

UNFORGETTABLE EXPERIENCES

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 FACEBOOK.COM/FIRSTDAKOTATRAVEL




We all know you want to maximize the holidays and the first few months of winter. But shopping, parties, work, visiting friends, making treats, returning gifts, and handling the cold weather can be hectic and stressful. Sometimes, it's just not physically possible to fit everything in. Let go of the idea that the holidays and the weeks and months following have to be perfect — life rarely is, but that doesn't mean it can't be pretty awesome. Here are a few tips and tricks to make the holiday transition the best it can be.

1. Plan a rest day or two. Enjoy the very fact that you don't have to set an alarm clock or make any plans. Giving yourself a day off any time you like is up to you. You don't have to jump out of bed every morning at the crack of dawn. Go easy on yourself and let yourself have a little extra time in bed.
2. Find time in the morning or evening to journal. Writing down your thoughts and adventures each day is a great way to reset.
3. Exercise is a proven remedy to many battles of the mind. Getting your heart rate up, and your adrenaline pumping is a fantastic way to take your thoughts away from your stress. After a good workout, you'll feel re-energized and ready to take on the world.
4. Reach out and have a chat with someone you love. A quick call will be well worth the money. Let those who love you lift your spirits and help you gain a happy heart.
5. Bundle up and find a way to spend time in nature, whether it's a walk, a run, or a quiet bench at a public park. Reconnect with Mother Nature, and she'll be sure to look after you.

As the holiday season unfolds, all of us at First Dakota want to extend our heartfelt wishes to you and your loved ones. This time of year is about connection, reflection, and celebrating the moments that matter most—whether shared with family, friends, or within your community.

We are grateful for your trust and relationship. It's an honor to serve your banking needs and assist in your journeys and adventures. We look forward to creating even more unforgettable experiences in the year ahead.

~ Hugs!  Fran

DECEMBER 2024

FIRST PARTNERS 

FIRST DAKOTA TRAVEL —

FEBRUARY 14 - 28, 2025:
PANAMA CANAL CRUISE

MARCH 26 - APRIL 3, 2025:
THE BEST OF MADEIRA

APRIL 22 - 28, 2025:
AMISH COUNTRY AND VIRGINIA
BEACH INTERNATIONAL TATTOO
Explore the East Coast from
Philadelphia to Virginia Beach.

MAY 26 - JUNE 6, 2025:
EASTERN GERMANY
Be surprised! See sights you
haven't seen before.

JULY 23 - AUGUST 3, 2025:
TAHITI & THE SOCIETY ISLANDS
Welcome to Paradise!

SEPTEMBER 17 - 27, 2025:
SCOTLAND
Marvel at the beauty! Immerse
yourself in the rich culture and
stunning scenery.

OCTOBER 24 - NOVEMBER 2,
2025: PARIS AND NORMANDY
A celebration of history, art, food,
and French customs.

DECEMBER 6 - 11, 2025:
NEW YORK CITY
Don't miss this! We are thrilled
to be going to New York City,
especially at Christmas time.

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

TAHITI

July 23 - August 3, 2025



Welcome to Paradise! The islands of French Polynesia are a gorgeous collection of volcanic atolls strewn across the grand Pacific Ocean and the

island of Tahiti is the largest of all. Start your dream vacation with a two-night stay in Papeete at the InterContinental Tahiti Resort and Spa. The Resort is located on 32 acres of lush tropical gardens. Indulge in a host of activities, from diving amongst coral reefs to taking a swim at the infinity pool or unwinding at the Deep Nature Spa. Explore the best of Tahiti on two included half-day excursions before you embark the M/S Paul Gauguin, one of the finest small boutique ships at sea. Your Paul Gauguin ship is designed to dazzle. You will be treated to all shipboard meals, included beverages, entertainment including local Polynesian performers, complimentary watersports including kayaking and paddle boarding, use of the secluded, white-sand beach in Bora Bora, and a day on Gauguin's private island, Motu Mahana! A trip of a lifetime!

