

FOR THE LOVE OF TRAVEL!

BY FRAN RIETVELD VP, CUSTOMER RELATIONSHIP MANAGER

 FACEBOOK.COM/FIRSTDAKOTATRAVEL



There are places we see and others we behold. We have been blessed with indescribable wonders that have stopped us in our tracks. We have seen rugged environments, mesmerizing beauty, awe-inspiring views, charming villages, and have met lovely people all over the world.

Some of us are dreaming of travel, some are planning travel, and some have already traveled. Travel is full of mysteries that pull you in and memories that will bring you back.

It was a wonderful experience to get back to the freedom of travel and experiencing different cultures, history, great food, and fabulous wine. I was giddy with excitement as we ventured on our Mystery Trip in July. It had been 16 months since we had traveled. We had 36 adventurous detectives discover new venues. As the travel environment changes daily, we were prepared for every scenario we could think of. Reconfirming our plans during our Mystery Trip was key. We were sometimes the only ones in the museum or restaurant as they opened just for us. This is one of the many benefits of group travel - we can get into places individual travelers are not able to. Many venues had "short-staffed" signs posted and requested patrons to seat themselves or when requesting hotel services, you could be charged up to \$25 for cleaning services. So use those towels more than once. As you venture out, be prepared and reconfirm all your destinations as things are changing daily. Proof of vaccinations and masks are becoming the norm.

Being prepared and organized is critical as we head out on tour. Here are a few bank tools I use to stay on top of my finances no matter where I'm at:

- **Digital Banking** – I log in on my mobile phone to review my transactions while I'm traveling. Anytime something is going on with my account, I receive an alert so I can act on it immediately. My husband Terry doesn't necessarily like that fact but it has saved us a few times. 😞 I can also have a conversation with a banker to research or ask questions by using my digital banking app. It works great while I'm traveling! I can even update my address, cell, and email address in conversations.
- **eStatements** – I have all of our accounts set up on combined eStatements so as soon as I receive an email that my statement is ready and after I have returned from a tour, I log into my digital banking and print my statement so I can balance my account and review and validate nothing is unusual. Using USPS

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AUGUST 2021

FirstPartners

FIRST DAKOTA TRAVEL —
We invite you to join us.

WAIT LIST ONLY:

WACO, TEXAS and IRELAND

JAN 30 - FEB 22, 2022:

AUSTRALIA, TASMANIA & NEW ZEALAND

APRIL 26 - 30, 2022:

WASHINGTON STATE

Tulip Festival, the San Juan Islands, Victoria Island and Bchart Garden. This is a wonderful tour that you won't want to miss. Email or call Fran today!

JULY 18 - 26, 2022:

MARK TWAIN'S MISSISSIPPI RIVER CRUISE

AUG 9 - 19, 2022:

DANUBE RIVER CRUISE

Air special ending soon, email or call Fran for more information.

DEC 6 - 11, 2022:

CHRISTMAS IN BOSTON WITH THE NUTCRACKER

Space is limited to 25 travelers.

Make your reservations early.

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

informed delivery while traveling is a blessing. Go to InformedDelivery.usps.com to allow you to view grey-scale images of the exterior, address side of letter-sized mail pieces. While I'm on tour, I can let Terry know what to expect in the mail.

- **Debit Card** – I manage my debit card transactions through my mobile banking app. I set up my own travel notices in my digital banking. I turn my debit card off if I'm not using it and turn it on when I'm in line ready to pay. I receive alerts anytime my card is used - this really is a great peace of mind when I'm out traveling.
- **Digital Wallet** - I put my debit card and credit cards in my mobile phone wallet so I don't even need to carry my physical card. This way, none of my actual card information is present because in the mobile phone digital wallet it is two factor authenticated and the information is tokenized. While traveling I take a minimum of two forms of payment if not three or four, one being Visa and the other Mastercard. You never know what situation you might run into. Besides having my debit and credit card in my digital wallet, I also carry a First Dakota travel card along with a little cash.
- **Credit Card app** – I also set up alerts to notify me every time my First Dakota credit card is used. I can view my transactions on my credit card app and make payments when my balance gets higher than I want it to be. (When I've shopped too much at all the unique shops on tour!) Having apps for all my financial accounts gives me flexibility while I'm out traveling. I monitor and manage my finances on a daily basis no matter where I'm at!

