

REFLECTIONS

BY FRAN RIETVELD VP, CUSTOMER RELATIONSHIP MANAGER

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



As the year begins to wind down, it invites reflection—a time to celebrate our progress on our bucket lists, appreciate the people who make our lives meaningful, and prepare for the opportunities that lie ahead. For First Dakota Travel, 2025 has been a year of adventure, experiences, and friendships.

We went on a Panama Cruise in February; Madeira in March; Virginia Tattoo in April; East Germany in May; mystery trip to North Platte, NE in June; Tahiti in July; Smoky Mountains in August; Scotland in September; Normandy in October; and New York in December. With over 170 travelers, we experienced adventures and memories to last a lifetime. Friendships were created and fostered. My heart soars when I hear, "Just called 'Karen' from our last trip and we are going on a future trip!" 🥰

Travel happens to be only one venue to build and expand on our relationship account - FirstPartners. Our travel program is open to anyone. We feel this is a great way to experience the difference at First Dakota and to expand our relationship with you. We take great care of all the worries and details of planning your trip. All you have to do is jump on board and let us take care of you.

Our tours are limited in size, giving you, the traveler, a better experience. And it allows us, as tour directors, to deepen relationships and keep a pulse on what travelers like or dislike. We are always on the lookout for unique experiences and our travelers love sharing their bucket lists with us. Tours are filling fast, so if something is of interest, get your deposit and reservation in.

This season, let's take a moment to appreciate the trust of our friends, the dedication of our families, and the adventures that create lasting memories. Thank you for the excitement you bring to our tours and the enthusiasm you have for trying new and different experiences. Together, we'll close 2025 on a strong note and step confidently into a new year, grateful for where we've been and optimistic about what's ahead.

Here is to a season of thanks, adventure, and memories.

~ Hugs! ❤️ Fran

DECEMBER 2025

FIRST PARTNERS

FIRST DAKOTA TRAVEL —

JANUARY 24 - FEBRUARY 1, 2026: CARIBBEAN CRUISE

FEBRUARY 24 - MARCH 7, 2026: KENYA

You don't want to miss this photo safari of a lifetime!

APRIL 17 - MAY 2, 2026:

BEST OF JAPAN CRUISE

Don't miss this getaway to the "Land of the Rising Sun."

JUNE 8 - 19, 2026: ALASKA

From peaceful forests to lively coastal towns, Alaska has a little bit of everything

JULY 9 - 18, 2026:

ICELAND

Join us on this adventure to the land of Fire and Ice!

AUGUST 3 - 10, 2026:

COLORADO RAIL ADVENTURE

All aboard for the time of your life.

SEPTEMBER 18 - 27, 2026:

SWITZERLAND

A truly unforgettable journey full of highlights and natural beauty.

OCTOBER 9 - 16, 2026:

CALIFORNIA

A kaleidoscope of ever-changing patterns and colors!

NOVEMBER 30 - DECEMBER 8, 2026: CHRISTMAS IN PARIS

Kick your holidays off in Paris on the Seine River.

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

CALIFORNIA

OCTOBER 9 - 16, 2026

Just as a kaleidoscope offers ever-changing patterns and colors, so does this unforgettable journey through Northern California. Begin with a scenic cruise on Lake Tahoe, one of the world's most



beautiful alpine lakes, and travel by rail through the majestic Sierra Nevada Mountains. Savor the vibrant colors and rich flavors of Napa Valley while sampling delicious wines, then stroll beneath towering

redwoods before arriving in San Francisco, where the graceful red lines of the Golden Gate Bridge sweep over the shimmering blue bay. This remarkable adventure will provide memories to last a lifetime! For more information, email Fran at frietveld@firstdakota.com today!

TRAVEL HACKS

Here are a few ideas to make travel easy.

