

FALL SPECTACULAR

BY FRAN RIETVELD VP, CUSTOMER RELATIONSHIP MANAGER

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




Greetings! As the days grow shorter and the air takes on a crisp, refreshing bite, there's an undeniable thrill in the transition from summer to fall. This shift is more than just a change in weather—it's a celebration of nature's stunning transformation and a time to indulge in life's cozy, comforting aspects. For many, the change in seasons also signals a return to routine and a chance to embrace new beginnings. Schools are back in session, and there's excitement in the air as people settle into familiar rhythms. Whether starting a new project, diving into a favorite book, or simply enjoying the warmth of a sweater, fall invites us to find joy in the small, everyday moments.

As we bid farewell to the carefree days of summer, we open ourselves up to the rich, textured experiences that fall brings. So, let's embrace the changing season with open arms and a full heart, ready to enjoy autumn's beauty and warmth.

As I reflect on the past few months and how quickly time passes, I can't help but remember the wonderful experiences I've had with family and friends. One of the highlights of my summer was spending time with family, friends and traveling with like-minded people who share the same experiences in their daily lives as I do.

We have had many requests for mystery trips and one-day trips. This year, we put together a mystery trip in October for 7-nights, 8-days with a 3-night hotel stay. We did not meet our minimum amount of travelers, so we had to cancel. We have visited and uncovered many places and states over the past 32 years since our program started. Unfortunately, we are running out of places to visit in our state or neighboring states, so we wanted to venture to new locations. We planned to see some fall colors and Halloween sights. With fuel costs continuing to rise, motor coach costs are expensive. But what better way to discover new venues and adventures than with like-minded travelers? We may have to repeat some of our mystery stops from the past. We'll try again next year to see where we end up.

We have some great trips scheduled for 2025. Contact me to learn more about them and how you can discover some really great places within the United States and internationally. I would also love to hear of places you want to visit.

~ Hugs!  Fran

OCTOBER 2024

FIRST PARTNERS 

FIRST DAKOTA TRAVEL —

NOVEMBER 14, 2024:
BROWN FAMILY CHRISTMAS
Delightful kickoff to the season.

DECEMBER 4 - 10, 2024:
MONTREAL AND QUEBEC CITY

FEBRUARY 15 - 28, 2025:
PANAMA CANAL CRUISE

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
See sights you haven't seen.

JUNE 22 - 28, 2025:
NEW ENGLAND
Explore by road, rail, and sail.

JULY 23 - AUGUST 3, 2025:
TAHITI & THE SOCIETY ISLANDS
Welcome to Paradise!

AUGUST 12 - 19, 2025:
MONTANA - BIG SKY COUNTRY
See the untouched wilderness!

SEPTEMBER 17 - 27, 2025:
SCOTLAND
Marvel at the beauty!

OCTOBER 24 - NOVEMBER 2, 2025:
PARIS AND NORMANDY
Experience history firsthand.

DECEMBER 6 - 11, 2025:
NEW YORK CITY
Don't miss this!

Email frietveld@firstdakota.com or call 605-995-7910 for details.

MONTANA

AUGUST 12 - 19, 2025

Montana has a way of capturing the imagination and stealing hearts, and yet it means something different to everyone. The name Montana comes from the Spanish word *montaña*, which in turn comes from the Latin word *montanea*, meaning "mountain," or more broadly "mountainous country."



Some come for the untouched wilderness and wildlife. Others want to experience the culture of the old west. Be mesmerized by the soaring peaks and electric blue lakes of Glacier National Park, where you feel



like you've stepped into a postcard. As you journey from dramatic mountains to sweeping prairies, you'll see that Big Sky Country is more than just a nickname: It's really the only way to describe the endless wonders of this incredible state. Email Fran at frietveld@firstdakota.com or give her a call at 605-995-7910 to learn more about this fascinating tour!

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 drivers licensing agency 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.

FRAUD TIDBIT

Fraud Alerts & Credit Freezes

Have you reviewed your credit report lately? A couple of my credit cards have alert options that will give me notices of new credit using my social security number, new addresses, breaches, and dark website information. A few years back, my email address was found on the dark web so I started monitoring and trying to be diligent about watching my credit report.

This past month, I received another alert that my social security number is on the dark web. Yikes! I immediately put credit freezes on all three credit bureaus. It's actually quite simple.

You have to go to all three credit bureaus:

- **Equifax**
[Equifax.com/personal/credit-report-services](https://www.equifax.com/personal/credit-report-services) or call 800-685-1111
- **Experian**
[Experian.com/help](https://www.experian.com/help) or call 888-397-3742
- **TransUnion**
[TransUnion.com/credit-help](https://www.transunion.com/credit-help) or call 888-909-8872.

I was able to set up an account or sign in to my account for each credit bureau and place a freeze. What does that even mean? Placing a freeze restricts access to my credit report and helps prevent identity theft. You'll need a PIN or password to place or lift the freeze. It's free, available to anyone, and lasts until the freeze is removed. Especially if you are not looking to get credit anytime soon, it's well worth your peace of mind to place a freeze on your credit to save yourself from identity theft and all the aggravation of cleaning it up. I recommend you do this today!

