

SUMMER ADVENTURES – READY?

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With higher gas prices, maybe you are staying closer to home or venturing out across the state on a road trip. No matter where you are off to this summer, being prepared and organized is critical as we head out. 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 a text or email alert so I can act on it immediately. My husband Terry doesn't necessarily like that fact, but it has saved us more times than not. I always know when he's been at Cabela's. 🐼 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 phone number, and email address in the Conversations section in my Digital Banking app.

eStatements: I have all of our accounts set up on combined eStatements. 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 that nothing is unusual. Using USPS Informed Delivery while traveling is a blessing. I get an email with a thumbnail of what is being delivered that day. While I'm on tour, I can let Terry know what to expect in the mail. I keep my email notification until I physically receive the mailpiece. You can sign up at InformedDelivery.usps.com.

Debit Card: I manage my debit card transactions through my digital banking app. I can set up my own travel notices. I lock my debit card when I'm not using it and unlock it when I'm in line, ready to pay. I receive text or email alerts anytime my card is used—this really is a great peace of mind when I'm out traveling. Store your cards in an RFID sleeve to protect from wireless skimmers. An RFID sleeve is a protective pouch designed to shield contactless credit cards, debit cards, and passports. It acts as a physical barrier, blocking the radio frequencies used by skimmers.

Digital Wallet: I put my debit and credit cards in my mobile wallet so I don't even have to carry my physical cards. This way, none of my actual card information is

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

present, because the mobile phone digital wallet 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, including Visa and Mastercard. You never know what situations you might run into or which card equipment you might encounter. Besides having my debit and First Dakota credit card in my digital wallet, I also carry cards that swipe, dip and tap along with a little cash. Using my mobile wallet is even more secure, as my card number is encrypted, so whenever I tap my phone, the encrypted number shows on the receipt.

Credit Card: I also set up alerts to notify me every time my First Dakota credit card is used. I can view my transactions through my digital banking and make payments when my balance is higher than I want it to be. (When I've shopped too much at all the unique shops on tour!) Being able to view all my financial accounts through my digital banking gives me flexibility while I'm out traveling. I can even see my Target and Gap cards in my First Dakota digital banking app. I monitor and manage my finances daily, no matter where I am!

Having options while traveling is key because you never know when a vendor's equipment may not work. Even when shopping locally, having options reduces stress, like when you forget your wallet, you can always use your phone. 😊

Let me know how I can assist you in protecting yourself while you are out discovering new adventures.

~ Hugs! ❤️ Fran

FRAUD TIDBIT

Fraud affects every generation, anyone from 18-100. It doesn't matter your age. Scammers are good at what they do and they prey on our emotions. Keep your guard up and be skeptical about everything! Here is a list of types of fraud, techniques, and ways to protect yourself.

Types of Fraud

- Imposter
- Email compromise
- Tech support – popup screens on computers and digital devices
- Romance / Relationship
- Grant / Lottery
- Grandparent

Common Fraud and Identity Theft Techniques

- Checks
- Cryptocurrency
- Providing personal information to scammers
- Synthetic identities
- Theft and personal betrayal
- Public resources and dumpster diving

What can you do to protect yourself?

- Educate yourself
- Use trusted websites and contacts
- Review accounts daily through digital banking
- Sign up for eStatements
- Set-up alerts in digital banking
- Pay bills via bill pay in your digital banking
- Treat your credit and debit cards like cash
- Secure your phone and personal information
- Don't overshare information on social media
- Monitor and protect your credit

What do you do if you fall victim to fraud?

- Keep a level head
- Consult reliable resources—bank, accountant, local police department, credit bureaus, etc.
- Watch for red flags: incorrect info, urgency, vague references, etc.

Key Takeaways

- Scammers and thieves do not discriminate
- Don't beat yourself up
- Think twice
- Be skeptical
- Don't click on text or email links unless you have verified they are reliable. Be careful, even if they appear to come from your family and friends. Spoofing and scamming can take place without you even knowing it.

TRAVEL HACKS

Maximize your luggage space and breeze through the airport with these highly actionable and clever travel packing hacks:

- **Maximize dead space:** Stuff socks, underwear, and small chargers inside your shoes to save space and help them keep their shape.
- **Wear your heaviest items:** Save precious luggage weight by wearing your bulkiest jacket, hoodie, and heaviest shoes on travel days.
- **Start packing early:** Start about a week ahead of your trip by planning out your outfits, reviewing your packing list, etc. No matter how much you think you thrive on last-minute packing, it always causes unneeded stress.
- **Plan with outfits, rather than options:** Pack by outfit (dinner night 1, beach day 2, etc.). Having the full outfit including shoes and accessories planned out ahead of time also helps with the "what do I wear?" debate! Win-win.

