



KEEPING YOU IN THE LOOP

Hello YES Clubbers,

I hope this message finds you well! While we transition to the colder season here in Minnesota, I want to give my best wishes to those of you who will be escaping the winter for warmer weather down south. We look forward to welcoming you back into our lobbies when hibernation is over.

For those of you who will be sticking around this winter, I do have some great news: This December, Deerwood Bank is once again going to be hosting our YES Club Christmas Parties! We could not be more excited to get this fun tradition restarted! Be sure to take a look at the Christmas Party section below for more information. Please do not forget to RSVP with Lisa Anderson by November 22nd - we want to see as many of you as possible this year!

I look forward to chatting with you all at our parties in December. Be well and we will talk soon.

John Ohlin

President/CEO, Deerwood Bank

YES CLUB CHRISTMAS PARTIES

December 7th, 2023

Maddens on Gull Lake
11266 Pine Beach Peninsula
Brainerd, MN 56401

Program:

- 10:00am - Social Hour
- 11:00am - Brunch

Transportation:

Bemidji (Cenex South): 8:00am
Deerwood (Office): 9:00am
Garrison (Office): 9:00am
Baxter (Office): 9:30am

December 13th, 2023

Park Event Center
500 Division St
Waite Park, MN 56387

Program:

- 10:00am - Social Hour
- 11:00am - Brunch

Transportation will not be available for this location.



Call to reserve your spot for the party today! RSVP by November 22nd.



VISIT US ONLINE

deerwoodbank.com

EMAIL

info@deerwoodbank.com

CALL

800.291.6597



EST. 1910

**DEERWOOD
BANK**

DRIVER SAFETY PROGRAM

The Highway Safety Research Center is a state approved accident prevention/insurance discount course that is open to the public. If you already have had the 8-hour course with a previous company, then there is no need to take it again; just sign up for the 4-hour course. Below are some of the classes being offered in our markets. If you are in need of any additional information, please contact Lisa in the Garrison office. Cost for the 4-hour refresher course is \$24.00 and the 8-hour course is \$28.00. To register, or for more information, visit www.driverdiscountprogram.com or call 1-888-234-1294.

Location	Class Info	Date & Time
Bemidji Senior Center	Class #51484 4HR Refresher	11/01/23 1:30pm-5:30pm
Brainerd VFW	Class #52462 4HR Refresher	12/13/23 9:00am-1:00pm
Hallett Community Center	Class #52050 4HR Refresher	11/22/23 9:00am-1:00pm
Sartell Community Center	Class #51997 4HR Refresher	11/07/23 8:30am-12:30pm
Whitney Senior Center	Class #51633 4HR Refresher	12/01/23 12:15pm-4:15pm

AUTUMN WORD SEARCH

Pumpkin	Halloween
Harvest	Cider
Leaves	Foliage
Apple	Rake
Sweater	Gourd
Scarecrow	Autumn
Hayride	Cranberry
Acorn	Turkey
Bonfire	Harvesting
Cornucopia	Bonfire

W B G N Q B V W G Q C A B J T G P K Y H
X A G C D C R K V W X K A N T L R Q H S
I H L C O R N U C O P I A G C M A W A M
A R O D X A B A L T U R K E Y Z K D L E
P N U I I O M O C K A S F W Y R E F L K
P F H A R V E S T W H F L O U I I B O G
L F C S P H L E A V E S D G X E M O W A
E E Z A F L F C R A N B E R R Y I N E C
N P Q T O J W O N H K Z J A B I Z F E W
J Y Y G A B I G L H V R I U S X V I N J
O E O B W E Z S O I C I Y T T P N R H K
Q B H F A I R W P U A Q C U I B S E A W
J R P I E W C E U L R G Y M A J D D C B
D V N L L S E A K C Y D E N L C Y L O N
J H A R V E S T I N G P C P I Q E A R T
H A Y R I D E E S C A R E C R O W F N B
S W G I F F Z R P J F G Y L R C I D E R
I F D J X G J B O N F I R E L E H X L N
C V Y X Y P U M P K I N G N C N H E F W
X Q H S H I U Z M Y H N S A S V W Z Z L

YES CLUB COORDINATOR:

LISA ANDERSON - GARRISON OFFICE - 320.692.4336



EST. 1910

DEERWOOD BANK