

RESET, DECLUTTER, AND TRAVEL

BY FRAN RIETVELD VP, CUSTOMER RELATIONSHIP MANAGER

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



Here we are moving into the fall season, with the beautiful, vibrant colors and the cooler temperatures. I love the change of seasons and how we can all take time to reset, declutter, and set new intentions for the season ahead. There are truly mental health advantages to spending time outdoors in different seasons. These changes provide us opportunities to practice mindfulness and appreciate the world around us, and all of this helps reduce stress in our lives, too.

When I think of the change in seasons, I think of group travel. Group travel gives us many of the same advantages. It allows us to reset, declutter, set new intentions, and see fascinating destinations. And as you think about traveling, it is about more than the final destination. It is about connection, experience, and peace of mind. Whether you are gathering with a group of friends or meeting new friends through travel, all of it helps us maintain balance and improve our well-being.

Here is what First Dakota Travel can provide you:

- The planning is done for you. We book 12 - 18 months ahead to get the best travel dates for the region, the best hotels, and the best pricing.
- Our tours are customized and tailored so there is something for everyone, from wine tastings to Broadway shows.
- We handle all the details so you can focus on your fellow travelers and experiences. If airlines cancel a flight, we handle all the details and stress.
- We make travel easy. You are covered throughout the tour with insurance options, 24/7 support, and trusted partners.
- The travel process is streamlined and we take away the travel stress. Behind the scenes, our team dedicates time to thoughtful touches and special details to make your trip extraordinary.
- We are with you every step of the way. And take away all the planning details that bog you down. We help you celebrate the memories!

Take a look at the tours we have coming up and jump on board. The next time you are in the bank, please validate or update your email address with our team. We want to make sure you don't miss the upcoming spectacular destinations! We want to help you reset, declutter, and travel to places that are on your bucket list.

~ Hugs!  Fran

OCTOBER 2025

**FIRST
PARTNERS** 

FIRST DAKOTA TRAVEL —

**DECEMBER 6 - 11, 2025:
NEW YORK CITY**

**JANUARY 24 - FEBRUARY 1,
2026:**

EASTERN CARIBBEAN CRUISE
Take with you sun-soaked
Caribbean memories of a lifetime.

**FEBRUARY 24 - MARCH 7, 2026:
KENYA**

You don't want to miss this photo
safari of a lifetime!

**APRIL 17 - MAY 2, 2026:
BEST OF JAPAN CRUISE**

Don't miss this getaway to the
"Land of the Rising Sun."

JUNE 8 - 19, 2026:

ALASKA - BY LAND AND SEA
From peaceful forests to lively
coastal towns, Alaska has a little
bit of everything.

**JULY 9 - 18, 2026:
ICELAND**

Join us on this adventure to the
land of Fire and Ice!

**SEPTEMBER 18 - 27, 2026:
SWITZERLAND**

A truly unforgettable journey full of
highlights and natural beauty.

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.

EUROPEAN TRAVEL EES, ETIAS, AND UK'S ETA

The European Union's electronic travel authorization systems – EES, ETIAS, and the UK's ETA – will affect US travelers entering most of Europe. While EES and ETIAS are currently undergoing gradual implementation, the UK's ETA is already in effect for U.S. citizens as of January 8, 2025. When fully implemented, you will need to apply for ETIAS or ETA before traveling to the respective regions and comply with EES requirements at the border upon entry.

- **EES (Entry/Exit System):** A biometric system that will replace passport stamps and track visitor stays.
- **ETIAS (European Travel Information and Authorization System):** Will require travelers to apply online before entering most EU (European Union) countries. The fee is approximately \$8, with exemptions for children under 18 and adults over 70.
- **UK ETA (Electronic Travel Authorization):** An ETA is currently required for visits to England, Scotland, Wales, and Northern Ireland. Fee is approximately \$21 and is good for 2 years. Apply using UK ETA app or online and keep email with reference number for 2 years.