Let me know how I can assist in helping you protect yourself while you are out discovering new adventures. ❤️ Hugs! - Fran

TRAVEL TIP

When packing use extra large zipper storage bags for your shoes and swim suits. This will keep the rest of your clothes clean and dry.



MYSTERY TOUR - WHERE DID WE GO?

Here is a recap of all we discovered on our Mystery Tour in July. Best of all we saw new places, met new people and strengthened our relationships.

Monday, July 12

- Squirrel Cage Jail - Council Bluffs, IA
- Beatrice Bakery - Beatrice, NE
- Dinner at The Hitching Post restaurant - Abilene, KS

Tuesday, July 13

- Eisenhower Home and Museum, boyhood home and Ike statue - Abilene, KS
- Greyhound Hall of Fame - Abilene, KS
- Prairie Lavender Farm - Bennington, KS
We made fire sticks.
- Coronado Heights Castle - Lindsborg, KS
We had a Swedish lunch with Swedish dancers.
- Hemslöjd (Dala Horse Factory) - Lindsborg, KS
- Dinner at Jillian's Italian Grill - Hutchinson, KS

Wednesday, July 14

- Cosmosphere - Hutchinson, KS
- Hall of Space Museum - Hutchinson, KS
- Justice Planetarium showing - Hutchinson, KS
- Underground tunnels tour - Ellinwood, KS
- Dinner at Airport Steakhouse - Hutchinson, KS

Thursday, July 15

- Museum of World Treasures - Wichita, KS
- Nifty Nut House - Wichita, KS
- Lunch at Carriage Crossing Restaurant & Bakery - Yoder, KS, Family-style meal
- Visited Downtown Hutchinson, KS

Friday, July 16

- Stratataca - Hutchinson, KS
Gallery, train & dark ride
- Ice cream at MJ's Gelato & More - Norfolk, NE

I recommend any of these sites and restaurants if you are heading towards Kansas. We had a great time and look forward to you joining us for a mystery next year. Which way will we go?



WHY TRAVEL?

BY FRAN RIETVELD VP, CUSTOMER RELATIONSHIP MANAGER

Travel is just one way to build and expand on our relationship with you, our FirstPartners Checking account holders. You are the only ones to receive this newsletter. However, 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. Just as other businesses build relationships through coffee groups, seminars, events, etc., we utilize travel as one way to strengthen our relationship with you.

We have all types of tour opportunities for all travelers – even those who are single, widowed, have spouses who don't want to travel, young, and mature alike. We have travelers just beginning to travel and those who have their luggage packed anytime. Our tours are diverse whether you want to cruise, go domestic, international, or motor coach. You never know what surprise or special touch might take place on a First Dakota tour. Travel is exciting; however, the logistics of sending travelers around the world can be downright frightening. One of the benefits of group travel is we take care of all the worries and the details. All you have to do is jump on board and let us take care of you. Travel is ultimately about developing and deepening our relationships with you.

Tours are wonderful ways to create lifetime memories. Travelers who have never traveled outside the U.S. are going to international destinations with us. We work with trusted, long-time vendors to take our tours worldwide with unique and extraordinary adventures. We look for local community activities to connect with people, their land, and environment. We offer trips you may never discover or do on your own accord. Our tours are limited in size, not only giving you a better experience, but it helps us deepen our relationship and keep a pulse on what you like or dislike. If something interests you, get your registration and deposit in early. We have travelers painting, baking cookies, visiting lavender farms, and cranberry bogs. We have found a jail converted into a bed and breakfast with a winery called the "drunk tank." We include out-of-the-box type activities that you would never do or find on your own. That is what creates those lifetime memories and relationships. We are always on the lookout for unique experiences and our travelers love sharing their bucket lists with us. We have shared many hugs and tears of gratitude.