A PLAN IS A MAP FOR EVERY DOOR

As you may or may not know, my husband, Terry, is a funeral director. He has witnessed the following story many times and I think it is important to share with you. This could be you or it could be your children that it happens to.

A daughter came into the funeral home to pay her mother's funeral expenses. The appointment ended the way most of them do. Paperwork was signed, a quiet handshake at the door. The daughter left and went to her car.

Fifteen minutes later she was still in the parking lot. She had not moved. Then she came back into the funeral home and broke down before she could finish a sentence. She was in her mid-fifties. The only daughter in the family. The one who had been handling everything since her mother died.

She thought the funeral would be the hardest part. Her mother had been prepared for what came next. A spiral binder with every account written out by hand. A password manager her daughter helped her set up two years ago. Both of them thought that would be enough.

The daughter spent the last three weeks since the funeral finding out it was not. What she described was supposed to be a time for her to mourn. Instead it had been the hardest three weeks of her life.

It started when she tried to access her mother's bank account. Username right. Password right. The screen asked for a six-digit verification code. The code went to her mother's email. It was an email address the daughter had never seen before. An old AOL account she had not known her mother still had. She had thought her mother only used Gmail. It was the only email they had ever written to each other on. The daughter spent forty-five minutes that afternoon trying to figure out if the AOL account was still active. It was not.

The checking account had her mother's Social Security being direct deposited. The mortgage was being paid out of it. There were three credit cards attached to the checking account. The daughter could not log in.

She called the bank the next morning. The banker was kind. The bank could note her mother's death in their system, which would freeze any new charges. They could do nothing else until she had letters of testamentary from probate court. The probate process could be eight to twelve weeks.

During those weeks, the auto-payments would keep coming out of an account the daughter had no access to. The credit cards would keep renewing. The streaming services would keep charging. She would have to call each company individually to cancel each one.

The next thing the daughter tried was her mother's iCloud. Fifteen years of family photos. Her grandmother. Her own wedding. Her two children growing up. Every birthday her mother had ever hosted. Username worked. Password worked. Apple wanted a two-factor authenticator code. She did not know the code. After three wrong attempts, the account was locked. She called Apple. The agent told her there was nothing they could do. Her mother had not named her as a legacy contact. Fifteen years of digital family history was gone.

And so it went, account after account. Username right. Password right. Locked behind a verification email she did not have. Locked behind a two-factor code she could not access. Locked behind a security question she had no idea how to answer.

In 2026, the username and the password are not enough. You either have the full access chain written down, or you are locked out. Ask yourself one question. What will your loved one find on the day they have to start this process. If the answer is a binder, a folder, a list of passwords, or a shared document, you are leaving them with the same chain that the daughter in this story is trying to climb back through. It is not a plan. It is a list. A plan is a map of how to access two-factor authenticator codes. So think about your accounts and write down all the steps to access. A starting point for this process could be our financial locator at www.FirstDakota.com/about/travel-with-us.

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LET'S TALK MORE ABOUT DIGITAL WALLET

I'll be honest—my digital wallet has gone from a convenient “nice-to-have” to something I use almost every day. It's basically my physical wallet, just on my phone. I can make purchases, store airline tickets, and pull up event tickets without digging through a bag or worrying about forgetting my wallet. And the best part? Transactions are faster, safer, and just easier.

If you haven't tried using a digital wallet yet, it only takes a few minutes to get set up:

Step 1 - Choose your wallet app: Most smartphones already come with a digital wallet built in. If not, you can download one for free from your app store.

Step 2 - Add your payment method: Follow your digital wallet directions to add your First Dakota debit card and First Dakota Mastercard. Your information is securely encrypted. You can also add any other eligible cards you use regularly.

Step 3 - Verify your identity: There may be a quick verification step from your bank or card issuer—just to make sure everything is secure.

Step 4 - Start paying: In stores: Just hold your phone near the contactless reader. Online: Select your digital wallet at checkout. In apps: Choose the wallet option and you're good to go.

That's really it. Digital wallets are changing the way we pay—less hassle, more security, and more convenience in one place. If you've been thinking about trying a digital wallet, this is a great time to make the switch.