

WELCOME TO THE WINDY SEASON!

BY FRAN RIETVELD VP, CUSTOMER RELATIONSHIP MANAGER

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



Let's hope spring is here with less wind, more rain, and beautiful blooms. As we spring into our new season, it's always a good idea to quickly review your financials. One of your FirstPartners checking benefits is a "free portfolio review" with our Wealth & Trust Department. So what does that mean? First, it's a great exercise to get some perspective on what and how much you may need in retirement. It's well worth your time. Start by completing your "financial information locator sheet" found at [FirstDakota.com/about/travel-with-us](https://www.FirstDakota.com/about/travel-with-us) and bring all of your pertinent information

to your portfolio review meeting. A complete listing of your assets is the best way to review your entire portfolio. A great place to start is to bring the last two statements of all of your investments.

During your review, our Wealth & Trust representatives will walk through scenarios giving you different retirement options. They have software available to give you projections on what to plan for and think about throughout retirement, which is great for providing perspective!

1. **What is a Portfolio Review?** A one-time meeting with a First Dakota Wealth & Trust officer to review investments, assets, and estate planning documents
2. **How long will this take?** This meeting could take anywhere from 30 minutes to an hour
3. **What should I bring?** Retirement account statements, investment statements, CDs, insurance portfolio, and your trust or will documents
4. **Who can I contact to schedule something like this?** Any of our First Dakota Wealth & Trust officers or you can call me. I would be happy to make an introduction

Let's travel! There is a lot of demand, so get ready!

As part of the 30th anniversary of our FirstPartners checking account and our travel program, we plan to celebrate with a couple of one-day mystery trips. Our first one was on May 7. We carefully plan our day trips to ensure they are packed full of as much food, fun, and education as possible. This first mystery day trip had pick-up spots in Mitchell and Salem before spending the day in Sioux Falls throwing axes, then off to the Washington Pavilion for a themed lunch before taking in the "Come from Away" production. If you haven't heard the story of

Continued on next page

MAY 2022

FIRST
PARTNERS 

Member FDIC

FIRST DAKOTA TRAVEL —

JULY 18 - 26, 2022: MISSISSIPPI RIVER CRUISE

Mark Twain's River Cruise
Redwing, MN to Alton, MO

AUGUST 9 - 19, 2022: DANUBE RIVER CRUISE

This journey on the "Blue Danube" is one you are sure to love.

SEPTEMBER 27 - OCTOBER 6, 2022: CANADIAN ROCKIES

Some areas of this tour can only be traveled by train.

DECEMBER 6 - 11, 2022: CHRISTMAS IN BOSTON

The Nutcracker Ballet and the Newport Mansions
A true festive wonderland.

JANUARY 5 - 28, 2023: AUSTRALIA & NEW ZEALAND

Let's go "Downunder" as we cruise on the Norwegian Spirit.

FEBRUARY 20 - MARCH 1, 2023: FLORIDA

Discover the hidden jewels of Florida.

APRIL 21 - MAY 1, 2023: PACIFIC COASTAL GETAWAY CRUISE

Join us on the Norwegian Jewel.

SEPTEMBER 5 - 18, 2023: SPAIN AND PORTUGAL CRUISE

Cruise the Atlantic Coastline.

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.

Gander, Newfoundland, check it out! It is a wonderful human interest and kindness story that will warm your heart. Then we were off to Grille 26 to taste test our First Dakota beer and have dinner before venturing home. With 17 locations in 12 communities, it takes a better part of a day to pick up passengers, so we are doing a second one-day mystery trip. The next is scheduled for Thursday, July 14. Details and reservation information are included on the back page. Where will we go, and what will we do?

Adventure Tours

Have you always wanted to explore the world but don't know where to begin? Well, I have the solution for you. Let ME handle all the planning for you! Our adventures offer you the chance of a lifetime to see the world like you've never seen before. Our tours range in length from a few days to a few weeks. I always put together an all-inclusive package (tour, transportation, lodging, entertainment, gratuities, air, experienced and highly qualified travel professionals, and meals — with a few on your own so you can choose your own food experience). So, sit back, relax, and join me for an opportunity to explore more than you thought possible. Our trips fill up fast, so if something interests you, get your reservation and deposit in right away. I look forward to exploring the world with you!

Before COVID, we were able to include travel insurance as part of our tour package and price. We are no longer able to offer it in the package price starting March 1, 2023. For trips after March 1, I will include a travel insurance flyer with the tour information for you to purchase in addition. I highly recommend purchasing travel insurance. In the 30 years we have been offering travel, we have processed at least one claim per trip, if not more. Travel insurance gives you peace of mind in case something unexpected happens. It is an important part of your trip. Knowing this is a new process for all of us, we will work through it together.

Change is in the air. There seems to be a happier, more uplifting spirit amongst our FirstPartners customers these days. I am enjoying having you stop by in person to sign up for tours, filling the lobby with laughter, chatting about the good ole days, happy voices calling me on the phone to request trip information, and seeing the tours fill up quickly. It is so exciting to dream about travel again!

"Travel makes you joyful, happy, free, and human."

So, let's go! It is time to stretch your legs, dust off your bags and explore unknown places. We all need to escape the daily stress of life and find a new destination where we can kick back and enjoy our surroundings.

