

YOUR NEXT ADVENTURE

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



Spring is just around the corner! With the days getting longer and the warm weather approaching, it's the perfect time to start thinking about your next adventure. Have you traveled with First Dakota before? If not, I'd love to share what makes us unique.

Beyond the amazing people you'll meet and adventures you'll experience, I am here to ensure your experience is seamless every step of the way. My role differs from that of a travel agent; I'm a travel host. With the help of my trusted


vendors, I create unique, all-inclusive tours, and then share them with you. We offer multi-day trips, as well as longer domestic and international tours.

Once you sign up with your deposit and insurance premium, you'll never have to wonder where to go for answers — I'm just a call or email away. In the weeks leading up to departure, I'll host a zoom meeting to cover all the details, provide important documents, and make sure you feel fully prepared for your trip.

On the day of departure, we'll pick you up from one of our designated pick-up locations, and you'll have our full support throughout the entire journey. If issues arise, I will be there to help. You can follow me through airports, and not worry about where to go, how to get through customs, or how to get to the hotel. If a flight is canceled or hotel rooms aren't ready, I will adjust our itinerary and make the problem disappear sometimes without you even knowing. And if you need to file an insurance claim, I'll take care of that for you as well. All of this is what sets First Dakota Travel apart from other groups!

Please take a look at our upcoming tours listed to the right. We truly are going to some amazing locations. Since our last newsletter, we have added the Smoky Mountains, Finland, and more information will be coming about Japan. If you sign up for the Smoky Mountains or Finland tours by Tuesday, April 1, you will receive a \$100 discount. Plan to take advantage of this discount.

I hope you will adventure with us and join a tour soon. Are you looking for a tour that we haven't offered? Let me know! Email me today at frietveld@firstdakota.com to tell me where you want to go next!

~ Hugs!  Fran

MARCH 2025

FIRST
PARTNERS 

FIRST DAKOTA TRAVEL —

MARCH 26 - APRIL 3, 2025:
THE BEST OF MADEIRA

APRIL 22 - 28, 2025:
AMISH COUNTRY AND VIRGINIA
BEACH INTERNATIONAL TATTOO

MAY 26 - JUNE 6, 2025:
EASTERN GERMANY

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

AUGUST 23 - 29, 2025:
SMOKY MOUNTAINS

Let's bring the history and magic
of the Smoky Mountains to life.

SEPTEMBER 17 - 27, 2025:
SCOTLAND

Immerse yourself in the rich culture
and stunning scenery.

OCTOBER 24 - NOVEMBER 2,
2025: PARIS AND NORMANDY
A celebration of history, art, food,
and French customs.

DECEMBER 6 - 11, 2025:
NEW YORK CITY

We are thrilled to be going to
New York City at Christmas time.

JANUARY 16 - 23, 2026:
FINLAND

Join us for an adventure to the top
of the world!

APRIL 2026:
JAPAN

More information coming soon.

Go to [FirstDakota.com/about/travel-with-us](https://www.FirstDakota.com/about/travel-with-us) or email Fran at frietveld@firstdakota.com or call 605-995-7910 for details.

FINLAND

January 16 - 23, 2026



Join us for an adventure to the top of the World! Explore all that Finland has to offer including two nights in glass igloos to view the spectacular Northern Lights.

Here are a few highlights of this tour, and you will discover why Finland has been ranked as the "World's Happiest Country."

- Stay two nights in Helsinki. Take in the magnificent architecture, Michelin-starred restaurants, and intriguing points of interest.
 - Travel to magical Ivalo, Lapland, north of the Arctic Circle.
 - Visit a reindeer farm to feed the reindeer and embark on a reindeer sleigh ride.
 - Go on a dog sled ride.
 - Visit Santa Claus Village.
 - Walk along the actual Arctic Circle line.
 - The beauty and adventure is indescribable.
- Sign up by **April 1, 2025** and receive a **\$100 discount**. Don't miss this trip of a lifetime!

FRAUD TIDBIT

Continue to be diligent regarding fraud!

Keep your guard up. Be skeptical about everything! Many scams have been around for years and continue to get more sophisticated.

Fake URLs:

Take a look at these examples.

- maybank2u.com is not the same as maybank2u.com
- citibank.com is not the same as citibank.com

The first one is correct, the second is from hackers. The "a" in the second url is a cyrillic alphabet character. Substituting Cyrillic characters for Roman letters that look similar, such as the lowercase "a," hackers can direct you to a fake website.

How to protect yourself with fake URLs:

Be aware and careful anytime emails or links are sent to you. Be leary about clicking on links unless you are sure it is from a person you know or trusted source. Call direct to verify before clicking on any link.

IRS - Tax Scams:

Con artists make unsolicited calls claiming to be IRS officials. They demand payment of a bogus tax bill. They convince you to send cash, usually through a wire transfer, prepaid debit card, or gift card. There may even be "urgent" callback requests through phone "robo-calls," or phishing emails. Many IRS scams use threats to intimidate and bully you into paying. They may even threaten to arrest or revoke your driver's license if they don't get the money.

Scammers often alter caller ID numbers to make it look like the IRS or another agency is calling. The callers use IRS employee titles and fake badge numbers to appear legitimate. They may use your name, address, and other personal information to make the call sound official.

