

# BE SKEPTICAL!

BY FRAN RIETVELD VP, CUSTOMER RELATIONSHIP MANAGER

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Fighting fraud continues to be at the forefront of our everyday mission. Our best advice is to trust your gut and question everything!

Here is a fraud story that hits close to home. My step-dad received a phone call from his grandson, my son, stating he was in trouble and needed 10% of bail and they were detaining him until the money was received! Of course, Grandpa hurried to the bank and immediately withdrew \$10,000. On the way home, his gut told him something

didn't feel quite right, so he called the police department, and they immediately came to his house. When the scammers called back to explain what to do with the money, the police officer responded, and the caller immediately hung up.

This story is one of many we hear every day. And could have easily been a very different outcome. Please have your guard up at all times. Calls are from random autodialers who hope to get someone on the phone and hit an emotional chord. Unfortunately, there are many, many variations of scams. This could have really turned out bad! When the bank asks why you need that large amount of cash, be honest with them and yourself. Don't get defensive, we are trying to deter these types of scenarios from happening to you. If something doesn't feel right, call direct, and ask if this is real. Check out our How to Protect Yourself tips on the second page of this newsletter in the Fraud Tidbits section.

Are we in the middle of a friendship crisis? People feel more isolated and lonely in today's fast-paced world. People have been calling this the "friendship crisis." But guess what? We have a solution!

We know you love to travel and embark on new adventures. Well, it turns out that our passion for exploring new places and sharing experiences might be the key to making friends and combating isolation.

Traveling together, we're not just seeing beautiful landscapes or trying out new cuisines. We're building and strengthening our bond as friends. The shared adventures we have bring us closer and create lasting memories. When we're out exploring the world together, we're not just limited to our small social circles back

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SEPTEMBER 2023

**FIRST  
PARTNERS** 

## FIRST DAKOTA TRAVEL —

SEPTEMBER 5 - 19, 2023:  
SPAIN AND PORTUGAL

OCTOBER 3 - 14, 2023:  
CANADA AND NEW ENGLAND

NOVEMBER 5 - 13, 2023:  
MEMPHIS TO NEW ORLEANS

NOVEMBER 28 - DECEMBER 3,  
2023: NASHVILLE

JANUARY 17 - 28, 2024:  
HAWAII

FEBRUARY 15 - 26, 2024:  
KENYA

MAY 3 - 17, 2024:  
MEDITERRANEAN SEA

MAY 26 - JUNE 7, 2024:  
ALASKA - LAND AND SEA

JUNE 14 - 23, 2024:  
ICELAND

JULY 23 - AUGUST 3, 2024:  
IRELAND

SEPTEMBER 28 - OCTOBER 5,  
2024: COLORADO ROCKIES

OCTOBER 19 - 28, 2024:  
LONDON AND PARIS

DECEMBER 5 - 10, 2024:  
MONTREAL AND QUEBEC CITY

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

home. We meet new people, experience different cultures, and broaden our perspectives. Traveling opens doors to forming new friendships with like-minded individuals from all walks of life.

You don't have to jet off to faraway destinations to reap the benefits. Even our domestic trips can do wonders.

So, my friends, I say we continue doing what we love – exploring the world together and making memories that will keep us connected for years to come. So why not invite your friends to join us on a First Dakota Travel trip and spread the magic of travel-fueled friendships?

I'm looking forward to our next escapade together! Need an idea for our next trip? Browse our trips on our website at [www.FirstDakota.com/about/travel-with-us](http://www.FirstDakota.com/about/travel-with-us), call me at 605-995-7910, or email [frietveld@firstdakota.com](mailto:frietveld@firstdakota.com).

Hugs  - Fran

## FRAUD TIDBIT

### HOW TO PROTECT YOURSELF:

- Be careful what information you share online or on social media. By openly sharing things like pet names, schools you attended, links to family members, your birthday, and pictures of special occasions, you can give a scammer all the information they need to guess your password, answer your security questions, and guess your exact age.
- Don't click on anything in an unsolicited email or text message asking you to update or verify account information. Look up the company's phone number on your own (don't use the one a potential scammer provides), and call the company to ask if the request is legitimate.
- Carefully examine the email address, URL, and spelling used in correspondence. Scammers use slight differences to trick your eye and gain your trust. They are getting really good at this.
- Be careful what you download. Never open an email attachment from someone you don't know, and be wary of forwarded email attachments.
- Set up two-factor (or multi-factor) authentication on any account that allows it, and never disable it.
- Verify payment and purchase requests in person or by calling the person to make sure it is legitimate.
- Be especially wary if the requestor is pressing you to act quickly.

## MYSTERY TOUR

On July 26 - 29, thirty-eight travelers ventured out to discover new places and make amazing friendships. Here is a recap of our tour.

