

TIME TO REFLECT AND CELEBRATE

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



In 2022, we have been reflecting on one-and-a-half centuries of banking in South Dakota. With your support, our customers and our communities, it's been quite the journey. Besides celebrating 150 years for First Dakota, FirstPartners is also celebrating 30 years this year! We want to finish 2022 off by celebrating you and thanking you for joining us on this journey.

We continue to look for feedback on the financial benefits you want from First Dakota and what's on your adventure bucket list. FirstPartners is an account that builds on relationships; whether you have a mortgage, trust, or investment relationship with us – our FirstPartners account benefits you. Bottom-line is we want your account to work for you! I want to mention a few of your FirstPartners account benefits in the event you haven't had a chance to take advantage of these options:

- Set **alerts** on your debit and credit card – this is a great way to take control of your finances and prevent fraud. My family thought I was too overprotective until our son received ten alerts in 5 minutes with charges over \$10,000. He immediately called the number on the back of his card to report fraud and then called me to say, "Glad you had me set those alerts up, Mom." Yay – one for Mom. 🐼 You can manage all your alerts through your Digital Banking.
- Here's something to think about. Know who you are handing your check to. Think about it: your name, address, routing number, and account number are all displayed. 🐼 Another option might be to use your debit card or digital wallet. That way, none of your credentials leave your hand.
- Validate we have your **updated phone and email address** so we can notify you if there are unfamiliar charges on your account. Our system is set to send a text; if you don't reply - an email will be sent; then a phone call. It is for your protection to update your mobile phone and email address with the bank so we can contact you. You can validate and make these updates in your Digital Banking.
- Set up your travel notices in your Digital Banking and turn your debit card on or off even when you are waiting to checkout. When traveling - have a minimum of three forms of payment with you. Those could be our Debit Card, MasterCard, a Travel card with no personal info tied to it, and a little cash.
- Set up your accounts on combined **eStatements** so as soon as you receive an

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DECEMBER 2022

FIRST
PARTNERS 

Member FDIC

FIRST DAKOTA TRAVEL —

JANUARY 5 - 28, 2023:
AUSTRALIA & NEW ZEALAND

FEBRUARY 20 - MARCH 1, 2023:
FLORIDA
Discover the hidden jewels of Florida.

APRIL 21 - MAY 1, 2023: PACIFIC COASTAL GETAWAY CRUISE
Join us on the Norwegian Jewel.

MAY 14 - 20, 2023:
NIAGARA FALLS
Beautiful scenery, colorful gardens, and exciting adventures.

JULY 2 - 10, 2023:
ICELAND
Encounter unparalleled beauty and witness cascading waterfalls amid pristine fjord landscapes.

SEPTEMBER 5 - 18, 2023:
ATLANTIC COASTLINE
Visit Southampton, Stonehenge, St. Peter Port, Bordeaux, Bilbao, La Coruna, Lisbon and more!

OCTOBER 3 - 14, 2023:
CANADA AND NEW ENGLAND
Explore the beautiful fall foliage of Canada and New England areas.

We are also looking at a lower Mississippi River cruise and Nashville for later in 2023. More details to come.

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

email stating your statement is ready, you can log into your Digital Banking, save your statement to balance, and review to validate nothing is unusual.

- Get a **free portfolio and estate plan review** with our Wealth & Trust department. It is free so take advantage.
- Document your **financial** and personal wishes on our financial information locator and keep it in a secure place where your trusted spokesperson can locate it, such as a safe deposit box or safe. Your loved ones don't need to know what's on it. They just need to know where to find it. 🧐

You can see any of our bankers regarding any of these and many other benefits of your FirstPartners account. They would be happy to assist you.

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 soon.

Here are a few of our upcoming tours. Let me know if you would like a flier emailed to you.

- **January 5 - 28, 2023** - Australia and New Zealand
- **February 20 - March 1, 2023** - Undiscovered Treasures of Florida
- **April 21 - May 1, 2023** - Pacific Coastal Getaway Cruise featuring San Diego, Santa Barbara, Astoria, Seattle, Ketchikan & Vancouver
- **May 14 - 20, 2023** - Niagara Falls
- **July 2 - 10, 2023** - Iceland
- **September 5 - 18, 2023** - Atlantic Coastline – Spain & Portugal Wine & Culture Voyage
- **October 3 - 14, 2023** - Canada and New England Fall Foliage Cruise - [wait list](#)

Let us know what is on your bucket list – anyone can travel with First Dakota, so jump on board and let us take care of all the details. Follow First Dakota Travel on Facebook to see where we are going next!

We truly appreciate your business. Happy Holidays!
Hugs! ❤️ Fran

WHAT TO PACK

Packing can be one of the more difficult tasks leading up to your travel adventures. The list may change based on location, season, and length of time you'll be gone. Although there are a few staples you can expect to put in your bags every time you depart, it is still daunting. Then there's the intimidating question of what you should put in your checked bags versus your carry-ons. Look no further! We've prepared some suggestions on how to organize the contents of each.

On Your Marks

The first step of any packing task should be creating a list of what you intend to bring. This might help you ensure nothing is forgotten. It can also help you to evaluate whether or not you are overpacking. You may want to include travel documents, toiletries, socks, undergarments, electronic devices, and their charging cords. Your list can be stored on your phone for easy daily access. If you think of something miscellaneous – try to write it down immediately, so you don't forget.

Get Set

Now that your list is finished, you can gather everything you put on the list. Decide how you want to organize certain items. This might mean organizing by day or by item type. Do whatever works for you and helps you to stay organized. If you have packing cubes or use something similar, now would be a good time to dig around the back of your closet to find them!

