



KEEPING YOU IN THE LOOP

Hello YES Clubbers,

I hope you are all having a fantastic start to the autumn season! I encourage you to enjoy the warm weather that we have been receiving, as we all know what lies ahead in the coming months.

As Deerwood Bank shifts into our final quarter of the year, we do so with the exciting addition of our two new locations: St. Michael and Ogema. While we are ecstatic to be welcoming in new customers to the bank, we are also extremely happy to be offering more convenient Deerwood Bank locations to our current customer base.

Please be sure to read through this newsletter as we have some important updates regarding our upcoming YES Club Christmas parties as well as the Highway Safety Research Center's upcoming driver safety programs.

I hope to see you all in December! Be well and we will talk soon.

John Ohlin

President/CEO, Deerwood Bank

YES CLUB CHRISTMAS PARTIES

December 5th, 2024

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 11th, 2024

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



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DRIVER SAFETY PROGRAM

The Highway Safety Research Center is a state approved accident prevention/insurance discount course that is open to the public. Effective July 1, 2024, the new rule states that the course must be a total of at least 4 hours. The 8-hour class is no longer a requirement and will not be offered going forward. Below are classes being offered in some of our markets. If you are in need of any additional information, please contact Lisa in the Garrison office. Cost for the 4-hour course is \$24.00. 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 #54308	11/06/24 1:30pm-5:30pm
Sartell Community Center	Class #55041	11/19/24 8:30am-12:30pm
Brainerd VFW	Class #54360	12/04/24 9:00am-1:00pm
St. Paul Senior Center	Class #52929	12/19/24 9:00am-1:00pm
QuarryView Education Center	Class #54743	01/14/2025 9:00am-1:00pm
Hallett Community Center	Class #55157	01/22/25 9:00am-1:00pm
Thompson Park Activity Center	Class #54941	02/06/25 12:00pm-4:00pm

AUTUMN WORD SEARCH



WORDS TO FIND:

- | | | |
|----------|--------------|--------|
| PUMPKIN | THANKSGIVING | APPLE |
| FESTIVAL | HAYRIDE | ACORN |
| SQUIRREL | CHILLY | SCARF |
| BONFIRE | TURKEY | LEAVES |
| HARVEST | SWEATER | CORN |



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

YES CLUB COORDINATOR:

LISA ANDERSON - GARRISON OFFICE - 218.316.3415



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