

# GROUP TRAVEL - IT IS COOL!

BY FRAN RIETVELD VP, CUSTOMER RELATIONSHIP MANAGER

 [FACEBOOK.COM/FIRSTDAKOTATRavel](https://www.facebook.com/firstdakotatravel)



**Have you tried group travel?** We've created a list of five reasons why you should travel in a group!

1. You don't have to worry about planning or costs. Although group travel tends to have a reputation for being restrictive, it really doesn't! In fact, you don't have to do the planning because someone does all the heavy lifting for you. This means you have less things to worry about and can focus on the trip ahead! On top of this, group trips can be cheaper due to a variety of group discounts and promotions. So not only can group trips be easier on your frame of mind, but they can be easier on your wallet!
2. You'll be able to experience new things. Don't get us wrong. We believe that any trip can be an opportunity to experience new things, but we also think group trips can make this aspect of travel a bit more of a reality. Traveling in a group allows you to explore a place with a local or more seasoned traveler, which means you'll gain insider knowledge and learn more about the area. You may be able to visit places or try popular things among the locals that aren't as well-known to the general public.
3. You will bond and learn more about those traveling with you. When most people decide to travel in a group, they're often accompanied by acquaintances, friends, or family. And while this can be challenging or frustrating, we believe it can also be a great experience. We firmly believe group travel allows you to create shared experiences with your friends and family, which can lead to stronger relationships and even inside jokes! You'll learn more about the people in your life, from their tastes to how they act under pressure and your relationships with them!
4. You'll make new friends. Perhaps you've decided to join a group trip where you don't know anyone, well that's quite alright. In fact, that's fantastic! Group travel can allow you to meet people and make new friends. You'll meet individuals who are also passionate about travel and may have similar experiences. And even if you don't immediately, you'll soon create some during the trip! There's no greater bonding experience than traveling with

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APRIL 2023

**FIRST  
PARTNERS** 

## FIRST DAKOTA TRAVEL —

Let's do some traveling!

**APRIL 21 - MAY 1, 2023:  
PACIFIC COASTAL GETAWAY**

**MAY 15 - 21, 2023:  
NIAGARA FALLS**

**JUNE 10 - 21, 2023:  
ALASKA LAND & CRUISE TOUR**

**SEPTEMBER 5 - 18, 2023:  
ATLANTIC COASTLINE - SPAIN  
AND PORTUGAL**

**OCTOBER 3 - 14, 2023:  
CANADA AND NEW ENGLAND  
FALL FOLIAGE CRUISE**

**NOVEMBER 5 - 13, 2023:  
THE LOWER MISSISSIPPI -  
MEMPHIS TO NEW ORLEANS**

**NOVEMBER 28 - DECEMBER 3,  
2023:  
NASHVILLE - MUSIC CITY  
CHRISTMAS TOUR**

**JANUARY 17 - 28, 2024:  
HAWAII**

**FEBRUARY 15 - 26, 2024:  
KENYA**

**JUNE 14 - 26, 2024:  
GREEK ISLANDS CRUISE**

Go to [FirstDakota.com/about/travel-with-us](https://www.FirstDakota.com/about/travel-with-us) or contact Fran at [frietveld@firstdakota.com](mailto:frietveld@firstdakota.com) or 605-995-7910 for details.

others. And just because the trip is over doesn't mean your relationship with them has to be! Keeping in touch with your newfound acquaintances can give you a whole network of friends to visit in other cities or countries. Over the years, we have seen new travel friends starting to travel with each other, which is so exciting for us as your tour hosts.

5. You'll gain new perspectives and opinions. Group trips will allow you to gain new perspectives through the trip or interactions with other travelers. Like any form of travel, group trips enable you to expand your views and outlooks. Through a group trip, you'll see parts of the world you've never seen before or interact with people you normally wouldn't meet. Through your new acquaintances, you'll connect with individuals of different backgrounds and insights that differ from yours. As a whole, group travel offers you eye-opening experiences and adventures to learn more about the world and the people in it.

So while these are only a few reasons to travel with First Dakota, we hope it has shown you some of the positives of group travel, and we hope it has inspired you to make your next trip a group one! Check out where we are going next at [FirstDakota.com/About/Travel-with-us](http://FirstDakota.com/About/Travel-with-us).

We, as tour hosts, have the honor of being part of some of the best moments of your life—whether you're reconnecting with friends or discovering a part of the world you haven't been. This year, we hope travel brings you more inspiration than usual, that more of your dreams come true than you thought possible, and that you know how much we value being a part of your journey.

Thank you all who have truly shown me ways to experience life and have supported me in this crazy life passion. I know this past year was a better one, and I truly am a better person because I took the chance to experience life with all of you!

Hugs! ❤️ Fran

## FUN FACTS

- You actually lose a large percentage of your taste buds while on an airplane.
- Bees can sting other bees - usually if they feel threatened or are protecting their territory.
- Cats can't taste anything sweet.
- In a group of 23 people, there is a 50% chance that two will share the same birthday.
- Russia has 11 time zones within the country.

