



Fall is in the air! I love this time of year—everything about it. The weather, the colors, the cozy atmosphere... it's all just perfect. It may be one of the reasons that I chose to get married during this time of year. I hope everyone was able to enjoy their summer and that the transition to fall was a pleasant one for all. Hopefully you are able to relax in these cooler temperatures and enjoy time with friends and family.

I look forward to seeing everyone at bingo at the Main Street Center, as well as at our First Class Club Day on Wednesday, November 12. We will be serving cookies, bars, and refreshments as we celebrate 30 years of the First Class Club, so be sure to bring your appetite along with all your documents to shred!

If you have any questions on available travel, please feel free to reach out to me or Becky Schmeling.

Kaili



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Upcoming Events

CALENDAR



OCTOBER

- 13 Native American Day/Indigenous Peoples' Day**
 - Bank location closed.
- 21 Main Street Center Bingo, 2 PM**
- 31 Halloween**

NOVEMBER

- 2 Daylight saving time ends**
- 11 Veterans Day**
 - Bank location closed.

- 12 First Class Club Day** – Join us from 9 to 11 AM for coffee and treats and *celebrate the First Class Club turning 30!* Bring your documents to shred until 4 PM.



- 18 Main Street Center Bingo, 2 PM**
- 27 Thanksgiving**
 - Bank location closed.



Pumpkin Cream Cheese Muffins

INGREDIENTS:

Cream Cheese Filling:

- Cream cheese
- Granulated sugar
- Large egg
- Vanilla extract

Pumpkin Muffin Batter:

- Canola/vegetable oil
- Granulated sugar
- Vanilla extract
- Pumpkin puree
- Large eggs
- Milk
- All-purpose flour
- Baking soda
- Baking powder
- Salt
- Pumpkin pie spice

INSTRUCTIONS:

- 1. First**, mix the pumpkin muffin batter and cream cheese filling separately.
- 2. Next**, scoop muffin batter into paper-lined cupcake pans. Top with cheesecake filling. Use a butter knife to fold (not just swirl) the two batters together.
 - **NOTE:** The cream cheese batter is much thinner than the muffin batter. To fold the two batters together: Take a butter knife and insert it directly through the center of the muffin batter, gently scraping it along the bottom. Then lift the knife from the edge and fold the batter back towards the center. Repeat 2–3x. This will create a swirled look. With this technique, “less is more” for that marbled look.
- 3. Lastly**, bake at 375°F for 15–18 minutes or until a toothpick comes out with just a few moist crumbs. Do not overbake! Cool completely and enjoy.