Are you ready to discover new adventures?

First Dakota Travel has never looked more forward to getting away and going on tours. Join with many other optimistic travelers and the wanderlust of discovering new and special sights, experiences, food, and friendships.

IS YOUR PASSPORT UP-TO-DATE?

Great News! Virtually every country in Europe is now open to vaccinated U.S. travelers. If you plan to travel internationally in 2022, please take a look at your passport.

Do you know when your passport expires? If it's even remotely soon, consider starting the renewal process now. Some countries will not let you enter if your passport will expire within six months of your travel. Passport books issued to adults are valid for ten years. Children under 16 are valid for five years.

According to the State Department, it's now taking as long as six months for Americans to get their passports renewed or to get their first ones issued. Pre-COVID, the wait times ranged from six to eight weeks for regular applications and two to three weeks if you paid the expedite fee. Now, even expedited applications are taking up to three months to process. I just received my renewed passport after eight weeks, and that was with expediting. A combination of pandemic staffing issues and backlogs are to blame, as people who let their passports lapse during the travel bans are now rushing to get them renewed.

TRAVELER CHECKLIST

Before traveling abroad, make sure to:

- Get informed about where you are going. Go to travel.state.gov/destination for information about every country in the world. Read the travel advisory and alerts for the countries you will be visiting.
- Get required documents. In addition to your passport, you may need a foreign visa and proof of vaccination. Keep your passport safe while abroad and be sure to carry photocopies of the bio page, your visa, and vaccination card at all times. Make two copies of all documents. Leave one at home with a trusted person and carry the other separately from your original documents. To prevent theft, do not carry your passport in your back pocket, instead keep it close to your body under your clothes, and separate from your money.
- Get enrolled in the Smart Traveler Enrollment Program at step.state.gov so the U.S. embassy or consulate can contact you in an emergency. Receive travel and security updates about your destination.
- While traveling if you have an emergency, contact the nearest U.S. embassy or consulate.
- Get insured for medical, evacuation, and other unexpected expenses.



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ROMANTIC DANUBE RIVER CRUISE: AUGUST 9 - 19, 2022



Leisurely float along the Danube River discovering Europe. Spend a full day in Prague, Czech Republic visiting the 1,000-year-old Prague Castle and St. Vitus Cathedral, then cross the fascinating Charles Bridge to the Old Town Market Square. Take the afternoon and evening to explore this delightful city.

In Regensburg, Germany you will board the Vikings Longship VAR, which will stay at port for the evening. Go on a walking tour of Regensburg to see one of the largest groupings of 13th- and 14th-century church spires, towers, and patrician houses north of the Alps. You will see the 12th-century Old Stone

Bridge, St. Peter's Cathedral, and a number of idyllic courtyards. Arrive in Passau, Germany, at the confluence of the Inn, Ilz, and Danube Rivers. Take an optional tour to explore Salzburg, visit the Italianate Old Town, and see settings from the film *The Sound of Music*. Disembark in Krems and visit Göttweig, a working Benedictine abbey that owns many of the vineyards along the Danube. Spend two days in Vienna, Austria. See some of the city's baroque architecture, including the world-famous Opera House, St. Stephen's Cathedral, and Hofburg Palace. The last stop is Budapest, Hungary, where you will take a panoramic city tour through the more modern Pest side of the city. Journey along Andrássy Avenue and see the 19th- and 20th-century mansions, National Opera House, Parliament Building, and Chain Bridge. Drive through Heroes' Square and learn more about Hungarian history, then cross the Danube and see the beautiful Hungarian Parliament building from Fishermen's Bastion.

Air special ends soon. Go to FirstDakota.com/About/Travel-with-us or your nearest First Dakota location for full details. Space is limited. For more information, call Fran at 605-995-7910 or email frietveld@firstdakota.com.