TRAVEL HACKS

Pack a day's worth of essentials in your allowed personal item:

In case your checked luggage gets delayed, keep a day's worth of clothes, toiletries, and any important items like medications in your personal item.

Wear bulky items:

If you're bringing heavier items like boots or jackets, wear them on the plane to save room in your luggage.

Use packing cubes:

They keep your items organized and help you find what you need without unpacking everything.

FRAUD TIDBIT

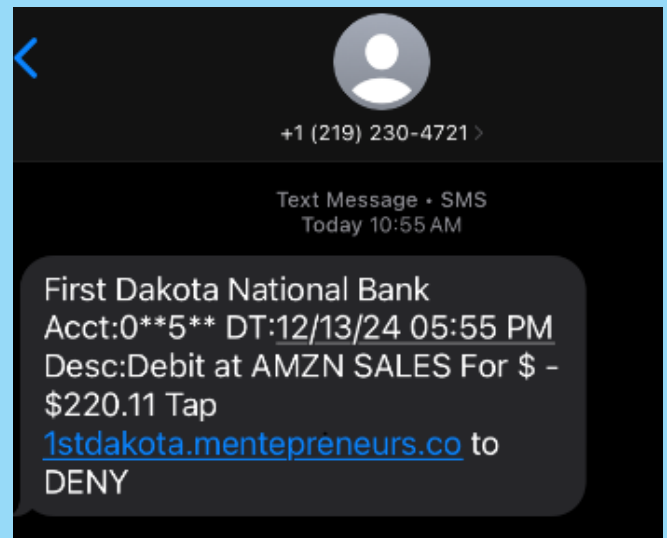
Local Banks continue to see Fraudulent Text Alerts

We know it's challenging to know what is legitimate and what is fraudulent. We want to share with you the differences so you can decipher what is real and what is fraud. We also know fraudsters are good at using Financial Institutions' legitimate tools to trick you. The best advice we have is: slow down, think through what the text is asking you, and proceed with caution.

Legitimate Text Alerts from First Dakota:

- **WILL NOT** instruct you to respond "yes" or "no" to a fraudulent transaction.
- **WILL NOT** elicit urgency to get you to respond.
- **WILL NOT** ask for your account number, card number, or personal information.
- **WILL NOT** ask you to log in to your Digital Banking.

This is an example of a FRAUDULENT text - this is not from First Dakota.



Legitimate First Dakota Text Alerts:

- **WILL** include the last 4 digits of your debit card number. Please confirm this matches your card, before responding.
- **WILL** ask you to Reply: V if Valid or F if Fraud, and provide you with a case reference #.

When in doubt, please follow these instructions:

- Call your local First Dakota Representative during regular business hours.
- If outside our regular business hours, call the lost/stolen card phone number on the back of your debit card to validate the transaction. This service is available 24 hours/day and they will assist you with reporting the fraudulent transaction.
- Delete the text and report it Junk (iPhone) or Block & Report Scam (Android).

WHAT IS YOUR DREAM DESTINATION?

The world is full of wonders natural and manmade, ancient and modern. Some people make it their mission to experience as many of these once-in-a-lifetime places as possible. These adventures are a sampling of top dream trips. Have you ever thought about these?

Ride a Gondola in Venice

Cruising the canals of Venice in a flat-bottomed boat is one of the most dreamed-about experiences for visitors. The gondola is easily one of the world's most recognizable images representing the romance and history of Venice. There's no better way for travelers to explore the city than by gliding along the waterways, guided by a gondolier. A gondola ride is not about getting from point A to point B quickly but soaking in all the magic of Venice.

Climb a Mountain

Summitting one of the world's tallest peaks is on many people's bucket lists. For most, it is partly the reward of finishing the climb, but it is also about the physical and mental challenges that happen along the way. Climbing peaks like these require a lot more preparation than a Sunday hike. These multiday climbs require both an experienced guide and staying with your group in a climbing camp at designated stops.

