

ADAPTABILITY AND FLEXIBILITY

BY FRAN RIETVELD VP, CUSTOMER RELATIONSHIP MANAGER

 FACEBOOK.COM/FIRSTDAKOTATRAVEL



Now that we are getting back to moving about in our communities and traveling again — thank you for being flexible! There are still many, many staffing shortages and COVID-related issues going on in our world today. Here are a few of the signs that have been posted or comments I have come across:

- Closing at 3 pm due to staffing levels
- Lobby closed - drive-up open
- We can accommodate your group, but we need you to come at 4:30 as we can't accommodate you later
- We can accommodate groups of 4; sign up for time slots
- No room service available
- Due to staffing levels, we need to cancel your visit today. Sorry for the one-day notice 🙄

Ugh! Adaptability and flexibility have definitely become my mottos this year. Thank you all for being patient and flexible as businesses get back to full production and staffing levels. We are all anxious to get out and go but need to remember our instantaneous behaviors may have to be curbed a bit. 🙄

Have you ever heard "Midwestern nice"? We have a propensity to smile, wave, and say "hi" to anyone who crosses our path and tend to be very polite in all situations, regardless of how we feel. This is, of course, a gross generality and not EVERYONE is like this, but if you've ever spent any time in the Midwest, you know what I am talking about.

Kindness, defined by Merriam-Webster, is "The quality or state of being gentle and considerate." This past weekend, I went with my family to switch phone carriers and get a new phone. We knew it was going to take some time and we were prepared for it, however, it ended up taking over two hours. At the end of hour 1, I was starting to get uncomfortable. There were no chairs available in the store, so we literally stood there waiting to get my new phone to work through no fault of the employees. It was a technical issue out of their hands — dumb luck. I let my family go run errands while I waited, and I heard another customer comment, "This is getting a little ridiculous," referring to the amount of time we had spent there. Okay, yes, it was too much time, but it was no one's fault.

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Go to FirstDakota.com/about/travel-with-us or contact Fran at frietveld@firstdakota.com or 605-995-7910 for details.

Even though I was SO DONE, I decided not to make any negative comments while there. Why? Was it going to make things go faster? No. Was it going to make the situation better? No. And in all honesty, it wasn't going to make me feel better and it would have set the tone for the rest of my day. I would have ridden on the negativity train and likely would have taken it out on my family. Instead, I thanked the gentlemen for their assistance and told them I knew they were doing everything they could, and I appreciated it.

So, what's my point, you may be wondering? Because staffing is an issue for many employers in the service industry, and as they hire new employees, there will be some pain points as these new employees are trained. A little patience and kindness can go a long way. We set the tone for our surroundings. Keep your cool and others will follow suit. Go for it - be "Midwest nice."

Hugs! ❤️ Fran

A BANANA A DAY

Bananas contain three natural sugars - sucrose, fructose, and glucose combined with fiber. A banana gives an instant, sustained, and substantial boost of energy. It can also help overcome or prevent a substantial number of illnesses and conditions, making it a must to add to our daily diet.

Anemia: High in iron, bananas can stimulate the production of hemoglobin in the blood to prevent anemia.

Blood Pressure: This unique tropical fruit is extremely high in potassium yet low in salt, making it perfect to beat blood pressure.

Heartburn: Bananas have a natural antacid effect in the body, so if you suffer from heartburn, try eating a banana for soothing relief.

Ulcers: The banana is used as the dietary food against intestinal disorders because of its soft texture and smoothness. It also neutralizes over-acidity and reduces irritation by coating the lining of the stomach.

Stress: Potassium is a vital mineral, which helps normalize the heartbeat, sends oxygen to the brain and regulates your body's water balance. When we are stressed, our metabolic rate rises, thereby reducing our potassium levels.

Strokes: According to research in The New England Journal of Medicine, eating bananas as part of a regular diet can cut the risk of death by strokes up to 40%!

So, a banana really is a natural remedy for many ills. When you compare it to an apple, it has four times the protein, twice the carbohydrates, three times the phosphorus, five times the vitamin A and iron, and twice the other vitamins and minerals.

COMPUTER SAFETY

Many aspects of our lives now depend on technology and First Dakota's goal is to help our customers be comfortable when working online. Many of you are already using Digital Banking, shopping on the Internet, receiving emails from friends and family, or simply "surfing the net." Besides maintaining a strong anti-virus program on your computer, which scans and updates daily, it is essential to make sure your password is secure. As humans, we inherently try to make passwords simple so we can remember them. The problem is — it makes it easier for the bad guys. Some good guidance, try these quick tips:

- Avoid using words in the dictionary.
- Insert numbers or special characters between alphabet letters in your password.
- Never share your password with anyone.
- Make your password at least 8 characters long.
- Ideal passwords combine many alpha characters with different types of symbols.
- Do not use your login name.
- Change your password regularly and never email your password to anyone.

To help protect yourself from viruses, hackers, and worms, the following rules should always be followed:

- Only deal with known companies and ensure the padlock at the top of the web page is locked.
- When exchanging secure information, make sure the connection is secure (https).
- Do not open email attachments from those you don't know.
- Be wary of any company that asks for your personal or sensitive information. This is called phishing.
- Don't leave your computer online when you are not around or overnight when sleeping.
- Do not click on a link without considering the risks and knowing the source.

Digital Banking is convenient and very safe at First Dakota. We have all the necessary security protection in place for you when you bank online. Our firewall protection is state of the art and updated throughout the day, every day.

