A relationship based on a history of success.

Crooked Pint, St. Cloud’s newest restaurant, specializes in locally-sourced ingredients, homemade menu items, and a beer and liquor selection that is hard to top.

Owned and operated by Hightop Restaurants, Crooked Pint opened in St. Cloud in July 2018 and has experienced incredible success in their first six months in the area.

Hightop Hospitality, who owns 37 restaurants, two catering companies, one grocery line, and a number of real estate properties, owns the St. Cloud Crooked Pint location. Paul Dzubnar and his partner, Mike Drumm, own and manage Hightop Hospitality and its subsidiaries.

A HISTORY OF SUCCESS
St. Cloud’s Crooked Pint isn’t the first transaction that Hightop Hospitality has financed with Deerwood Bank. Joe Bauer, Deerwood Bank Metro Market President, has been Dzubnar’s preferred banker for years. Together, they have worked on a number of transactions and have built a solid relationship of trust, honesty, and mutual success.

“When I am looking at a deal, Joe is always my first call. He shoots straight and gives me his honest advice. He’s incredibly knowledgeable and knows what a deal should look like,” said Dzubnar. “He’ll also challenge me if he doesn’t think it’s a good idea—I value that type of relationship.”

WHERE YOU NEED US
It was also important to the company that Deerwood Bank had a presence in the St. Cloud market, which made the whole process easier.

“As owners of multiple Minnesota businesses, we love that Deerwood Bank is a Minnesota-based business,” he said. “Their footprint is large, but their service is so personal. When I consider which bank to use, I always evaluate how much of my time it will take. It’s a lot of work at some of the other banks, but with Deerwood, it’s become a streamlined process.”

Deerwood Bank’s process is different, he says, because of the value they put on the relationship and the Business Banker’s opinion. “At most banks, they only look at what’s on paper. Deerwood Bank puts a lot of stock in their banker’s opinions and relationships. I don’t know other banks that do that,” said Dzubnar.

PLANNED GROWTH
With real estate and restaurant transactions on the table, Hightop Hospitality plans to continue growing their presence throughout Minnesota.

Deerwood Bank will be a strategic part of Hightop Hospitality’s growth, helping them navigate additional transactions—restaurant and real estate, alike.

“Without Deerwood’s help, we wouldn’t have the capital, resources, and expertise we need in order to grow and expand,” said Dzubnar.

“Deerwood Bank makes the process so easy. We’ve built a strong relationship over the years and we have a mutual understanding of what makes a good deal for both of us.”

-Paul Dzubnar