Stay alert to scams that use the IRS as a lure. Tax scams can happen at any time of year, not just during tax time. For more information visit Tax Scams and Consumer Alerts on IRS.gov.

How to protect yourself from IRS scams:

Be careful which phone calls you answer. Stay calm, even though the call may be threatening. Also, shred any paperwork not needed for tax preparation. First Dakota shred days are coming soon. To find an event in your area, go to FirstDakota.com/shred-day.

TRAVEL HACKS

Beginning May 7, 2025, every state and territory resident will need to present a REAL ID compliant license/ID, or another acceptable form of identification **for boarding ANY commercial aircrafts**. The card must be REAL ID compliant unless the resident is using an alternative acceptable document such as a passport or passport card.

Visit your state's driver licensing website to find out exactly what documentation is required to obtain a REAL ID. REAL ID-compliant cards will have a particular marking (gold or black star, gold or black circle with a white star inside) on the upper top portion of the card.

JET LAG

Jet lag can be a killer. No one wants to spend their vacation sleeping the day away when you should be out exploring. The combination of skipping across time zones combined with grueling flights can be tough to battle. Here are some thoughts and tricks to consider to make it easier to adjust to the new time zones, both on the way there and returning home.



Start Adjusting ASAP

This is a simple trick, but it can do wonders. It's all about starting the process of adjusting to your new time zone as soon as humanly possible – before you even get there.

When you get on the plane, set your watch to the time of your final destination. Constantly look at it, tricking yourself to believe that you are already in your new time zone. It might still be daylight here at home on the tarmac, but over in Australia it's already nighttime. Live by the false time on your watch.

Sleep when it's bedtime, or as close to bedtime as you can. Wake yourself up when it's morning in your destination. By doing this, you'll start the adjustment process even before you arrive. And especially when you're skipping across five-plus time zones, that head start can make a world of difference.

Take Melatonin

When your watch tells you it's time to sleep, you may need some help. Melatonin is what you need. Melatonin is an all-natural sleep aid, so it's not habit-forming like other prescription or over-the-counter medications. It's something our bodies produce, and an extra dose of melatonin from a pill or capsule can help give your body a nudge. And that gives it an important purpose in defeating jet lag.

Melatonin also helps reset your circadian rhythms, your body's internal clock that tells you when it's time to be alert and when it's time to sleep. So, when you need to convince your body to adjust to the time, melatonin can be a powerful tool.

Stay Hydrated

Drink water. Then drink some more. Then drink even more. And then just one more glass. Flying at 35,000 feet dehydrates you, and dehydration is a major factor behind jet lag. You should drink as much water as you can to help dull that impact.

Buying water at the airport isn't cheap, but it's worth it. And don't be afraid to stop your flight attendant or press the call button to ask for another cup. Hydration is that important. On that note, don't overdo it with alcohol or coffee on the plane either.

Force Yourself to Stay Up

I get it. You're tired after traveling for what seems like forever, and you just want to lay down for a bit. But let's be honest. We both know your short nap is going to turn into a deep sleep, and you'll wake up at 3 a.m. wondering where you are.

The final key to beating jet lag is to tough it out once you've arrived. If you can stay awake until a normal bedtime in your new destination, your odds of adjusting to your new time zone will skyrocket. Get outside in the fresh air and sunlight. Grab a coffee or four coffees, if needed. Do whatever you can to stay awake. The last thing you want to do is take a "quick" nap before supper or to go to bed early.

Build these "can't miss" items into your first-day itinerary to make sure you're not a party pooper. Your body clock will thank you for it. And so will anyone traveling with you!

CASH COMPASS



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ADDRESS SERVICE REQUESTED



Cash Compass gives you unprecedented visibility of all your accounts* including those outside of First Dakota.

- View your spending
- Establish a budget
- Customize categories
- Manage cash flow
- Set financial goals
- View net worth
- Link external accounts*

Log in to Digital Banking. Select the three horizontal lines in the upper left corner. Click on Insights and get started from there.

* External accounts are visible in Cash Compass once they are linked.

Member FDIC

European Travel Requirement

Starting in mid-2025, U.S. citizens will need to apply for an ETIAS (European Travel Information and Authorization System) before visiting most European countries. This is not a visa but a quick online authorization that will be required for entry. Don't worry, this change has **not gone into effect yet!** When ETIAS begins, I will notify anyone affected by this and will provide specific instructions in advance about how to apply.

Here are a few FAQs:

- **What is ETIAS?** It's a new electronic travel authorization required for U.S. citizens and travelers from other visa-exempt countries. It's meant to improve security and streamline entry into Europe.
- **When does it start?** The system is expected to go into effect in mid-2025. You will apply before your trip once it is officially launched.
- **How do you apply?** The application will be online, takes only a few minutes, and requires a valid passport, an email address, and a debit or credit card for payment.
- **What's the cost?** The fee is expected to be €7 (about \$8 USD), and once approved, your ETIAS will be valid for up to three years (or until your passport expires.)
- **Which countries require ETIAS?** Nearly 30 European countries will require this authorization, including France, Italy, Spain, Germany, Greece, Finland, Norway, and more.
- **How long does approval take?** Most applications will be processed within minutes, but it's recommended to apply at least a few days before travel to avoid any last-minute issues.