

# WE ARE IN THIS TOGETHER!

BY FRAN RIETVELD VP, CUSTOMER RELATIONSHIP MANAGER



Hello, friends! I hope this finds you well as summer ends. Summer is behind us and the beautiful, colorful fall months are ahead of us. Even though it makes me sad to see summer go, I enjoyed some memorable times with family and friends. I went boating, yes - cleaned closets and deep cleaned, along with relaxed and enjoyed the beautiful warm summer days on the patio. Even COVID-19 could not keep me from having summer adventures!

It has been six months of COVID-19 changes and new procedures. I've taken on a new motto during this time, "keep a positive attitude and roll with the punches." Exploring and adventure are there for the taking. We just need to add a few precautions.



The Kentucky Derby will have to stay on our bucket list for a while longer. We tried two different times to go and due to COVID-19 - that did not happen. Therefore, I guess I will keep my Derby outfit for a while longer. 🥳 It is a great trip with lots of pageantry and southern experiences. We will see about trying this trip again in the future.

A couple of lessons learned, be flexible with your plans and mindset in case things change. Have trip protection insurance. Generally, you do not plan a trip with the intent of canceling it. That is why we include trip protection insurance in the event you should get sick and cannot make your trip - you are covered. Once we pay final payments for a tour and if something should happen, where travelers are not able to go on the trip; travel insurance has been our protection. For the past 30 years, we have utilized Travel Insured services with no issues.

We always want to hear from you. Feel free to share stories and photos of your journeys and destinations on our First Dakota Travel Facebook page! Let's flood our page with happy times spent with family and friends.

Friendships do not thrive by chance; it takes warm-hearted, energetic, fearless, and passionate friends, such as yourselves, who come together and embrace the love of each other. The word "together" has never felt as important as it does now. Even though this year, we won't be able to come together at our Fall and Winter Customer Appreciation events, I am so **thankful** for each of you and look forward to the time when we can come together again. In the meantime, stay safe - and enjoy the journey no matter where it takes you! - Fran ❤️



OCTOBER 2020

## FirstPartners

### FIRST DAKOTA TRAVEL —

Let's do some traveling in 2021. Here are just a few great get-aways we have planned.

#### JANUARY 2021: ALL-INCLUSIVE CANCUN

Book this trip by October 19, 2020 and take \$450 off the published rate.

#### LATE FEBRUARY 2021: FLORIDA INCLUDING KEY WEST

Take a winter adventure. Your memories of Florida and the Keys will last a lifetime.

#### APRIL 2021: ARIZONA

Book this trip by December 17, 2020 and take \$250 off the published rate.

#### JUNE 2021: IRELAND

Learn more about this trip through a recorded travel preview. Email Fran at [frietveld@firstdakota.com](mailto:frietveld@firstdakota.com).

#### JULY 2021: ALASKA

This cruise and land tour provides you a complete experience of Alaska and its beauty.

Go to [FirstDakota.com/about](https://FirstDakota.com/about) for details on these tours and more.

# WHAT CAN DIGITAL BANKING DO FOR YOU?

Digital Banking at First Dakota is a powerful way for you to manage your money and do your banking online or from your mobile device. You may have heard us call this Internet Banking, Online Banking, Mobile Banking or Mobile/Online Banking. No matter what you call it - Digital Banking gives you immediate access to account information, the ability to move money between accounts, and the opportunity to manage your finances at your fingertips. Best of all, Digital Banking is free!

With Digital Banking you can check balances, view checks, view statements, make deposits, transfer funds, make loan payments and so much more. We want to focus on a few features to help you monitor your account:

## **eStatements:**

eStatements are an electronic version of your paper statement. You can access your eStatements at anytime through Digital Banking. You don't have to wait for the mail or have the risk of someone stealing your statements. And you can view up to 18 months of statements. This is just one way to monitor your account.

## **Establish Alerts:**

In Digital Banking you can set balance alerts or transaction alerts for each account. A balance alert lets you know any time your balance falls below and/or goes above a dollar amount you set. A transaction alert notifies you when a deposit or withdrawal posts to your account over the dollar amount set. In Digital Banking, select an account, tap on Settings, then Alert preferences. When setting up each alert, you can choose how you want to be notified.

## **Card Management:**

Card Management via Digital Banking provides you the ability to stay informed and be in control of every transaction made using your First Dakota debit card. With Card Management, you can:

- Add travel notices
- Temporarily lock your card
- Report your card lost or stolen
- Establish alerts for your debit card

To set a travel notice, go to Settings, then click on Travel notices. For other card management controls, go into the account with the debit card, tap on Card Management, then follow the prompts.

Our Digital Banking has several options that can help you stay on top of your accounts. We wanted to provide you with a few tools to help you manage your accounts and keep your account information safe.



## OCTOBER IS NATIONAL CYBERSECURITY AWARENESS MONTH

Did you know... there are currently 4.8 billion Internet users - over 62% of the world's population. And with COVID-19, many more homes, schools and businesses have become more connected than ever. That is why it is important for us all to work hard and protect ourselves from Cyber Criminals. We have included a number of tips and tricks in this newsletter to help you stay safe and not become an identity theft victim.