Digital Banking

I know I talk a lot about Digital Banking, but I want you to know Digital Banking is truly your friend and a powerful resource for you to fight fraud. In addition to having immediate access to your accounts, you also can do the following:

- Establish balance and transaction alerts
- Add a travel notice when traveling
- Manage your debit card - turn your debit card on or off at any time
- Deposit a check when you can't get to the bank
- Use your digital wallet with your debit card tied

If you haven't had a chance to utilize these services in Digital Banking, I recommend you try them today or talk to a Banker to get more details.

HOW TO TAKE BETTER PHOTOS

Smartphone edition.

Picture this: You return from an amazing trip or spending time with friends and family. You begin scrolling through your photos, only to find they are lackluster. Maybe they're blurry, too dark, or not what you wanted at all. So how do you take better smartphone photos?

Most people aren't carrying a physical camera anymore because they already have their phone. Despite the amazing photography capabilities of the technology in our pockets, many people end up asking themselves this question.

Here are some quick and easy tips for improving your photography.

Tip 1: Rotate Your Phone

Most people's instinct is to take pictures the same way they hold their phones: vertically. But most often, horizontal photos will allow you to capture more of what you're trying to capture and less unused space, such as the sky or the ceiling. So, the first step to taking better photos is to hold your phone horizontally instead of vertically. Note there are exceptions to this rule, such as when you're trying to photograph something exceptionally tall, taking someone's portrait, or shooting a vertical video for a platform like TikTok.

Tip 2: Stop Zooming In

When you zoom in on most smart phone cameras, you'll notice that the image quickly grows blurry and pixelated. That's because smartphone camera lenses often have a fixed focal length; in other words, they can't magnify the image for a true optical zoom like traditional camera lenses can. They merely make one part of the image bigger on your screen. You can achieve the same effect by cropping the image afterward. Newer smartphones with multiple lenses may enable you to employ a true optical zoom, but these can only take you so far. So, if you want to zoom in on an object, don't pinch your screen—get closer.

Tip 3: Use The Rule of Thirds

If you're familiar with photography, you may have heard the "rule of thirds," which boils down to this: The eye is drawn to what's in the right or left third of an image rather than what is in the center of it. Placing the subject of your photo in the "thirds" of the image rather than in the center makes a more aesthetically pleasing image. If you have trouble visualizing this, a grid function on most smartphone cameras creates a grid on your screen to help you compose your shot and create better photos.



Tip 4: Learn How to Adjust Exposure and Focus

Did you know you can brighten an image before you take the photo? You can also lock the focus into place. On an iPhone, tap and hold on the screen on the object of your photo until a little yellow box appears around it and the words "AE/AF LOCK" appear at the top. Now, the focus is locked on the object of the photo. You'll also see a little sun symbol next to the yellow box. Simply drag up or down on the screen near the sun symbol to brighten or darken the photo. Tap anywhere on the screen to "unlock" the image's focus and brightness. The function is similar for Android users: tap and hold on the object and a circle showing the object your phone camera is locked onto will appear with a slider underneath. You can slide the sun symbol left or right to adjust the brightness. This function is useful if your camera is having trouble focusing on the desired object or if lighting is an issue.

Tip 5: Make People the Focal Point

If you're taking travel photos, it's tempting to fill your camera roll with landscapes. That's instinct. When you see the ocean, a meadow full of flowers, or any other beautiful natural scenery, you want to take a picture of it! But when it comes to better photos, the most enticing shots have human subjects. That's because humans help photos tell a story and are easier for us to relate to. Besides, pictures with people in them often depict exciting activities or excursions at a destination. So go ahead and take pictures of scenery, just don't forget about the people around you.

Oh stop.
We're blushing.



Forbes named us South Dakota's **Best-in-State Bank**, and the attention is a little much for Midwesterners like us.

So we'll just keep doing what we do best — obsessing over the needs of our fantastic customers.



225 Cedar Street
PO Box 156
Yankton, SD 57078

ADDRESS SERVICE REQUESTED



Member FDIC

EXPERIENCE THE EAST COAST

JUNE 22 - 28, 2025

Welcome to New England! Famous for its rich history, charming villages, majestic mountains, and coastal scenery - you'll rail and sail your way around many of New England's beautiful regions! Arrive in Boston and travel to Newport, Rhode Island. Explore the magnificent Ten Mile Drive to see where the elite families such as the Vanderbilts and Astors built their "summer homes." We will take a schooner cruise around Narragansett Bay! We will spend a breath-taking day on Block Island. Think food and drinks overlooking the ocean, boutique-lined streets, spectacular natural sights and some of the most unspoiled white sand beaches in the country. You don't want to miss a spectacular day in the Lakes Region of New Hampshire. Step aboard the Winnepesaukee railroad for a two-hour nostalgic train ride along the shores of Lake Winnepesaukee. Continue north to the White Mountains and travel along the Kancamagus Scenic Byway, which is considered one of the world's most spectacular drives. Visit the Mount Washington Hotel which was the most luxurious hotel of its day, and once became a favorite summer haunt for poets, celebrities, presidents, and princes. Next, you'll board the Mount Washington Cog Railway for an unforgettable and exciting "once in a lifetime" railing experience. Enjoy a rare glimpse of this world gone by while taking in spectacular views as you travel up some of the steepest railroad tracks in existence. We then spend a day exploring coastal Maine. Our grand finale is the Nubble Lighthouse, followed by a traditional Main Lobster bake with all the fixings. This is a tour you absolutely don't want to miss!