Tip: Apply early. All travelers, including children, require approval before travel, and failure to do so may result in fines or denied boarding. When traveling with First Dakota, we will validate you have all the required documents before we leave.

TRAVEL HACKS

Here are a few ideas to make travel easy.

Have you ever wondered what those little bag tags the airlines give you are for? Well - they are key to finding your luggage when it is misrouted. Do yourself a favor and validate your name and the appropriate destination are listed before leaving the airline check-in counter. Keep your bag tag for easy reference when filling out a lost luggage claim.

Tip: Put an air tag in your luggage for tracking. Take a picture of the luggage for easier identification.

FRAUD TIDBIT

In 2024, scammers stole **over \$16 billion from people just like you**. Here are some tips to make sure the next person isn't you.

Email Scams:

1. **Unusual email address:** Take a long hard look at the email address. Is it from someone you know? If not, DO NOT open the email. If it looks legit, please watch for signs inside the email.
2. **Misspelled words:** If you see misspelled words or incorrect grammar, these are signs of fraudsters.
3. **Scare tactics:** If an email uses scare tactics or urgent warnings, you can safely assume it is a scam.
4. **Suspicious URLs:** Phishing emails use deceptive URLs that take you to deceptive websites. Never click on links you are not expecting.
5. **Unexpected attachments:** Watch attachments carefully. Attachments can contain malware that can compromise your computer or personal information.

Text Scams:

1. **Strange phone numbers:** Is it a phone number you recognize?
2. **Urgent warnings or requests:** These type of texts try to create a sense of panic or urgency. They will tell you they are suspending your account or urge you to log in to their URL to verify.
3. **Spelling mistakes:** If you see misspelled words or incorrect grammar, these are signs of fraudsters.
4. **Requests for personal information:** If the message asks for account numbers, PINs, passwords, social security numbers or any other personal information, assume it is a scam.
5. **Suspicious links:** DO NOT click on links. Verify with the sender that it is legitimate.

Phone Calls:

1. **Unusual caller ID:** Is it a phone number you recognize?
2. **Scare tactics or threats:** Again, these calls rely on a sense of urgency. If the caller pressures or threatens you, just hang up. Don't give them any personal information, such as account numbers, PINs, or passwords.
3. **Calling you unexpectedly:** Be skeptical of calls out of the blue from banks, government agencies, or companies you deal with. Stay safe by ending the call and dialing the person or company directly.

Information taken from www.banksneveraskthat.com, a website provided by the American Bankers Association.

THE ROLE OF “RETURNS”

BY STEVE PIETILA WEALTH AND TRUST OFFICER



You're familiar with the term "return on investment" (ROI) when it comes to your money. While ROI is important for a well-balanced portfolio, other types of "returns" can impact your well-being. Life doesn't begin and end with money; money is simply one tool that can help you pursue your goals. Using your resources (time and money) in ways that align with your goals and values enables you to achieve your most meaningful objectives and find lifelong fulfillment. Let's take a look at ways "returns" can impact both your life and your wallet.

Return on Life

At the end of the day, life isn't about having the most zeroes in your bank account; it's about living a fulfilling and prosperous life. Take a step back and reflect on your life so far. Are you satisfied in your career, or is it time to consider a change? You spend 40+ hours a week working, and if it's not satisfying, it's a drain on your time and energy. People want to find meaning in their work, and if they can't, they need to seek new opportunities.

But beyond the workday, how are you spending the rest of your time? The things you do most regularly help define who you are. Are your weekends spent visiting with loved ones or exploring nature? Making the most of your free time doing what you love can help ensure you're getting the greatest return on life possible.

Return on Relationships

Are you making your relationships a priority? It's easy to get caught up in work and hobbies, and doing so can leave our relationships with others on the back burner and taken for granted. Take some time to consider how you can better nurture your relationship with your kids, grandkids, friends, coworkers, and acquaintances. Keeping these relationships strong and healthy is an integral part of combating loneliness (especially in retirement) and improving your overall happiness.

