

GROUP TRAVEL - TRY IT!

BY FRAN RIETVELD VP, CUSTOMER RELATIONSHIP MANAGER

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Have you ever wondered why people travel in a group or try group travel? There are many reasons, but the main one is they enjoy sharing experiences with like-minded travelers like themselves. A true bonding occurs when a group of travelers comes together and experiences adventures. Funny phrases or quotes tie the group together long after returning from their adventure. New friends and old acquaintances rekindle friendships. Couples deepen their relationship by sharing experiences with others. Young and old share their wisdom and youthfulness with each other.

I have been privileged to witness many of these bonds happening over the years. Check out some of our adventures together. Here are a few photos from recent tours. Won't you join us? ~ Hugs! ❤️ Fran



Kenya - February 2024



Hawaii - January 2024



Nashville - December 2023



Spain and Portugal - September 2023

MARCH 2024

**FIRST
PARTNERS** 

FIRST DAKOTA TRAVEL —

APRIL 6 - 12, 2024:
CHARLESTON & SAVANNAH

MAY 3 - 17, 2024:
**15-DAY MEDITERRANEAN
CRUISE**

MAY 26 - JUNE 7, 2024:
ALASKA LAND & CRUISE TOUR

JULY 23 - AUGUST 3, 2024:
SHADES OF IRELAND

SEPTEMBER 18 - 25, 2024:
**CANYONLANDS OF SOUTHERN
UTAH**

The beauty is indescribable.

OCTOBER 6 - 10, 2024:
EXPERIENCE ALBUQUERQUE
The International Balloon Fiesta.

DECEMBER 5 - 10, 2024:
MONTREAL AND QUEBEC CITY
Experience the holiday magic.

MAY 26 - JUNE 6, 2025:
EASTERN GERMANY
Be surprised! See sights you
haven't seen before.

JULY 23 - AUGUST 3, 2025:
**TAHITI AND THE SOCIETY
ISLANDS**

Welcome to Paradise!

SEPTEMBER 17 - 27, 2025:
SCOTLAND
Experience the marvel of Scotland!

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.

SPRING CLEANING

Embrace the spirit of new beginnings this Easter season by taking the opportunity to reflect on and evaluate your estate plan. Ensure your estate plan aligns with your wishes.

Take a look at your beneficiaries. You have the flexibility to select individual people, groups, organizations, or trust accounts. Also, remember the beneficiaries you choose will carry on your legacy.

Does your will and estate plan include a financial power of attorney and medical directive? Your financial power of attorney will help with financial decisions on your behalf when you are unable to make them yourself. Consider someone who will fulfill your wishes to the best of their ability. A medical directive gives another person the legal authority to make medical decisions on your behalf if you become incapacitated. These are hard things to think about, but you will have peace knowing you have taken care of this portion of your plan.

Also, save your loved ones time and stress by giving them your email, social sites, website domains, digital banking information, etc. If you don't want them to know it now, write the information down on our financial locator and keep in a safe place that they can locate later. The financial locator is available on our website at FirstDakota.com/about/travel-with-us.

Your estate plan is a living, breathing entity. If you haven't started a plan, now is a great time to start thinking about it. If you have an established plan but haven't reviewed it lately, now is the best time to dust it off and make updates.

FRAUD TIDBIT

Millions of people use online dating apps or social networking sites to meet someone. Instead of finding romance, many find a scammer trying to trick them into sending money. Over 45,000 Romance Scams were reported to the FTC from January-September 2023, estimating over \$809 million lost.

What is a Romance Scam?

Romance scammers create fake profiles on dating sites or contact you through popular social media sites like Instagram or Facebook. The scammers strike up a relationship with you to build trust. Soon they want to email, call, or message you off the platform. They say it's true love, but live far away. Then they start asking for money. Maybe it's for a plane ticket to visit you. Or emergency surgery. Or something else urgent.

All scammers, not just romance scammers, want to get your money quickly. And they want your money in a way that makes it hard for you to get it back. They'll tell you to wire money, put money on gift cards and give them the PIN codes, send money through a money transfer app, or transfer cryptocurrency. Scammers pressure you into acting immediately by needing money urgently. But it's a scam. **The bottom line is never send money or gifts to a sweetheart you haven't met in person.**

Spoofed Phone Numbers

Although not frequent, fraud victims have informed our Fraud Department they have received a call or text requesting them to type a "code" on their phone.

Using a spoofed number that appears to be from a trusted company, threat actors contact customers to input a "code" into their phone or risk losing their ability to make calls or some other threat. Sometimes, they indicate that inputting this number will prevent fraud. For example, the threat actors request that the victim's input *72 and a 10-digit phone number. The code *72 is the call forwarding mechanism for Verizon. If a victim is a Verizon customer and inputs it with a 10-digit phone number, all calls from that point on are forwarded to the new number. The victim has no idea. Other banks have reported this tactic being used during account takeovers to authenticate once suspicious transactions. To reverse this, the victim must dial *73 by itself.

As always, please educate yourselves, your friends, relatives, and your neighbors. Fraud is highly prevalent and all around us. Stay vigilant and continue to monitor your accounts.

TRAVEL HACKS

A pillbox is the secret to storing your jewelry. Sure, there are fancy jewelry boxes, roll-up bags, and all kinds of expensive options. But why go complicated when you can go simple? Cheap and cheerful, the plastic pillbox is normally used for organizing medicines into days of the week or times of the day. But they have another vital use when traveling - jewelry storage! Just snap each compartment shut, and the items will travel safely and securely.

Planning on a few different outfits that require different accessories? Pairs of earrings and rings will fit neatly into the pillbox compartments, taking another travel stress off your shoulders.

