

WISHING YOU THE BEST!

BY FRAN RIETVELD VP, CUSTOMER RELATIONSHIP MANAGER

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



Happy Holidays! The last couple of years have been out of the ordinary, to say the least. My hope in the coming year is you will treasure every second you have with your family and friends. "Never take any opportunity for granted" has been my motto since March 2020. Unfortunately, we don't have a crystal ball to tell us what our future holds. So love big and live life to its fullest!

As always, we value your feedback on the financial benefits you would like to see from First Dakota and what's on your adventure bucket list. FirstPartners is an account that builds on relationships whether you have a loan, deposit, mortgage, trust, or investment relationship with us – our FirstPartners account benefits you. The bottom line is we want your account to work for you! So tell your friends about your FirstPartners account. I want to mention a few of your account benefits in the event you haven't had a chance to take advantage of them:

- Set up alerts on your debit and credit card – this is a great way to take control of your account and prevent fraud. My family thought I was way 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 put those alerts on, Mom." Yeah – one for Mom. I challenge you now to set up and manage all your alerts in your Digital Banking. Instantly knowing what's happening with your account can provide you with peace of mind and security!
- Here's something else to think about. Before handing over a check – know who you are handing it to. Your name, address, routing number, account number, and signature are readily available. 🙄 Another option might be to use your debit card. You have control of when, where, and how you are using your card. With alerts, you receive notifications when your card is used. I pay our cell phone bill monthly with my debit card. I receive an alert when it is paid and also when it comes out of my account. Then I can notate it in my check register. (Yeah - old school). 🐜
- Validate we have your updated phone and email address to notify you regarding unfamiliar charges on your account. Our fraud team will send you a text. If you don't reply, an email will be sent and then a phone call. So, it is for your protection to update your mobile phone and email address so we can

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NOVEMBER 2021

FirstPartners

FIRST DAKOTA TRAVEL —

Let's do some traveling in 2022.

FEBRUARY 2022: AUSTRALIA, TASMANIA & NEW ZEALAND
2 spots left

APRIL 2022: WASHINGTON
6 spots left

MAY 2022: IRELAND
2 spots left

JULY 2022: MISSISSIPPI RIVER CRUISE
6 spots left

AUGUST 2022: DANUBE RIVER CRUISE
4 spots left

SEPTEMBER 2022: CANADIAN ROCKIES
4 spots left

DECEMBER 2022: CHRISTMAS IN BOSTON
The Nutcracker Ballet and the Newport Mansions

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

contact you. You can validate your personal information in your Digital Banking under settings. As a reminder, never give out your Social Security number, account number, PIN number, birth date, or any personal data over the phone. Only when you have called the trusted number yourself should you give your data. Legitimate companies do not ask for your personal data over the phone. If something doesn't feel right, hang up and call direct!

- Set up your own travel notices in your Digital Banking, along with turning your debit card on or off when you are standing in line to checkout. When traveling - have a minimum of three forms of payment with you. You never know what can happen. Those payment options could be: VISA – First Dakota Debit Card, MasterCard – First Dakota credit card, Travelcard – there is no personal information tied to it, and a little cash.
- Set up your accounts on combined eStatements so you will have all of your accounts on one statement. As soon as you receive an 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. At a minimum, set up an email notice of what you will be receiving in the mail by going to Informed-Delivery.usps.com. This free service will allow you to view greyscale images of the exterior, address side of letter-sized mailpieces. That way, you receive an email of what you are expecting in the mail each day.
- Document your financial and personal wishes on our Financial Information Locator. You can find it on our website FirstDakota.com/about/travel-with-us at the bottom of the page. Keep it in a secure place where your trusted spokesperson can locate it, such as a safe deposit box or safe. They don't need to know what's on it. They just need to know where to find it!

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

Travel happens to be only one way 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 tour. All you have to do is jump on board and let us take care of you.

Our tours are limited in size to 25-30, not only giving you a better experience but for us, as tour directors, so we can deepen our relationship and keep a pulse on what you like or dislike. Tours are filling up fast, so if something is of interest, get your deposit and registration in soon.

Please see the front page for upcoming tours and the number of available spots we have left. Let me know at frietveld@firstdakota.com if you would like more information. I can email you one of our trip presentations.

We are always on the lookout for unique experiences. Let us know what is on your wish 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 and wish you a wonderful holiday season with renewed excitement for travel.

Hugs! ❤️ - Fran

KEEP BELONGINGS SAFE

Planning and executing your big travel adventure is exciting. We often need a lot of supplies and resources to make the experience go smoothly. But, how do we keep all of the items we bring with us safe while on our trip? Check out this list of tips on how to keep both yourself and your items safe.

- **Don't take more than necessary** - Over packing is a struggle many of us deal with. Only taking necessities will help you cut down on the number of things you need to keep track of while you're gone.
- **Use the safe in your room** - Most rooms in both hotels and on cruises come equipped with a small safe. Some items you may want to consider locking up in your safe include cash, your passport, expensive jewelry, and other valuables that you won't need for your day.
- **Don't make yourself a target** - It is a good idea not to carry all your valuables on you as you explore your travel destination. Make sure you consider the setting and occasion that you are dressing for before leaving your hotel or apartment for the day/night. Try not to stand out.
- **Spread out your valuables** - Cash, jewelry, and even travel documents should all be spread out between your travel bags. Make copies of your travel documents and put a copy in each of your travel bags, including your carry-on.
- **Invest in concealment bags** - Many bags can be clipped around your neck, chest, or even waist and slipped under your clothing. These will help you keep important items close to your body and out of sight from the rest of the world.
- **Don't forget travel protection** - It's always a good idea to prepare yourself with travel protection before any trip you go on. Not only might it help with health issues or travel delays, but it may also be able to help you in the event that something is stolen or gets lost. The unexpected is why First Dakota Travel includes travel protection in all of our tours. Safe travels!