## WHAT CAN I DO?

We have taken substantial measures at First Dakota to protect your identity and your accounts. We want to give you a few tips on how to protect yourself:

- Do not provide financial information such as checking and credit card numbers, or your Social Security number, unless you know the person or organization.
- If your bills or bank statement include questionable items, don't ignore them. Instead, investigate immediately for possible fraud.
- Pull your credit report at least once per year to verify information and check for falsely opened accounts in your name.
- Add a fraud alert to your credit report to protect yourself.
- Report lost or stolen checks immediately.

# FACEBOOK PRACTICES AND TIPS

Protecting your identity is very important! Identity theft and social engineering are the fastest growing crimes in the United States. And social media outlets such as Facebook are a place that identity thieves can start gathering your information. Here are a few practices and tips on how to protect your identity on Facebook.

**Keep the About section as generic as possible:** When you register for Facebook, you are required to enter a lot of personal information. We highly recommend you change your privacy setting to be extremely generic. We realize you like to share your birthdate, where and when you graduated from high school, etc. Unfortunately, all the information in the about section is information that identity thieves can use to steal your identity. We highly recommend you review your information today and make some changes. On your mobile phone, follow these instructions:

- Open your Facebook app and log into your account. Tap the menu icon (the three horizontal lines).
- Scroll down and tap Settings and Privacy. Tap Settings. Each phone is different, so look to see where you can edit your basic or about information. It can be in your account settings or privacy settings.
- Now go through each line and see what you can make generic.
- In the Education, we recommend removing the years you graduated.
- In the Places Lived, we recommend to keep this as generic as possible, maybe not even listing any of these.
- In Contact Information, choose Only me in the phone number section, so you are not sharing your phone number.
- In the Basic Information, choose Only me for your birthday. Then you are not sharing your birthday or age.

**Trips away from home:** When you broadcast your vacation dates, you are telling people your house is empty and unwatched. Always post photos from your vacation when you return.

**Inappropriate photos:** Inappropriate photos posted on Facebook can cost you a job or worse. Even deleted photos can come back to haunt you. It is possible that the deleted photo's direct URL could be saved and the photo could still be accessed.

**A picture of a check:** Businesses have been wiped out of funds due to payees posting a picture of a check on Facebook. By posting a picture of a check, a fraudster now knows the bank routing number, the bank account and the individual/company's contact information.

Facebook and social networking are all about sharing. So something you think is in confidence can easily be shared and then shared again, and before you know it, someone you don't even know has your personal information. "When in doubt, leave it out" is a good motto to follow. And always remember that anything you share has the potential to be leaked in some way.

## WHAT IS A FRAUD ALERT

A fraud alert notifies potential credit grantors to verify your identity before extending credit in your name in case someone is using your information without your consent. We encourage you to add a fraud alert message to your credit report if you suspect that your identification information has been or could be used fraudulently.

It's easier than it used to be to place a "fraud alert" on your credit report. When you make a toll-free call to any one of the three major credit reporting companies – Equifax, Experian or TransUnion – that company will notify the other two.





# TO SHRED OR NOT TO SHRED?

Can someone legally dig through your trash looking for tasty credit card receipts, account numbers, or your social security number? When you throw something in the trash, it is available to anyone willing to overlook the disgusting smells and textures of your trash.

What should you shred? The easy answer—anything that has a signature, account number, social security number or medical and legal information.

Here are a few suggestions:

- Address labels from junk mail and magazines
- ATM receipts, bank statements, canceled checks
- Birth certificate copies, expired passports and visa's
- Credit reports, investment documents, tax forms
- Documents containing passwords or PIN numbers
- Pay stubs, employment records, report cards
- Luggage tags, used airline tickets, travel itineraries
- Pre-approved credit card applications
- Utility bills

Check out [FirstDakota.com](http://FirstDakota.com) to see if there is a shred day near you. Events in some locations have already happened.



225 Cedar Street  
PO Box 156  
Yankton, SD 57078  
ADDRESS SERVICE REQUESTED

US POSTAGE  
PAID  
Yankton SD  
57078  
Permit No. 16

## CANADIAN ROCKIES - VANCOUVER TO JASPER RAIL

SEPTEMBER 28 - OCTOBER 7, 2021



Join us for a wonder that will last a lifetime! We will start in Vancouver and visit the Vancouver Lookout, a 360-degree view of one of the most beautiful cities in the world. Then board the Rocky Mountaineer train to see the rushing waters of Hell's Gate in the Fraser Canyon and the steep slopes and rock sheds along the Thompson River. The train will travel along the shores of Kamloops Lake. On our way to Jasper National Park, we will visit Mount Robson, the highest peak in

the Canadian Rockies. Our next stop is the Columbia Icefield to experience an Ice Explorer ride on the Athabasca Glacier. We will experience the Glacier Skywalk with a glass-floored observation platform that extends nearly 100 feet out over the Sunwapta Valley. Then off to Yoho National Park which offers magnificent natural wonders like the Spiral Tunnels, the turquoise serene waters of Emerald Lake, and the natural Rock Bridge spanning the Kicking Horse River. Captivating Banff National Park is a must see, along with the breath taking surroundings of Lake Louise. The Banff Gondola is a spectacular eight-minute gondola ride to the top of Sulphur Mountain. There is so much natural beauty packed into this 7-day tour and some areas can only be traveled by train.

Go to [FirstDakota.com/About/Travel](http://FirstDakota.com/About/Travel) with us or your nearest First Dakota location for full details. Space is limited. Email Fran, [frietveld@firstdakota.com](mailto:frietveld@firstdakota.com), to receive a recorded travel preview of this tour.