

# SPRING CLEANING

BY FRAN RIETVELD VP, CUSTOMER RELATIONSHIP MANAGER

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



Do you think the birds and buds are confused with this crazy spring weather? One day the temperature is 80, the next it's 40. As we spring into our new season, it's always a good idea to review your financials.

One of your FirstPartners checking benefits is a "free portfolio review" with our Wealth & Trust Department. So, what does that mean? First, it's a great yearly exercise to get some perspective on what you may need or want, and how much, in retirement, no matter your current age. It's never too early to start planning. It's well worth your time. Start by completing your "financial information locator sheet" found at [FirstDakota.com/about/travel-with-us](https://www.FirstDakota.com/about/travel-with-us) and bring all your pertinent information to your portfolio review meeting. A list of your assets is the best way to review your entire portfolio. A great place to start is to bring the last two statements for all your investments.

During your review, our Wealth & Trust representatives will walk through scenarios giving you different retirement options. They have software that gives you projections to plan for and think about throughout retirement, which is great for providing perspective!

1. What is a Portfolio Review? A one-time meeting with a First Dakota Wealth & Trust officer to review investments, assets, and estate planning documents.
2. How long will this take? This meeting could take anywhere from 30 to 60 minutes.
3. What should I bring? Retirement account statements, investment statements, CDs, insurance portfolio, trust, or will documents.
4. Who can I contact to schedule something like this? Any of our First Dakota Wealth & Trust officers or you can call me. I would be happy to make an introduction.

While locating all your financial documents, consider shredding or destroying anything that includes your Social Security #, date of birth, passwords, or other pertinent non-public information. Shred Days are coming up in most of our communities, check out [FirstDakota.com](https://www.FirstDakota.com) for shred opportunities. It's a great time to spring clean and protect yourself from identity theft.

~ Hugs!  Fran

APRIL 2026

**FIRST  
PARTNERS** 

FIRST DAKOTA TRAVEL —

**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.

**JANUARY 23 - 31, 2027:**

**WESTERN CARIBBEAN CRUISE**

Take in some much needed sun in January and enjoy the beaches.

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

# TRAVEL HACKS

When we are getting ready for any trip, many travelers ask what types of payment they should bring. I always recommend having **at least three forms of payment**.

- A Visa card
- A Mastercard
- A debit card

Your cards can be swipe, dip, or tap formats. For added security and convenience, load your cards into your digital wallet (like Apple Pay). It's encrypted and doesn't use your actual card number when you tap to pay.

From personal experience, I've had cards not work in different countries—Visa in Paris, Mastercard in London, and even a debit card in Ireland. The reality is, we don't control card readers or systems. Issues can happen anywhere—even at home in places like Walmart. That's why having multiple options is so important.

## I recommend these strategies for your debit card:

- Keep the card locked in your digital banking app for security
- Unlock it only when you're ready to use it
- Withdraw foreign currency from an ATM at your destination's airport
- Lock the card again immediately after use

Think of it like locking your house—you wouldn't leave your door unlocked, so don't leave your debit card open either.

## Before you travel:

- Set travel notices with your bank
- Link your credit cards to Cash Compass in Digital Banking to keep an eye on credit card transactions and balances
- Confirm your cards have no foreign transaction fees

## For couples or travel partners:

Carry different cards. If one card is lost, stolen, or compromised, the other person will still have working payment methods. This simple step can save a lot of stress.

Having multiple payment options isn't just convenient—it's peace of mind and an important part of traveling safely.

# FRAUD TIDBIT

## Continue to be diligent regarding fraud!

Keep your guard up. Be skeptical about everything! Many scams have been around for years and continue to get more sophisticated.

Here are ways that fraudsters are trying to reach out to you:

**Apps:** Fraudsters are creating fake apps that mimic legitimate ones to trick users into downloading and using them. Be very careful when downloading. These fake apps can be used to steal sensitive information, such as login credentials or personal data.

**Text messaging (SMS):** Fraudsters can use text messages to send phishing or smishing scams, in an attempt to obtain sensitive information or install malware on your device. Be careful and don't open any text messages that you don't recognize. If you are not expecting a link from someone, don't click on it.

**Voice calls:** Fraudsters call you impersonating a bank representative or other trusted entities, attempting to obtain sensitive information or scare you. Many times customers come into the bank with the fraudster still on the phone. They are very convincing.

**QR Codes:** Fraudsters use QR codes to redirect you to a fake website or app. Be careful when using QR codes, and only use them for companies you trust.

**IRS - Tax Scams:** Now is a perfect time for scammers to make unsolicited calls claiming to be IRS officials. They demand payment of a bogus tax bill. They convince you to send cash, usually through a wire transfer, prepaid debit card, or gift card. Many IRS scams use threats to intimidate and bully you into paying. They may even threaten to arrest or revoke your driver's license if they don't get the money.

Scammers often alter caller ID numbers to make it look like the IRS or another agency is calling. The callers use IRS employee titles and fake badge numbers to appear legitimate. They may use your name, address, and other personal information to make the call sound official.