THE BEST WAY TO PACK LIGHT FOR ANY TRIP

Packing light for your future trips doesn't have to be a challenge if you approach it with the right mindset. With a bit of ingenuity, you can pack for a week or more and still fit everything you need into your small roller suitcase or weekender duffle bag.

The key is efficiency. You only need to take the bare-bones necessities. Before we get started, keep in mind these benefits of packing light:

- If you are traveling for business or are flying internationally, many airlines will allow you to carry on additional bags as long as they fit in the overhead compartments.
- Shipping bags to your destination ahead of time is so easy nowadays. Use FedEx/UPS/DHL and if you are traveling on business, your company may have corporate discounts on these services. Services such as Luggage Free can also do this for you.

Here are some tips on how to pack light:

- Start with a packing list of essentials (and stick to it).
- Use vacuum bags or roll your clothes tightly to save space. Use every inch of packing space.
- Don't take laundry items with you. When you wash your clothes, buy supplies at your destination, or take advantage of hotel cleaning services.
- Get a small toiletry bag and pack only the essentials. Get travel sizes of everything. You can buy TSA-approved travel containers to store your shampoo, etc.
- Only take essential medications, like prescriptions. Ditch any items in the 'just in case I need it' category; you can generally get these at your destination if you need them.
- Jewelry is not your friend while traveling. Unless you are attending some fancy ball or social event, don't wear jewelry at all. Wear a set of 'everyday' jewelry to the airport.
- Don't take books, take a Kindle or similar e-reader. They are thin, light, and hold hundreds of books!

Packing your clothing:

- Choose clothes that are as wrinkle-free as possible.
- For trips longer than 3-4 days, you still only need to bring 3-4 outfits. Make sure they all coordinate and mix/match them throughout your trip. Include 3 pairs of socks and underwear.
- Only pack 1 or 2 pairs of shoes (remember you will be wearing one pair to the airport.)
- Don't pack thick or heavy clothing – opt instead for lightweight or technical winter clothing for those colder trips.
- Jeans are not your travel friend. They generally do not pack well. Only pack one pair, if necessary.
- One pair of pajamas.
- A lightweight jacket. Wear this to the airport, if possible.

Pro tip: If your clothes take up more than 1/2 of your bag, you are bringing too much. You can do laundry on the road! Most accommodations will have either laundry facilities at the site or nearby.

Pack shoes at the bottom, heel to toe, along with other heavier items. Look at the weather report and pack accordingly. Plan outfits and bring only those items that you can mix and match with other items. By doing this, you can essentially turn four outfits into eight!

For toiletries, use TSA-approved travel-size bottles for ALL of your shampoos/lotions/makeup. If you can get any toiletry at your destination, there's no need to pack it. For your electronics: the most you should take is your phone and ONE other device such as an iPad or laptop. Pack them safely away from your toiletries in case of leakage.

Rule of thumb: The 'what if' game will get you in trouble. As you pack, if you ask yourself, "but what if I'll need this?" Trust me; you won't. If you have to ask yourself this question, it is not an essential item. Leave it at home. On the off-chance you need it, you can buy it or borrow it when you get there.

HOLIDAY SMILES

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

- What is a Christmas tree's favorite candy?
- Orna-mints!
- What do you call a cat sitting on the beach on Christmas Eve?
- Sandy Claws.
- What do you get when you cross a Christmas tree with an apple?
- A pineapple!
- Where does Santa keep all his money?
- At the local snow bank.



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CREATING STRONGER TRAVEL MEMORIES

The hustle and bustle of travel sometimes leave us returning home from our trips with blurred memories. We arrive home with a suitcase ready to be unpacked, souvenirs for our loved ones, and lots of pictures. But did we make time to create and capture those beautiful moments in our minds? Try these tips for creating strong travel memories.

Step Out of Your Comfort Zone – Dance when you would usually stay seated. Try a new local food. Take the snorkeling tour. Ride a longhorn. Those moments are always the most memorable. Even if you don't like the food or you step on your dance partner's feet, it will be a memory to reflect on and a story to laugh about.

Engage Your Senses - Stop, listen to the noises around you, smell the air, and touch something close to you. Wherever you are, pause and take full notice of all your senses. I promise this trick will help you to remember that moment for years to come.

Allow Giant Expressions of Emotions - Have you ever walked by a street performer and just really enjoyed their performance? Or tasted a dessert that made your mouth water for the next bite? When these things happen, don't hold back your feelings of joy; instead, allow yourself to express the emotions of those moments.

Review or Journal the Day at Bedtime - When you get in bed at night, take time to walk through everything you did that day. A reminder of the day always helps for future recall. Many travelers choose to journal at the end of the day, which allows them to recall the day's events as they are writing and save a hard copy for future reference.