

BRING ON THE MAY FLOWERS!

BY FRAN RIETVELD VP, CUSTOMER RELATIONSHIP MANAGER

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



April Showers bring May flowers. One of the joys of living in the Midwest is the changing seasons. No matter if it's sunny or cloudy, we can enjoy each day!

Have you started your spring cleaning or spring check-ups? Just as we need health check-ups, our finances also benefit from annual check-ups. Let's start with retirement planning. Do you have questions about retirement no matter your current age? It can be confusing and overwhelming when considering what path to take. Our advisors at First Dakota

Wealth & Trust can assist you and answer questions about planning for the future. They keep pace with the changing rules and market updates. Having a free portfolio review is one of your many FirstPartners account benefits. I encourage you to take advantage of it.

My protective instincts flare when I think about this story I'm going to share. I was driving in our neighborhood late on a Friday night and noticed a car driving on the left side of the road. I'm thinking to myself, "What are they doing?" The car was going slow and opening all the mailboxes on our street. I didn't really think much of it until a few days later, when someone came into the bank and said they had recently moved and hadn't received their stimulus check. **Yikes!** About a week later, I woke up in the middle of the night and looked out our bedroom window and down the street, I noticed a car driving slow opening up mailboxes. **Double Yikes!** If you have the opportunity to create automatic deposits or electronic statements – please consider doing so! With multiple stimulus checks sent in the mail, thieves and scammers are working overtime.

How about reviewing all of your accounts regularly? Checking, savings, CDs, money markets, lines of credit, mortgage, etc. You can start by using your Digital Banking app on your smartphone. This is a great tool to stay in control of your finances. What does the bank have to assist you in protecting your finances? Here are a couple of tools and how I use them.

- **Digital Banking** – I log in on my computer or mobile device to review my transactions. I have alerts set, so if something goes in or out of my account, I receive a text message. When something is going on with my account, I receive an alert so I can act on it immediately.
- **eStatements** – I have all of my accounts set up on combined eStatements, so

Continued on next page



FirstPartners

MAY 2021

FIRST DAKOTA TRAVEL —

WAIT LIST ONLY:

MYSTERY TOUR; WACO, TEXAS;
AND THE CANADIAN ROCKIES

NOV 2021: NEW YORK CITY

Final payment due July 30

FEB 2022: AUSTRALIA, TASMANIA & NEW ZEALAND

Final payment due Oct 1

APRIL 2022: WASHINGTON

Reservation due July 9, 2021, final
payment due Jan 12, 2022

MAY 2022: IRELAND

Final payment due Jan 27, 2022

JUNE 2022: HAWAII

Final payment due Jan 28, 2022

JULY 2022: MISSISSIPPI RIVER CRUISE

Final payment due March 11,
2022

AUG 2022: DANUBE RIVER CRUISE

Final payment due July 23, 2021

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 on these tours and more.

GIVE YOUR HOME A SPRING MAINTENANCE CHECK UP

Inside of home

- as soon as I receive the email that my statement is ready, I log into my Digital Banking to print my statement. Then I balance my account and review and validate nothing is unusual. For the next three months, evaluate what is coming in the mail and determine if you can go paperless in order to stay safe. At a minimum, utilize USPS Informed Delivery. Go to InformedDelivery.usps.com to register. You can then digitally view greyscale images of the exterior of letter-sized mailpieces. You will then at least know what to expect in your mailbox that day.
- **Debit Card** – I manage my debit card transactions through my Mobile Banking app. I block transactions I usually don't do, such as foreign or online transactions. I turn my debit card off if I'm not using it and turn it on when I'm ready to checkout at the store. I receive alerts anytime my card is used.
 - **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. None of my actual card information is on my phone because my card information is two-factor authenticated and tokenized in the mobile phone digital wallet.
 - **Credit Card** – I have alerts to notify me every time my First Dakota credit card is used. I can also view my transactions on my Digital Banking app and make payments using bill pay when my balance gets higher than I want it to be (when I've shopped too much!). If there is an app for any of my credit cards or banking accounts, I utilize them to protect myself. It's like locking my front door - if I didn't, anyone could walk in. So I monitor and manage my finances daily. Protect yourself!