- Perhaps the most important tip of all: Always buy travel insurance. *Always.*
- Pack Smart with a checklist. Creating a packing checklist will help you stay organized and avoid last-minute stress. Be sure to include essentials like travel documents, chargers, toiletries, and any weather appropriate clothing.
- Roll, versus fold. Rolling your clothes instead of folding them helps save space and reduces wrinkles. This technique is perfect for fitting more into your suitcase while keeping your outfits in good shape.
- Pack clothes that all match to maximize outfits with fewer items.
- Pick up key phrases in the language of the country you're about to visit. By learning how to say hello, thank someone, or ask where the bathroom is in the local language, you show respect as a tourist.

FRAUD TIDBIT

I realize we feature something about fraud or identity theft in every newsletter, but it continues to grow. As we stated in October's newsletter, scammers have stole over \$16 billion from people just like you. Unfortunately scammers are good at what they do. We will continue to help educate you on scams to help protect you and your finances. With today's technology, phone numbers can be spoofed and they look legitimate on your phone. The best advice we can give is: slow down, think through what the caller, text, or email is saying, and proceed with caution.

First Dakota will not call you asking for personal information:

- We will never call you asking for your full debit card information (card number, expiration date, or CVV).
- We will not run "test" transactions on your debit card to verify who you are.
- We will not ask to confirm or validate your Digital Banking password, account number, or any other personal information.

What can you do to protect yourself?

- If you get a call, text, or email requesting personal information, call your local First Dakota Banker to talk things through. If this happens 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.
- Use trusted websites and contacts. Call direct, don't trust phone numbers from emails, texts, or pop-up boxes.
- Review accounts and statements. Sign up for eStatements from your bank, utility companies, financial advisors, credit card companies, etc.
- Treat credit and debit cards like cash. You can use Digital Banking to turn your debit card off when not using.
- Utilize Digital Banking to review your accounts, set up transaction alerts, pay bills, deposit checks, and more!
- Monitor your credit by pulling a credit report from AnnualCreditReport.gov at least once yearly.
- USPS informed delivery is a tool that allows you to receive an email from the Post Office each day with a picture of what you will receive in the mail. You can sign up for this service at USPS.gov.
- Only send mail through secure mailboxes. Do not leave outgoing mail in your mailbox.
- Do not beat yourself up if you fall victim to fraud. Inform your financial institution and any trusted resources immediately.

FOUR RULES OF INVESTING IN RETIREMENT

BY AMY MOLEND WEALTH AND TRUST OFFICER

Investing doesn't stop once you've begun your retirement journey. Instead, it's time to be even more strategic and perhaps take a little risk. Investing in retirement will look different than what you're used to but most of the fundamental investment truths still apply. Let's take a look at 4 ways you can be a savvy investor in your golden years.



Re-evaluate and Assess Your Risk

Investing in retirement helps safeguard your assets against inflation and longevity—but some things will have to change from your early years in the market. Two areas that will most likely shift are your risk capacity and risk tolerance. Risk capacity refers to your financial ability to assume risk before it affects your financial goals, while risk tolerance refers to your emotional or mental ability to stomach risk.

The level of risk you take on with each of your investments can and will vary. In retirement, it's typical to take less risk, but that's not always the case. Perhaps you don't transition your full portfolio to a low-risk, and instead have a bucket strategy—higher risk for larger returns to outpace inflation, the medium risk for longevity, and low risk for your current needs. Ask yourself, "How much risk am I willing to take to meet my financial goals and objectives?"

Find New Ways To Diversify Your Portfolio

Diversification may sound like an intimidating word but it's nothing to be scared of. Diversification, put simply, is putting your money in different investment "buckets". It helps ensure that your portfolio isn't over or underexposed to certain risks. The trick is to retain the right balance between equities (like stocks) and fixed income investing (like high-yield bonds). At First Dakota, we believe that everyone, no matter their age, should always have some exposure to equities in their portfolio. Doing so can help you maintain your investment acumen and set yourself up for future success.