Starting May 3, 2023, you'll need a REAL ID-compliant driver's license or other accepted ID to fly within the U.S. A REAL ID-compliant card generally has a star in the top right corner. If you're unsure, contact your state driver's license agency on how to get a REAL ID-compliant card.

GEARING UP FOR RETIREMENT

People who are getting ready to wrap up their careers and leave the working world often refer to retirement as “a new chapter” or “the next act” in their lives — and rightly so. As a pre-retiree, you may have even used those analogies yourself. However, do you also realize it can play a leading role in determining how your retirement story will unfold?

An Outline for Success

You can start by plotting out exactly which options, resources, and strategies you’ll need to take advantage of in the near future. For example, ask yourself the following questions:

“When exactly will I retire?” Have you pinpointed your target retirement age yet? Even a couple of years can make a big difference in your personal savings and the amount of Social Security income you’ll receive. For example, depending on your birth year, you may not be eligible for full Social Security benefits until age 67. Moreover, delaying Social Security benefits beyond that age may actually earn you “delayed retirement credits.”

“Which accounts will I use and when?” These days, it’s not uncommon for pre-retirees to hold retirement assets in several different types of accounts, such as employer-sponsored plans, IRAs, annuities, and regular investment accounts. Therefore, you’ll probably need to consider which accounts to tap first. Generally speaking, the longer your money can potentially compound in tax-advantaged accounts, the more you may be able to accumulate for retirement overall. Visit with your financial advisor to validate disbursement requirements.

“How much will I need to withdraw?” There is no rule of thumb that fits everyone — such as withdrawing 5% of your balance annually. Instead, you need to identify your specific cost of living requirements and plan accordingly. But consider this: If you withdraw 4% each year of a \$500,000 nest egg, it will take more than 40 years to deplete the account (assuming 3% inflation and 6% investment returns annually). But by withdrawing 8% each year, you’d deplete the account in only about 17 years.

So What’s the Conclusion?

If you’re among the millions of pre-retirees getting ready to turn the page to a new stage of life, the next step is to recalculate your retirement savings goal in order to confirm that you’ll be able to address the priorities discussed above. After all, the planning you do now can have an enormous impact on your financial ability to live in financial security for the rest of your life.

If you are interested in discussing your retirement options, please contact your First Dakota banker.

DID YOU KNOW?

- To get rid of an itch from a mosquito bite — try applying soap on the area and you will experience instant relief.
- To clean artificial flowers — pour some salt into a paper bag and add the flowers. Shake vigorously as the salt will absorb all the dust and dirt.
- To remove permanent marker on appliances/counter tops — use rubbing alcohol and a paper towel.
- To remove crayon marks on walls — use a damp rag dipped in baking soda.
- To clean mirrors use air-freshener — it does a good job and better yet, leaves a lovely smell.
- To remove soap scum on bathtubs and showers — make your own scouring powder with 2 parts baking soda, 1 part salt, and 1 part Borax. It will cut through even the toughest scum.

SD STATE PARKS

South Dakota has 63 beautiful and wonderful State Parks and Recreation Areas. Have you had a chance to visit all of them? During our 150th anniversary, we are encouraging you to get outside and see what South Dakota has to offer. Follow the First Dakota Facebook page and look for our Celebrating South Dakota post. In the comment section of the post, share a photo that you captured at a South Dakota state park or recreation area in the past 6 months. Be sure to include the name of the SD park/area in your comment along with the photo. You might be a winner!

First Dakota will be selecting one more winner for the month of September. If your photo is chosen, you will win a camping gear bundle consisting of a Bonfire Solo Stove®, Big Frig® Badlands cooler, Coleman® 6-person dome tent, and 2 First Dakota camp chairs. What a great way to celebrate 150 years! We have given away three camping packages during the months of June, July, and August. Go visit a SD state park, enter your picture, and be the next camping gear bundle winner.



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PACIFIC COASTAL GETAWAY: APRIL 21 - MAY 1, 2023

Join us aboard the Norwegian Jewel and discover the best of the West on this Pacific Coastal cruise with its eye popping landscapes! Enjoy the beauty of San Diego and Coronado Island. Wander through lush gardens and browse through many specialty shops for treasures from around the world. We will spend a morning at La Jolla, one of the top beach destinations in the world. You will enjoy a stroll through sunny Santa Barbara with a visit to Stearns Wharf and the boutique and restaurant-lined promenade, or take to the water on a whale watching or kayak tour. And you will love Astoria, Oregon. Astoria was founded by millionaire John Jacob Astor in 1811, it is the oldest settlement west of the Rocky Mountains. Then catch a bird's eye view of Seattle from the city's famous Space Needle and visit Chihuly Garden and Glass — home to thousands of colorful glass flowers and plants and other awe-inspiring sculptures. In Ketchikan, hike through the enchanting ancient



Tongass National Forest, nicknamed the "Crown Jewel," or savor fresh local seafood at a Dungeness crab feast. Enjoy a brief city tour of Vancouver before you check-in for your flight home. Your memories of your Pacific Coastal Getaway will be treasured!

Find reservation information for this tour at [FirstDakota.com/about/travel-with-us](https://www.firstdakota.com/about/travel-with-us). Also take a look at the other great places we are going — places like the Canadian Rockies, Boston, Australia, New Zealand, Florida, the Pacific Coast, Niagara Falls, Iceland, European Atlantic Coastline, Canada, and New England. Let us take you to places you have dreamed about!