Let me know how I can assist in helping you protect yourself and doing your yearly financial check-up. Hugs! ❤️ - Fran

- Check caulking around windows and doors. Check window and door screens. Adjust or replace if necessary.
- If you have a wood burning fireplace, inspect the flue and clean.
- Test operation of smoke and carbon monoxide detectors and change the batteries.
- Vacuum out bathroom exhaust fans.
- Check pressure gauges on all fire extinguishers.
- Vacuum dryer vent.

Kitchen

- Clean drains with baking soda, vinegar, and water.
- Remove and clean stove hood filters.
- Clean refrigerator, drain pan underneath, and vacuum coils behind unit.
- Clean the inside of your dishwasher. Use a toothpick to clean the spraying arm. Run the unit empty with vinegar one time to remove stains and odors.
- Inspect for separations at sinks and backsplash. Re-caulk if necessary.

Electrical & Furnace

- Inspect electrical lines for secure attachment where they enter your home. Make sure there is no water leakage into your home.
- Make sure you are changing your furnace filter often.
- General furnace inspection: Look for rust, scaling on heat exchanger, and proper flame color.

Outside of home

- Inspect foundation for new cracks; fill if necessary.
- Clean gutters and downspouts for obstructions or leaks.
- Check roof for loose shingles and leaking.
- Clear debris from and around the cooling system.
- Decks should be inspected for rotting wood.

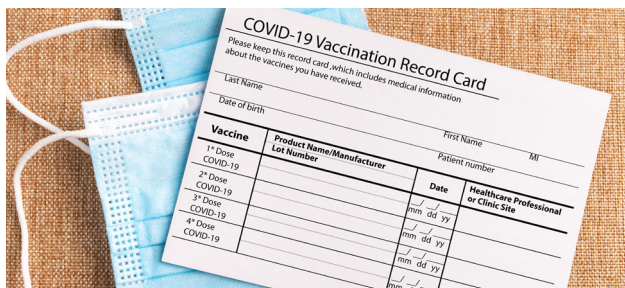
Garage

- Lubricate garage door hardware. Ensure auto-reverse mechanism is working properly.
- Tighten any screws, as needed.
- Driveway should be checked for cracks.

Do you need financial help for repairs? First Dakota has a product for home improvements called **Chequity**: a personal revolving line of credit that accesses the equity you have in your home. It has a variable rate and is easy to use. Write a check on the account for the amount you need. It is perfect for unexpected expenses or timely investments. In addition, as principal is repaid, money again becomes available.

VACCINATION CARD

Did you receive your COVID-19 vaccine? Take a picture of your completed vaccination card and keep on your phone along with a copy of your driver's license and passport. You can create a folder in your photos on your smart phone for safekeeping.



RICH & FAMOUS ESTATE PLANNING MISTAKES

BY TODD WOODS VP, WEALTH AND TRUST OFFICER

What do Elvis Presley, Chief Justice Warren E. Burger, and Walter Cronkite have in common? Poor or no estate planning — mistakes that cost their families millions.

Elvis Presley – *The King of Rock 'N' Roll*

When Elvis died his estate was about \$10,000,000. Due to the lack of proper estate planning, his net estate only left \$2.7 million, a reduction of 73%.

Warren E. Burger – *former Chief Justice of the United States Supreme Court*

Warren Burger was the #1 legal professional in the land. Yet, even he — and his lawyers — missed the move that could have netted his children an additional fortune. Because of the lack of an estate plan, his children were socked with hundreds of thousands of dollars in taxes and court costs.

Harry S. Truman – *33rd President of the United States*

Mr. Truman's estate suffered 38% shrinkage due to federal estate taxes and fees.