There are also several ways to diversify your portfolio alongside stocks and fixed income including investing in real estate, farmland, mutual funds, bonds, or exchange-traded funds. When it comes to investing in retirement, it's all about building a diversified portfolio that accounts for your risk, goals, and time-horizon.

Remain Vigilant On Your Tax Situation

Taxes can eat up a significant portion of your nest egg, perhaps faster than you may have anticipated. Make sure that you're investing in a tax-conscious way and understand the key differences between pre-tax, post-tax, and taxable income. Different tax rules apply to each type of income you receive. Work with your advisor to build an effective tax strategy to help you minimize your taxes in retirement.

Set New Goals

Your investment plan should have strong goals behind it. What are you investing in short, medium, and long-term? How can your goals inform your choices and guide you throughout the process? Develop a list and actionable next steps for you to stay on the right track. It's vital to ensure that your estate plan is in order. This means you will need to review your will, beneficiaries, trusts, retirement accounts, and insurance documents. When your estate plan is accounted for and in order, you'll be in control of the legacy you leave behind.

Bonus: Work With A Team You Trust

A trusted professional in your corner can help you manage the moving pieces of your retirement investing journey. Give us a call, we'd be happy to help!

First Dakota Wealth & Trust is the fiduciary investment department of First Dakota National Bank with trustee powers to serve clients during their lifetime, during incapacity, and after death. We help clients develop a financial roadmap to help simplify your financial future. Please note that neither First Dakota National Bank, the Wealth & Trust Department, or its employees provide tax or legal advice. This is intended for informational purposes only.

HOLIDAY FUN!

We've reached that time of year again—the one that is most wonderful. Whether you are gathering with the little ones or older ones, there is always time for a good laugh. Give these holiday jokes a try.

- What kind of photos do elves take?
 - Elfies
- What is the Grinch's least favorite band?
 - The Who!
- Which one of Santa's reindeer has the best moves?
 - Dancer
- What do snowmen eat for breakfast?
 - Ice crispies
- What's every elf's favorite type of music?
 - Wrap!
- Who is Santa's favorite singer?
 - Elfis!
- What do Christmas trees wear to the pool?
 - Trunks
- How do you know Santa is good at karate?
 - He has a black belt.
- What is Santa's favorite kind of candy?
 - Jolly Ranchers!



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A NEW YEAR, A NEW YOU!

As we begin a new year, it is always a good time to reflect on the past and determine what you should do for yourself. Taking care of yourself and your mental health does not have to be complicated. Building healthy routines takes practice, but even small steps can make a difference over time.

- **Make time for movement.** Regular physical activity can lower stress, lift your mood, and boost your energy, helping you feel more alert throughout the day. This can be as simple as taking a 10-minute walk after lunch or stretching before bed. If you have a smartphone, start tracking your steps. You can start with a goal of 3,000 steps per day and then as that becomes easier, you can increase to 5,000 steps. If you already get 10,000 steps per day in, you are doing great. Maybe your next step is trying a yoga or pilates class.
- **Practice mindfulness.** Pausing to notice your thoughts and feelings can help promote a calmer state of mind and improve stress management. Try journaling for five minutes or following a short, guided meditation each morning. These mindfulness practices can help you build self-awareness, making it easier to respond to challenges with clarity and confidence.
- **Stay connected.** Spending time with friends or family strengthens your support system and can help foster a greater sense of belonging. Regular social interactions also reduce feelings of isolation and improve your mood. Consider scheduling a monthly dinner with friends, a weekly call with a loved one, or making a habit of sending a quick text just because.
- **Limit unhealthy coping mechanisms.** Replace behaviors that don't support your mental health to help you feel more in control and less stressed. For example, swapping social media scrolling for reading a book or talking with a friend allows you to unplug, recharge your energy and engage in activities that lift your mood and support your overall wellbeing.

By taking these simple actions daily, you can create lasting positive changes and feel more balanced, supported, and ready to handle life's challenges.