It's all about change right now. Are you ready? Isn't it about time! So where can I take you? Be sure to check FirstDakota.com/about/travel-with-us to see if I can help you fill your days with amazing and unique tours!

Please call or email frietveld@firstdakota.com with questions you may have or to sign up for one of the many upcoming tours we have to offer.

Hugs! ❤️ - Fran

COVID EFFECT ON FRAUD

When the pandemic's stay-at-home orders ground everything to a halt, the impact hit credit and debit card users. Credit and debit cards fueled digital transactions. As consumers shifted their purchasing to mobile and online payments, criminals were right behind them. According to some estimates, around one-third of U.S. consumers were affected by fraud during the pandemic. Alarmingly, almost 80% of all U.S. fraudulent transactions are Card Not Present (CNP) transactions.

What can you do to fight CNP fraud

The increase in CNP fraud has heightened the need to step up efforts to identify and combat all fraud.

1. Educate yourself about the risks of CNP fraud. Be aware of CNP activity and the importance of closely monitoring credit card charges and statements in a timely manner.
2. Be aware of fake websites designed to mimic legitimate organizations. Be mindful of the rising sophistication level of these phishing efforts. It has become increasingly challenging to differentiate imposter sites from legitimate ones. As these instances increase, be diligent about your security measures by checking things such as a website URL and its contact page to ensure its legitimacy. Blatant spelling and grammar errors are often a sign that the site is fake.
3. Keep a constant eye on unusual activity in your accounts. While this may seem obvious, reviewing on a regular basis will put you at ease - monitor by using your digital banking app and setting up alerts on your accounts.

CNP fraud has been around for many years. Yet, the high adoption of digital payments over the past 24 months has increased this fraud to new heights. You can fight this. Timely reminders can help you stay safe.



Check out the One Day Mystery Tour on the back page. If interested, mark your calendar for May 26 to make your reservations.

Join us at the Zoo!

As we celebrate First Dakota's 150th Anniversary and FirstPartners 30th anniversary, we invite you and your family to join us at the Great Plains Zoo. We will pay your family's admission and provide a light picnic lunch. You are welcome to invite your children and/or grandchildren to join you. No one is ever too young or too old to enjoy a day at the Zoo!

Stop at your First Dakota location to pick up your Zoo Passes by Friday, May 27.

Date:	Saturday, June 4
Zoo Times:	10:00AM - 2:00PM
Picnic Lunch:	Served from 11:00AM - 1:00PM Picnic Area
Address:	805 S. Kiwanis Avenue, Sioux Falls

You can arrive anytime between 10:00AM and 2:00PM. You can come and go throughout the zoo as you like. The zoo remains open until 4:30PM. Zoo passes are necessary for admittance.





ONE DAY MYSTERY TOUR



225 Cedar Street
PO Box 156
Yankton, SD 57078

US POSTAGE
PAID
Yankton SD
57078
Permit No. 16

THURSDAY, JULY 14

Phone reservations start on **Thursday, May 26 at 9:00AM**. No early reservations accepted for this tour.

This one day trip is full of unique and interesting stops and our goal is to surprise you with secret places and adventures you don't know about.

We need 24 people to sign up to make this trip go. Our only pick up is in Yankton. This tour includes:

- 2 Meals
- Deluxe Motor Coach Transportation
- All Attractions
- Bus Driver Gratuities
- Guaranteed fun - bring your walking shoes

Price (per person): \$190.00

This is the only tour and reservation notification.

ADDRESS SERVICE REQUESTED

AND THE CELEBRATION HAS STARTED!

First Dakota National Bank started in Yankton and is recognized as the first bank in the Dakota Territory. There were some private banks that existed before First Dakota was founded in 1871, but it is the oldest bank still in operation. Predating the gold rush era by a few years, the history of First Dakota is filled with many interesting stories. Early bank records show accounts for officers serving with General George Custer, who came to the Yankton area in the early 1870's. Other historic bankbooks show financial records of steamboats that traveled the Missouri River. First Dakota was chartered under the laws of the Dakota Territory on December 7, 1872.

For 150 years, we've sought to support local dreams and communities with dependable banking. And we've built some incredible relationships along the way. That's why we are dedicating 2022 to the countless customers who have trusted First Dakota all these years. Here's how we are celebrating with you.

- **Give a Ford F-150:** Help us by nominating a deserving person or organization to win a new Ford F-150 pickup. Tell us who is making a difference in your community. Tell us about the mission of an organization, a community leader, a dedicated volunteer, an unsung hero, and all they are doing for your area and community.
- **Try Dakota Thirst or Cash Flow:** We partnered with Ben's Brewing Company to bring you two new beers. Best of all, \$1 of every can purchased goes to the South Dakota Community Foundation's Stronger Communities Fund. This fund will be a way First Dakota can give back to people, organizations, and communities that make this such a fantastic place to live and grow.
- **Anniversary Cookbook:** Help us explore not-so-secret or secret recipes that celebrate our South Dakota way of life. If you have a favorite recipe to share, go to FirstDakota.com/cookbook to submit.



Go to FirstDakota.com to see how we are celebrating in 2022!