Walter Cronkite – *Broadcaster*

Walter Cronkite died at the age of 92. He subjected his family to probate court when he could have bypassed it with a properly funded revocable living trust. Revocable living trusts make sense for many people — millionaires or not.

John Denver – *Singer/Songwriter*

John Denver's failure to name a beneficiary resulted in loss to his daughter of millions of dollars in taxes and even more in tax-free compounding.

Michael Jackson – *King of Pop*

Michael Jackson's trust was all of 21 pages and was never fully funded, defeating the purpose of a trust. Assets need to be transferred into the trust to get the protection provided by the trust. The executor of his estate reported that approximately \$315 million was earned in the year after Michael's passing. As a result of a signed contract with Sony, the estate executors will make \$25 million on that single deal and there are many more deals to come.

It's important you take time to plan the estate you have spent a lifetime accumulating. There's not much point in working to build the assets of your estate if you don't put time into making sure the assets are protected for you and those whom you love and wish to assist. Don't make the "celebrity" mistake that cost them millions. Speak to the experts in the Wealth & Trust Department, at First Dakota National Bank, to help you manage your assets and your estate.

HOW DO YOU PREVENT FRAUD?

- Inspect card reader machines before swiping your card. If you see something suspicious, do not use the machine and report it immediately.
- Cover the keypad while entering a PIN. Look around to ensure no one seems overly curious or is watching you while you are conducting transactions. Be aware of surroundings when conducting transactions.
- Never respond to unsolicited emails or telephone calls. Know that First Dakota will never send an email or call you requesting personal information. We do require your call-in password when you call for information. We want to verify it is you and not a fraudster calling.
- When making purchases online, make sure the website is a secure site. Look for the padlock and validate the website starts with <https://> in the url box.
- Always review monthly statements and report fraud right away.

DEBIT CARD FRAUD CENTER

First Dakota takes fraud seriously! The analysts in our Fraud Center use an intelligent risk management system that monitors, detects, and prevents on-going debit card fraud. When possible fraud is detected, a fraud analyst will try contacting you. They will never ask for any personal information, they will only want to know if the transaction(s) in question is fraudulent.

The Fraud Center will text, email or call you. Do we have your current cell phone and email address on file? Check on your Digital Banking under settings to see what information we have. Submit updates using Digital Banking. If you cannot be reached, the card will be blocked. **The number for the Fraud Center is 1-800-237-8990.** Put this phone number in your contacts as "First Dakota Fraud Center" so when you do receive a text or phone call you know who it is. When you call the bank we will ask for a password. This is for your protection so we know who we are talking with.



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GIVE YOURSELF A SPRING CHECK UP



Spring is a great time to evaluate and take time for you. We all know how important it is to pay attention to our physical and mental health. When we don't, our productivity goes down, stress goes up, and bad things happen more easily. Here are just a few tips on things you can do to help yourself.

1. Get plenty of sleep: Sleep allows your body and mind to recharge, leaves you refreshed and alert when you wake up. When you are well-rested, you will be better able to do the critical thinking necessary each day.

2. Stay hydrated: Water helps us think, focus, and concentrate better to be more alert. When we are hydrated, we have more energy. Water also flushes the toxins from our body, as well as aids in digestion.

3. Eat healthy: It can be challenging to eat healthy when you are on the go. The biggest thing is to plan ahead. A well-balanced diet provides all the energy you need to make it through the day, as well as the nutrients you need to stay healthy and strong. Making sure you eat well can make a huge difference. Just think, an apple or banana goes great with a sandwich and also makes a great snack during the day.

4. Reduce stress: Stress can result in increased illness and injury. You need to take time for yourself. Things like a simple walk, turning off your phone or iPad, stepping away from a task, or taking a deep breath all help. We all know it is hard to take the time when you are busy, but the benefits can make you more optimistic, happier, and even visit the doctor less.

Spring and summer are busy times and we just want to make sure you take time for yourself. No matter how stressful, how difficult, or how strenuous - each season passes. We just want you to keep safe and healthy.