and moving. However... [Read full article](#)

Quarterly Quote



An investment in knowledge pays the best interest.



[Click Here for Upcoming Events!](#)

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Big protection in a tiny chip

[Learn more about Chip Technology from RiverWood Bank.](#)

[How Does Chip Technology Protect You?](#)

RiverWood Bank now offers debit and credit cards with chip technology. The embedded computer chip provides more security, adding a new layer of protection against fraud for purchases made at the point of sale. [Learn More](#)



[How to Protect Your Money When You Travel](#)

You're going on vacation, and you know you're going to spend money. So what's safer to carry – plastic or cash? Experts say plastic, because credit and debit cards have built-in protections if they are lost or stolen. Here are some tips. [Read full article](#)

RiverWood Community Spotlight



We are proud to announce that RiverWood Bank was nominated as "Business of the Year" by the Monticello Chamber. Although not selected, it was a great honor to be nominated. The winner was announced at the annual Chamber Banquet on December 4th. The theme for the night was "Groovin' in the 60's" and RiverWood Bank was well represented by attendees dressed in their 60's BEST. It was great fun!



Congratulations to Sue Krigen on her retirement! Sue has been Director of Marketing for RiverWood Bank the past 7 years. She began her career with Northern National Bank in Bemidji, then left banking to become Executive Director for the Bemidji Area United Way. Before coming to RiverWood, she was Senior Director of Development

for the Bemidji State University Foundation. She has been an innovative and valuable member of our team and is a community advocate and leader. Sue, you will be greatly missed!



Thanks to all who came out to Sue's retirement open house! Sue is joined here by Barb Smith (left), Senior Vice President and Dave Landgrebe (right), President and CEO of RiverWood Bank.



The Manska's and friends do a great job of bringing enjoyment to all ages in the area! Pictured here enjoying the festivities with Santa and Mrs. Claus are Courtney and Jarret Payne.

Santa and Mrs. Claus made their annual trip to Benson. Thanks to Sharon Manska-Gode (RiverWood Personal Banker) and her family who sponsor this event each year.

[Welcome New Members of the RiverWood Team!](#)

- **Vanessa Janisch**, Teller, Bemidji - Paul Bunyan Drive
- **Susan Lande**, Teller, Crosslake
- **Patty Kasch**, Teller, Monticello
- **Rebecca Pasiowitz**, Personal Banker, Crosslake

[Congratulations are in order!](#)

- **Debbie Rohder, Operations Support, Bemidji:** Congratulations to Debbie who received her Accredited ACH Professional (AAP) designation in November. Certification requires expert ACH knowledge and is a great accomplishment!
- **Trudy Baldwin, Head Teller, Baudette:** Congrats to Trudy on her upcoming Retirement! She has been a valuable team member for 9 great years! Stay tuned for a Retirement Open House sometime in March.

RIVERWOOD RECIPES

Wild Rice Soup
Mari Lou McCormick
Mortgage Lender ▪ Monticello

Ingredients:

Makes about 6 cups

- 6 Tbsp butter
- 1 Tbsp minced onion
- 1/2 cup flour
- 4 cups chicken broth
- 2 cups cooked wild rice *

Buttermilk Cinnamon Bars
Patsy Klang
Teller ▪ Big Lake

Ingredients:

- 1 1/4 cup white sugar
- 3/4 cup brown sugar
- 2 cups flour
- 2/3 cup butter or margarine
- 1/2 cup coconut
- 1/2 cup chopped walnuts

1/3 cup minced ham
1/2 cup finely grated carrots
3 Tbsp slivered almonds
1/2 tsp salt
1 cup half-n-half cream
2 Tbsp dry sherry (or white wine)
Snipped parsley or chives (garnish)

* Boil 1 cup uncooked wild rice (yields 2 cups cooked) in 3 cups of water and simmer down until water is absorbed. Set aside.

Melt butter in saucepan and sauté onion until tender. Blend in flour and gradually stir in broth. Cook, stirring constantly until boiling. Boil for one minute. Stir in rice, ham, carrots, almonds and salt. Simmer about 5 minutes.

Blend in cream and sherry. Heat to serving temperature. Garnish with parsley or chives.

1 egg
1/2 tsp salt
1 tsp cinnamon
1 tsp baking powder
1 tsp vanilla
1 Cup buttermilk

Icing:

1/2 cup powdered sugar
1 tablespoon butter
1 tablespoon milk

Combine white sugar, brown sugar, flour and butter as you would for pastry using a pastry blender.

Combine 2 cups of this mixture with coconut and walnuts. Press into the bottom of a greased 9x13 pan; set aside.

With remaining mixture, add egg, salt, cinnamon, baking powder, vanilla and buttermilk.

Spread over crust.

Bake at 350 degrees for 35 minutes.

While still warm frost with thin icing.

[Upcoming Event Schedule](#)

[Big Lake](#)

[Give from the Heart - Food shelf donations:](#)

[We will be collecting food items for the local food shelf. Bring in your gift and receive a special "kiss" \(Hershey style\) from your favorite bank employee.](#)

[Month of February](#)

[Big Lake Lobby](#)

[Crosslake](#)

[13th Annual Winterfest: \[Click Here for more information\]\(#\)](#)

[Feb 4th-6th](#)

[2016 St. Patrick's Day 42nd Parade & Celebration:](#)

[March 12th](#)

[Click Here for more information](#)

[Monticello](#)

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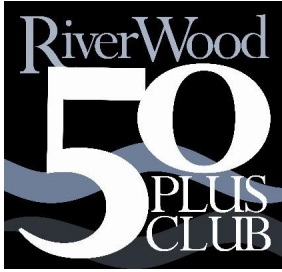
[Morris](#)

[Martin Luther King Jr. Day of Service and Community Meal:](#)

[Jan 18th: Day of Service 12-5:30pm \(UMM\)](#)

[5:30 p.m. Free Community Meal at Faith Lutheran Church \(Co-sponsored by RiverWood Bank & Homeland Mortgage\)](#)

[Click Here for more information](#)



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](#)

Upcoming Holiday Schedule

January 18th ▪ Martin Luther King Day - All Offices Closed

February 15th ▪ Presidents Day - All Offices Closed

[RiverWood Bank Locations & Hours](#)

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