HOW TO MONITOR YOUR ACCOUNTS

Take monitoring your bank accounts seriously. Fraud is rampant and the best defense starts with you. Review your accounts often by reviewing your digital banking to see what is coming in and out of your account. If something doesn't look right, contact your banker immediately. It may save you from fraudulent charges.

I strongly encourage you to use the alerts and card management function in digital banking. Between work and keeping up with my family, I need any extra help I can get managing my accounts. With the account alerts, you can set up balance and transaction alerts. Each type of alert notifies you of what is going on with your account. Another great tool is the card management function, which gives you complete control of your debit card. You can turn your card on or off at any time. You can block certain transactions. When traveling, you can add travel notices, so you have full use of your card.

Use your digital wallet with your debit card tied versus handing over your physical card. The digital wallet can be easily loaded to your mobile device (phone or watch). Your card information is encrypted, so you won't see any card information such as card number, expiration date, or name. It is easy and safe to use.

Be cautious about who you hand or mail a physical check to. Your name, address, bank routing, account number, and signature are all on your check. Trust who you are giving your checks to. If you order checks, minimize to one order at a time to safeguard against lost or stolen checks. They can get stolen out of your mailbox or your home and you may not even realize it until quite some time later. At the same time, the fraudsters are running rampant with your account information.

Sign up for any eStatement options you can. You will receive an email when your statement is available then you can go directly to your account to log in and review your statement. If you don't have a locked mailbox, at a minimum sign up for informed delivery. An easy way for thieves to get their hands on your information is through mail theft. W2s, statements, checks, etc., are all desirable to criminals trying to steal your identity or produce fraudulent checks.

We're all human, right? Sometimes we forget to check our mailbox daily, mail gets delivered to our neighbor, or sneaky 'porch pirates' grab our mail/packages. To help combat this, you can stay in the know by signing up for the USPS's Informed Delivery service, which offers an email preview of your mail and packages scheduled to arrive each day. Through this service, you know exactly what to expect or can report missing items directly to USPS. Note – with Midwest weather, some items may be delayed. Not interested in updates? Signing up and opting-out is highly recommended as criminals can sign up for informed delivery at your house if you have not already signed up. This allows them to see what will be arriving in your mailbox. Yikes! The convenience of a simple sign-up (name, address, and a few security questions) is great for consumers but also attracts bad actors. For more information, go to www.usps.com/manage/informed-delivery.htm.

Having multiple payment options available at all times can save you embarrassment and frustration. Sometimes a vendor's equipment doesn't accept your card, whether it is a swipe, dip, or tap. I have been to Paris and my Visa card has not worked. I have been to London and my MasterCard has not worked. I have been to Ireland and my swipe card did not work. I have a minimum of three forms of payment with me at all times, whether I'm in my hometown or anywhere around the world.

If you are not currently enrolled in digital banking, I encourage you to do so. You can either stop at your location to have a banker help you or you can enroll right now using your mobile phone, tablet, laptop, or desktop computer.

- **On your mobile device**, go to your app store and download our First Dakota eMobile app. On the login screen, click on the "First time user? Enroll now" link and complete the required information.
- **On your desktop**, go to FirstDakota.com, and in the upper right hand corner click on the down arrow next to Login. Click on Online Banking, this will take you to the login screen. Click on the "First time user? Enroll now" link and complete the required information.

When you log in for the first time, you will be asked to set up two-factor authentication to safeguard your accounts.

SOUTHERN UTAH



The rugged majesty of the national parks of southern Utah is indescribable. The enormous, colorful, and unusual rock formations give witness to the glorious side of the power of Mother Nature. This tour includes five national parks. We will start our journey in Salt Lake City, then travel to Moab, Utah, where we will venture to Canyonlands, Arches, and Capitol Reef National Parks. We will enjoy a raft trip on the Colorado River, which will take us from the epic vistas of red sandstone monuments and mesas into magnificent canyons with 320 million years of geologic history. We will travel south along Utah's Highway 12 Scenic Byway, which will take us to Bryce Canyon National Park. Our last park will be Zion National Park, then on to an evening in Las Vegas. You don't want to miss the beauty and fun activities of this tour! Register today.



225 Cedar Street
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Yankton, SD 57078

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SHRED DAYS ARE COMING

As you prepare your taxes this year, we encourage you to clean out old files. Most First Dakota communities will once again offer free shred days. The general rule of thumb is most documents should be saved for seven years. However, if in question, please contact your tax preparer, accountant, or attorney. Let us help protect you from identity theft.

<u>Location</u>	<u>Date</u>	<u>Time</u>	<u>Address</u>
Yankton	Tuesday, April 23	11:00 am - 3:00 pm	1800 Summit Street, Yankton (across from YHS)
Pierre	Thursday, April 25	12:00 pm - 2:00 pm	322 S Coteau Street, Pierre
Mitchell	Monday, April 29	12:30 pm - 3:00 pm	1712 N Main Street, Mitchell
Vermillion	Tuesday, April 30	9:00 am - 11:45 am	1110 E Cherry Street, Vermillion
Elk Point	Tuesday, April 30	12:30 pm - 2:00 pm	117 W Main Street, Elk Point
Beresford	Tuesday, April 30	3:30 pm - 5:00 pm	1208 W Cedar Street, Beresford

Containers at Bank Location

<u>Location</u>	<u>Start Date</u>	<u>End Date</u>	<u>Address</u>
Chamberlain	Friday, April 19	Wednesday, May 1	201 N Courtland Street, Chamberlain
Kimball	Friday, April 19	Wednesday, May 1	200 S Main Street, Kimball
Parkston	Friday, April 19	Wednesday, May 1	113 W Main Street, Parkston
Salem	Friday, April 19	Wednesday, May 1	301 N Main Street, Salem
Wagner	Friday, April 19	Wednesday, May 1	10 High Avenue SW, Wagner