Go!

Whether you are bringing just a carry-on, only checked bags or a combination of both, it's important to understand restrictions. There are general and airline-specific restrictions, so try researching your personal flight operators before packing.

Carry-On Bags

- Electronics - You'll be able to keep them safe.
- Medication – It is better to have with you than not.
- Extra Clothes – There are countless reasons why an extra set of clothes might be a good idea.

Checked Bags

- Clothes – This one goes without saying, especially if you're traveling for an extended time.
- Larger or heavier Items – Consider weighing your bag before arriving at the airport to ensure it isn't overweight. Perhaps even leave some extra room in there for bringing souvenirs home!
- Liquids – If you plan to take full-sized shampoo or lotions, put in your checked luggage.

BENEFITS OF TRAVEL

We all have our own reasons why traveling is so beneficial. But did you know that travel could benefit your mind, body, and soul? Take a look at some reasons we came up with as to why travel may just be the exact thing you need in various times throughout the year.

Traveling helps you to disconnect from your day-to-day life

Whether or not you “need” to disconnect or “want” to disconnect, traveling is a great way to do this. You are forced to step out of your daily routine and often times find yourself less likely to pick up your phone or laptop while away...except for pictures that is. Next time you travel, try and disconnect even more by staying off social media for a few days; see how you like it!



Traveling exposes you to new things

Even if you take an annual holiday to the same place every year, traveling always exposes you to new experiences. By disconnecting from the people, places, and things in your everyday life, you can absorb the new and exciting events happening around you. Notice the new restaurants in your favorite travel destination or pick a place you’ve never been. The experiences are sure to wow you!

Traveling can also boost your creativity

Because you’re taking a step back from the mundane and experiencing new things, you’re likely to be inspired differently. Whether your creativity takes life in hobbies like painting or drawing, music, photography, videography, or anything else, traveling can kick-start new ideas and techniques that may help transform your creative projects.

Traveling might make you healthier

Our bodies need time to relax and recharge. Aside from the reasons listed above, traveling may help relieve stress. Taking a break from work and school is necessary to keep our batteries fully charged and working correctly. It’s even possible that you eat better and exercise more while you’re away since it gives you extra time to consider these aspects that you may typically rush through or forget daily.

Traveling may even help you learn

When you travel to new places and meet new people, you take in loads of information and learn all the time. Considering a different way of life is a wonderful way to gain knowledge. If you travel to a new country with a foreign language, you will be immersed in experiential learning to complete basic tasks like asking for something on a menu.

Traveling may help you boost your confidence

Traveling can be rewarding, whether traveling with family and friends or taking a solo adventure. Or maybe it’s your first time traveling for work. Traveling responsibly and completing obligations, whether for personal satisfaction or occupational reasons, can give you just the boost of confidence you need.

Travel experiences can stay with you forever and give you memories that will last a lifetime. You can relive these memorable travel experiences through storytelling, pictures, souvenirs, and more. They say that travel is the only thing you can buy to make you richer. Even though you might not travel as much as you’d like, it is important to remember that there are great benefits!

Consider travel protection when you set out on your next trip. Travel protection plans may help make your trip smoother should something unexpected occur. Over the last 30 years, First Dakota Travel has averaged one insurance claim per tour. Talk to your travel advisor today to learn more about how travel protection has your back. No matter your reason for traveling, we’re excited for you to get out there and experience it all. **Happy travels!**

NIAGARA FALLS - MAY 2023



Beautiful scenery, colorful gardens, historic properties, exciting adventures, and delicious dining will fill your days between New York's Finger Lakes region and Niagara Falls, Ontario! Take an exhilarating boat ride so close to the falls that you'll feel the power of the rushing water! Plus so much more. This is a tour you don't want to miss!

Find reservation information for this tour at FirstDakota.com/about/travel-with-us. Also take a look at the other great places we are going — places like Australia, New Zealand, Florida, the Pacific Coast, Iceland, European Atlantic Coastline, and New England. Let us take you to places you have dreamed about!



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A YEAR OF CELEBRATION. THANK YOU, LARRY NESS!

WOW! 2022 was a fantastic year full of 150th anniversary celebrations honoring our customers and communities in which we serve. First Dakota National Bank became the first fully chartered bank in the Dakota Territory on December 7, 1872. For 150 years, we've sought to support local dreams and communities with dependable banking. If you like beer, we hope you had the opportunity to try Dakota Thirst and Cash Flow. One dollar of every can purchased goes to the South Dakota Community Foundation's Stronger Communities Fund. We also gave eight Ford F-150s to very deserving, hard-working, and dedicated people. We hope those who we gave a South Dakota State park pass had the opportunity to visit one or more of the 63 beautiful South Dakota state parks. We thoroughly enjoyed the photos you submitted for the camping bundle giveaway. Cheers to 150 years.



Our CEO, Larry Ness, will retire on December 30, 2022. First, we want to thank Larry for his dedication, service, and visionary leadership to First Dakota. Larry joined the First Dakota team in August of 1983. First Dakota was a struggling bank at the time and he did everything possible to make it succeed. In 1983, First Dakota had one location and \$42 million in assets. Today, First Dakota has 17 locations in 12 South Dakota cities with \$2.7 billion in assets.



Larry was born and raised in South Dakota. He served in the South Dakota National Guard and retired as a Major in the United States Army Reserves, completing 24 years of service. He worked a successful and fulfilling banking career of more than 50 years. Along the way, he abundantly shared his time, talent, and resources in Yankton, the surrounding communities, and the State of South Dakota. **Thank you, Larry!**