Returns on Your Money and Life

Your money should work for you, just as you work for your money. If you aren't feeling financially fulfilled, take a step back and evaluate why that may be. Are you spending too much on things that don't align with your goals and values? Impulse buys, for example, can be harmful to your financial health. They provide a brief moment of fulfillment and excitement, followed by feelings of regret and loss.

If you find yourself in this cycle, you can do things to reduce the emotional turmoil. Set boundaries for yourself before making an unplanned purchase. If you wait five days and still believe it will bring value to your life, then it may be a positive and fulfilling purchase. If it doesn't bring value, you now know that it was something worth passing on.

Many of us find ourselves spending too much on things like entertainment and dining out. While going out with loved ones is always fun, ordering food too often can drain your monthly budget quickly. Consider putting a cap on how many times you order out, meal prep at the beginning of the week, and plan meals before grocery shopping. These are all simple ways to curb the craving to order take out, saving you money to spend in more fulfilling ways.

With that said, you'll want to consider how your spending can reflect your greater goals and values. This could include contributing to a grandchild's college fund, donating to charity, buying a vacation home, or anything else that interests you. Aligning your wealth with your greater purpose makes you feel fulfilled in life.

First Dakota Wealth and Trust is proud to prioritize your "returns," both financial and personal. We care about helping you create a financial plan that enables you to live your best life. Give us a call, we'd be happy to help!

First Dakota Wealth & Trust is the fiduciary investment department of First Dakota National Bank with trustee powers to serve clients during their lifetime, during incapacity, and after death. We help clients develop a financial roadmap to help simplify your financial future.

DIGITAL BANKING

Digital Banking is a powerful way to manage your money. You have control of your finances 24/7... right on your PC or mobile device. Best of all, Digital Banking is FREE!

I can't live without my Digital Banking and here are just a few reasons why:

- I check account balances and transactions often, sometimes daily, and especially when traveling. I can do it from my phone and don't have to call the bank.
- Balance and transaction alerts have saved me so many times. I am notified by email and text when transactions exceed my thresholds.
- If I have a question about my account, I use the Conversations section to have a banker research.
- eStatements allow me to balance and check on my accounts regularly. And I don't have to wait for the mail to arrive with my statements.
- Card management allows me to set additional debit card alerts, add travel notices, get foreign currency at the airport and then shut my debit card off while traveling. This all gives me peace of mind.
- I often deposit checks using mobile deposit, even though I work at the bank.
- I have set a budget and goals using Cash Compass.



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ICELAND JULY 9 - 18, 2026

Iceland is a nature lover's paradise with glaciers, geysers, waterfalls, hot springs, and lava fields. It has a beauty that is entirely unique, being shaped by the contrasting forces of fire and ice.

Here are a few highlights of this tour.

- Travel to Husafell, home of Iceland's second-largest glacier.
- Enter the blue heart of Langjökull Glacier via a super truck glacier vehicle.
- Pass through the Valley of the Horses, the Mecca of horsemanship thanks to its abundance of Icelandic horses.
- Take in Goðafoss Waterfall, known locally as the Waterfall of the Gods for its godlike beauty.
- Get a start in the Myvatn Nature Baths, also known as the Blue Lagoon of the North.
- Visit Hverir, a large geothermal field of bubbling mud pools, hissing fumaroles, and sticky red soil. It's also the closest you'll ever get to Mars on Earth!
- Journey onto Dettifoss Waterfall, the most powerful waterfall in Europe, and most voluminous in Iceland.
- Arrive at the magnificent Jökulsarlón Glacier Lagoon, the largest ice lagoon in Iceland! See giant, incredibly shaped icebergs, transparent and opaque ice, and even deep jewel blue ice.
- Enjoy a stop at Geysir and Strokkur geysers. Have your camera ready to capture amazing pictures right before the eruption, when the water is formed in the shape of a blue egg.

Fond memories of the **Land of Fire and Ice** will remain forever! Join us for this tour today!