Stay alert to scams and ways they are luring you in. Stay calm, and think about what they are asking. Be careful about links and any QR codes that might be driving you to fake sites. Always be cautious.

# ESTATE PLANNING 101

BY TODD WOODS VP - WEALTH AND TRUST OFFICER

We recently teamed up with the law firm Marlow, Woodward and Huff PLLC to host estate planning 101 seminars at our Yankton, Vermillion, and Wagner locations. These seminars touched on the basics of estate planning. One thing we learned is most people don't know where to start. Here are some key points to think about when it comes to your estate.



## A Will

A will is a legal document outlining the wishes for your estate. It's an essential roadmap for your Personal Representative (the person in charge of your estate). This roadmap lays out all the steps to fulfill your wishes after you die. It also states who gets your "stuff" from your real estate and investments, your valuable personal possessions, and the sentimental pieces you have saved.

A will can be as broad or detailed as you like. You can make sure family and loved ones are taken care of, a charity is funded, or even that your beloved pet is cared for. You do not have to give to your descendants equally, either. For example, you may decide to leave your home to your daughter and give your son your retirement accounts.

Wills do have limitations, chief among them is that they do not avoid probate. Probate is a required court proceeding used to settle an estate. This process can be time-consuming and requires your personal representative to wade through local requirements to properly settle your estate. You can avoid probate by creating a trust.

## A Trust

Like a will, a trust sets out specific instructions on how to handle your wealth when you die. Under a trust, you willingly give all of your assets to the trust and create a buffer between you and your possessions. Think of it like an invisible fence for your dog: even though no one can see it, the fence protects them from getting loose.

When you set up your trust, you become the Grantor and, as such, you are "granting" or giving your assets away to someone else. You then name the beneficiaries. Beneficiaries are the people with whom you would like to share your assets, like family, loved ones or even a charity. You may decide who gets what, down to percentages or certain assets. The final piece of a trust is the Trustee. This is the individual or bank who ensures your wishes are followed.

## Beneficiaries

Beneficiaries are people to whom assets are bequeathed. Almost any financial document someone signs today has a beneficiary field—investment accounts, retirement savings, bank accounts, insurance policies, real estate, etc. Most of these documents also allow you to add a contingent beneficiary should the primary one die before you. Fail to do so, and the account will likely need to pass through probate. You want to make sure you keep your beneficiaries updated in case something happens and you are not legally or physically capable of doing so.

## Power of Attorney

There are two main types of Power of Attorney (POA). The first is a legal POA. The second is a healthcare POA. A legal POA is a document that allows the appointed person or institution the ability to act on your behalf if you become legally or physically incapacitated. A healthcare POA is a document that allows someone to make all your medical decisions if you are unable to do so yourself. One thing to remember is that these documents are only effective while you are living. They are designed to give a trusted source the ability to make decisions on your behalf when you can't make them yourself and those benefits terminate when you die.

A trusted professional in your corner can help you manage the moving pieces of your retirement investing journey. Take advantage of your free portfolio review that is a benefit of your FirstPartners checking account. Call us today!

*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. Please note we do not provide tax or legal advice. This is intended for informational purposes and is not intended to constitute legal or tax advice.*

# CARIBBEAN CRUISE

## January 23 - 31, 2027



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Whether you're embracing vibrant island culture or unwinding on pristine beaches, your perfect Caribbean getaway begins the moment we set sail. We will explore two islands in the Bahamas, Cozumel, and the Grand Caymans, each offering unique experiences and a paradise waiting to be discovered. Indulge in delicious local cuisine and immerse yourself in the rhythm of island life. Experience the best of the western Caribbean and see why nothing comes close to this tropical paradise. Email Fran at [frietveld@firstdakota.com](mailto:frietveld@firstdakota.com) today to learn more about this exciting cruise adventure.

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## Meet the Woman Behind the Adventures



As you read this newsletter and see all the beautiful photos on First Dakota Travel's Facebook page or the wonderful itineraries on our website, we wanted to share what is happening behind the scenes. Fran is there for you!

She enjoys traveling as much as all of you. While she is walking right up to a rhino and then encourages you to embrace life's adventures, too. She's not above having a little fun, whether that's getting into a pool of bubbles, riding a longhorn, holding a python, swimming with stingrays, or kissing the blarney stone.

And she is the one you will find at the airport ticket counter, rearranging canceled flights. Or on her phone finding solutions and making sure everyone still gets to their destination. She is the one who carries the backpack containing aspirin, band aids, hand sanitizer, and any other ointments needed for those unexpected mishaps while on tour. She is also the one who has plan B, C, and D readily available when things happen.

That is what First Dakota Travel is all about. We have Fran, who handles all the details. She wants to make sure you are making memories. So when you are travelling with us, you are not just booking a trip. You have someone ready to take you on the adventure of a lifetime. Go to [FirstDakota.com/about/travel-with-us](http://FirstDakota.com/about/travel-with-us) to see where are going next!