Go on Safari

Going on safari is a top bucket-list adventure. Travelers imagine their ideal trip staying in a tent camp in the African wilderness, mingling with locals whose culture is different from their own and seeing lions, elephants, zebras and giraffes in the wild. The appeal of being completely out of one's comfort zone while on a safari is real. I have experienced this and can say it is a life-changing experience. The beauty and tranquility of the area is unbelievable.

See the Northern Lights

The natural phenomenon of the aurora borealis in the night sky near the Arctic Circle is a magical and unforgettable experience at the top of many travelers' lists, but the northern lights are unpredictable and not always visible. Common places to see the northern lights include Alaska, Canada, Iceland, Norway, Sweden, Finland, and even Scotland. The lights are visible only in the winter months, when most of the day is dark. I've viewed the northern lights from Alaska and there is nothing else like it. The beauty and awe are well worth the visit. In January of 2026, we are going to Finland. We will spend two nights in warm glass igloos, while we keep an eye out for the northern lights. What a captivating way to see them. Add Finland to your bucket list and watch for more details on this tour.

Check out these Dream Destinations with First Dakota Travel in 2025 and 2026

- **Portugal:** Portugal is gaining popularity due to its rich culture, beautiful landscapes, vibrant cities, stunning beaches, and picturesque countryside. Join us in March of 2025 on a tour of Madeira Island, showcasing its coastal splendor, mountainous landscapes, and unique natural attractions. Be enchanted by the island's charm and discover why it is often referred to as the "Pearl of the Atlantic." Don't miss this breathtaking journey.
- **Tahiti** - I know you wonder why we are going to Tahiti in the middle of July. July falls within the dry season, meaning sunny days, low humidity, and comfortable temperatures. The calm waters and clear visibility during this time are perfect for snorkeling, diving, and other water sports. This is a dream vacation to paradise!
- **Paris and the heart of Normandy** - Paris has a deep history and iconic attractions, it's a place worth visiting at least once. Whether you're exploring the Louvre, enjoying a meal at a cozy café, or strolling along the Seine, Paris offers a variety of experiences. Join us in October of 2025.
- **New York City at Christmas time** - There really is no place like New York during Christmas. Twinkling lights, decorations galore, and holiday cheer seem to greet you on just about every street corner. Truly a magical way to start your holiday season. We are going in 2025 and would love to have you come along.
- **Japan** - Roam the rainforests, seek out cherry blossoms, eat tempura in Tokyo, and marvel at other worldly architecture are just a few reasons Japan is becoming a popular place to go. We will go in April of 2026. I promise this is a tour you don't want to miss.

The new year is a great time to give your dream destinations a try, or at least start your bucket list. Send me an email at frietveld@firstdakota.com or call at 605-995-7910 to discuss.

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COFFEE TALK

If you've ever wondered why certain procedures and routines happen during an airplane flight, here are few things you might not have known.



Dimming the lights for a night flight takeoff or landing is actually pretty important. By matching the dark cabin with conditions outside, passengers don't have to wait for their eyes to adjust in the event of an emergency evacuation. Keeping the window blinds up also helps cabin crew to keep tabs on what's happening outside the plane should that become important.

It's a myth that airplane toilets empty into the atmosphere. Airline manufacturers install vacuum toilets; the blue liquid you see in the pan is a sanitizer. When you press the flush button, a valve in the sewer line opens and the contents are sucked into a tank. When the plane lands, ground staff attach a truck line and empty the tank.

Good news if you've seen a fellow passenger sneakily using their cell phone after take-off, you're not going to fall out of the sky. In fact, the requirement to switch to airplane mode has more to do with reducing interference and the associated distractions it may create on the flight deck rather than any significant physical risk to the plane. Nevertheless, if the airline says so, you can enable WiFi or Bluetooth connectivity while remaining in airplane mode. During airplane mode time, you can clean up your photos, catch up on a movie, or read a good book from your phone, as well. This gives you time to disconnect from the hustle and bustle of the world.