<https://www.womansday.com/life/entertainment/a37170576/fun-facts/>

## BEWARE OF FRAUD

**Local banks are seeing an increase in Fraud via Purchase Alert texts.**

- Texts appear to come from your bank asking you to confirm whether a transaction is fraud or not
- Do **NOT** reply to any Fraud Alert text messages
- Do **NOT** answer any phone calls regarding these Fraud Alerts

**Please follow these instructions instead:**

- If this happens to you during regular business hours, call your local First Dakota Representative.
- If this happens to you outside of regular business hours, call the lost/stolen card phone number on the back of your debit card. This service is available 24 hrs/day.
- If the fraud alert is legitimate, we will know this and can assist you.

We know this direction goes against everything we have told you about relying on fraud text alerts, but unfortunately, these fraudsters are making our jobs increasingly difficult.

In order to protect you from this attack, the only option we have right now is to ask you to call us, or call the phone number on the back of your debit card. We will then be able to tell if it's legitimate or not. Continue to use Digital Banking to monitor your accounts.

- If it's legitimate, we can assist you with next steps.
- If it's not legitimate, we just saved you from a large loss.

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### FRAUDSTERS AND SCAMMERS ARE RAMPANT!

Perpetrators have always been good at gaining access to their victim's computers. They phish the victim continuously to determine where they have money and approximately how much. Once they have that information, they use various schemes (claiming to have found evidence of child porn, illegal foreign gambling, or other scary scenarios stored on the victim's computer) to threaten or scare you. They convince the victim to withdraw or wire the majority of their cash to protect it. They tell the customer what to say, and because they are afraid, the customer will do what they are told.

We at the bank do everything we can to protect you and your money. So if we ask questions when you come in to withdraw large amounts of cash or have a large check out of your normal pattern or history, don't be alarmed. We will ask questions to protect you and your accounts.

# YOUR FIRSTPARTNER ADVISORS

Your FirstPartners Advisors are planning another exciting year for you. Please call us with ideas, concerns about your accounts, and most importantly issues. We would rather troubleshoot any issues than for you to be unhappy.



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## A NOTE FROM BONNIE RIPPENTROP

Dear FirstPartners Customers:

I have bittersweet thoughts running through my head as I am typing this message. January 6th was my last day at First Dakota National Bank and being the FirstPartners Advisor. I started a new chapter in my life called retirement!

Thank you for being an essential part of First Dakota. The friendships I have gained from working with you will be treasured forever.

With Warmest Regards, ~ Bonnie Rippentrop - Sioux Falls

# SAFE AT HOME

With the recent bank failures you've heard about in the news, we understand there may be questions. These bank failures are quite unique. They had very heavy concentrations in industries that were impacted the most by the rising rate environment. The other glaring difference between Silicon Valley Bank (SVB) and First Dakota is that **less than 20%** of SVB deposits were FDIC insured. Contrary to SVB, First Dakota has **more than 80%** of our deposits insured by the FDIC.

Our deposits are also made up of customers from different industries and segments of our local economy. This was not the case at SVB. We are confident this is not widespread across the banking industry. Further bank failures are certainly possible, but we don't expect an industry-wide problem like with the housing loan crisis in 2008.

First Dakota is the oldest bank in the Dakota Territory, chartered in 1872, and we've been employee-owned ever since. We have persevered through every financial crisis and economic speed bump and are confident we will continue doing the same. If you have questions, visit your local banker. Take a load off your feet, talk things over, and feel SAFE AT HOME.



225 Cedar Street  
PO Box 156  
Yankton, SD 57078

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## SHRED DAYS ARE COMING

As you prepare your taxes this year, we encourage you to clean out old files. Most First Dakota communities will once again offer free shred days. The general rule of thumb is most documents should be saved for seven years. However, if in question, please contact your tax preparer, accountant, or attorney. Let us help protect you from identity theft.

| <u>Location</u> | <u>Date</u>        | <u>Time</u>        | <u>Address</u>                                |
|-----------------|--------------------|--------------------|---|
| Vermillion      | Tuesday, April 18  | 9:00 am - 11:45 am | 1110 E. Cherry Street, Vermillion             |
| Elk Point       | Tuesday, April 18  | 12:30 pm - 2:00 pm | 117 W. Main Street, Elk Point                 |
| Beresford       | Tuesday, April 18  | 3:30 pm - 5:00 pm  | 101 S. 3rd Street, Beresford                  |
| Mitchell        | Thursday, April 20 | 12:30 pm - 3:00 pm | 1712 N. Main Street, Mitchell                 |
| Yankton         | Tuesday, April 25  | 11:00 am - 3:00 pm | 1800 Summit Street, Yankton (across from YHS) |
| Pierre          | Thursday, April 27 | 12:00 pm - 2:00 pm | 322 S. Coteau Street, Pierre                  |

### Containers at Bank Location

| <u>Location</u> | <u>Start Date</u>   | <u>End Date</u>  | <u>Address</u>                       |
|-----------------|---------------------|------------------|--------------------------------------|
| Wagner          | Tuesday, March 7    | Friday, April 28 | 10 High Avenue SW, Wagner            |
| Chamberlain     | Wednesday, March 22 | Monday, May 15   | 201 N. Courtland Street, Chamberlain |
| Kimball         | Wednesday, March 22 | Monday, May 15   | 200 S. Main Street, Kimball          |
| Parkston        | Wednesday, April 12 | Monday, May 8    | 109 Main Street, Parkston            |
| Salem           | Monday, April 17    | Monday, May 1    | 301 N. Main Street, Salem            |