



Physicians Find Banking Partners with the Same Values

After years serving as physicians in central Minnesota, Darin Willardsen and Todd Severnak knew they faced a problem. Communities throughout Minnesota still weren't receiving the proper hospitalist support they deserved. What these critical access hospitals needed was 24/7 support, 365 days a year. So, the idea for Horizon Virtual (HV) was born.

But it would take just the right banking partner to bring it to life.

Shared Values

"We pride ourselves on providing efficient care to people in their time of need. When we think about our partnerships, we look for the same core values we have. With Denise Rosin and Deerwood Bank, they've checked all our boxes. The way I look at it, they are a big bank with small town service—and that's what we're looking for," says Todd.

HV uses multiple screens and communication equipment to treat patients anywhere there's an Internet connection. Quite literally anywhere. And over the last 12 months, healthcare providers have seen a huge increase in this type of virtual treatment. It's already led to safer interactions with patients during the COVID-19 pandemic.

Although things have been hectic, Darin and Todd still place an emphasis on the core values of HV. Providing service and value.

"Our company has always been about service first," says Darin. "That's what sets us apart in our industry." So going right to Denise five years ago was a no-brainer. Meanwhile, Darin and Todd have relied on Deerwood's customer service for over 20 years. "I think of them more as a friend. A friend who gives you sound advice," says Todd. Darin adds, "I don't ever mind calling Denise with anything. I have her cell phone number in case something was to ever come up. I don't know many other banks who offer that kind of support."

The other half is a value-based relationship. Todd says, "We want to give hospitals more than what's expected. That stuff is irreplaceable." Having around-the-clock support from telehospitalists delivers that added value. At the same time, Deerwood continues to impress the two physicians.

"It's not just the advice and support we get on the financial side of things. It's also the good that the bank does in the community, especially for those in healthcare. From serving on boards to being well-respected throughout the industry. Denise and Deerwood have done a stellar job in the central Minnesota community."

Horizon Virtual plans to expand, with hopes of growing into the surrounding Midwestern states. Through that growth, they're excited to keep teaming up with Denise Rosin at Deerwood Bank.

→ **"A good banking partner isn't about the brick-and-mortar buildings, it's about the people who work there. We started way back in the day with Denise, and she's been with us ever since. When you find good people, you stick with them."**