### Wednesday, July 26 - Yankton, Norfolk, and St. Joseph

- Started in Mitchell and headed to Salem before picking up our Yankton traveling friends.
- Ate breakfast at the Fry'N Pan.
- Discovered the Elkhorn Valley and Johnny Carson Museum in Norfolk.
- Toured the privately owned home of Johnny Carson.
- Dinner and period-dressed guided tour at the Pony Express Museum in St. Joseph, MO.
- Hotel stay at Stoney Creek Hotel.

### Thursday, July 27 - St. Joseph, Weston, and Nebraska City

- Guided tour of the Glore Psychiatric Museum. Your mental health should be your top priority.
- Visit to Jesse James House and Patee House Museums. There may have been a carousel ride.
- Stayed at the beautiful Lied Lodge in Nebraska City with a Murder Mystery at the Mansion.

### Friday, July 28 - Nebraska City and Lincoln

- Explored the Tree Adventure Depot.
- Discovered the history of the Wildwood Historic Center.
- Had an awesome lunch at Buzzard Billy's in Lincoln.
- Was in Lincoln at the same time the national roller skating competition took place so we visited the National Museum of Roller Skating.
- We cooled off with a terrific tour of Robber's Cave.
- Stayed at The Graduate Hotel.
- Had dinner at the Single Barrel and spent time in the Haymarket area.

### Saturday, July 29 - Lincoln, Monroe, and back home

- We ventured to the Planetarium at Morrill Hall in between rain storms.
- Had an amazing lunch catered by Simply Delicious at the Gallery in Valley, NE.
- Visited all the exotic animals at the family-owned Horn T Zoo in Monroe, NE.
- And, of course, had cool treats at Culver's in Yankton before heading to Salem and Mitchell.

It was a hot few days, but with lots of water and the air conditioning continuously running in the coach, memories were made by all. Watch for details next year for our Mystery Tour 2024. Come with us, you never know where we are going next!

# THE NIGHT BEFORE TRAVELING

The night before a trip can be chaotic even if you're a frequent flier. You might find yourself lying awake, wondering what you've forgotten. A mad dash to the airport in the morning can leave you starting your trip off on the wrong note. Developing a pre-trip routine can save you stress and ensure you're ready. Here are nine things you should be doing the night before a trip.

**Settle your pets:** Whether you've booked a house sitter or a family member to be entrusted with their care, it's still hard to leave your beloved pets. The night before a trip, make a special fuss over them. Check that they have plenty of their favorite treats and you've remembered to stock up on food. Jot down anything that will help their caregiver stick to their routines. Do they have a go-to toy, perhaps, or a favorite walking route?

**Make sure all devices are backed up:** It's so easy to take photos with our smartphone that sometimes we forget how much we'd lose if it was misplaced or stolen. Make sure you back up your phone and other devices, such as tablets, before you leave – and if possible, throughout your trip.

**Charge your batteries:** It's easy to overlook this, but there is nothing more frustrating than a long layover in an airport with free WiFi if your batteries have died. Though some places have charging points, you can't rely on this to be the case. Charge up devices and spare batteries the night before a trip. Don't forget things you don't use daily at home, such as camera batteries. Once done, pop that charger and an adapter straight into your bag.

**Run through your itinerary:** Validate where and when you need to meet the group, especially to start your trip off. Knowing your travel host will guide you through each day, it's good to have a general sense of daily activities.

**Check you have enough cash:** It's often easier to rely on credit and debit cards, but pack a little cash just in case. Pop some of your currency into a wallet to change when you arrive at your destination. If you plan to carry cards you don't use routinely, make sure you know their PINs, and inform your bank you're going away so that they don't mistake genuine transactions for fraud.

**Check if your medicines are in date:** Organize a medical kit with any prescriptions you need to take, plus everyday over-the-counter items to deal with headaches, sore throats, and indigestion. Place these medications in your carry-on versus your checked bag. As a tour host, we also have our "Doctor's Bag" with over-the-counter medications.

**Make sure your flexibility and patience are packed:** If you travel a lot, you'll have a packing routine. When you're prepping for that much-needed but much less frequent beach vacation, however, you'll be at risk of going into autopilot. Take a look at your case to ensure you've included those all-important holiday items – sunscreen, shorts, flip-flops, and a hat.

**Get a good night's sleep:** Traveling is tiring. There's no two ways about it. You'll enjoy your trip more if you get a good night's sleep beforehand. If you have an early start, set two alarms five minutes apart. You'll sleep better if you're not fretting about oversleeping.

**Don't forget to pack the most important travel items of all – valid passport or driver's license!**

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# ICELAND

JUNE 14 - 23, 2024

Explore the hottest tour destination — the land of fire and ice! This will also be the closest you'll ever get to Mars on Earth. Board a super truck - glacier vehicle, specially made to explore the glacier environment. Soak in the view as you journey up the white slopes. Admire the different shades of blue. Take a tour of the Valley of Horses. View beautiful waterfalls. Take a relaxing dip in the Myvatn Nature Baths, where clouds of steam rise from a fissure deep in the earth's surface. See incredibly shaped icebergs, transparent and opaque ice, and even deep jewel blue ice. Visit geysers, which are the most popular natural wonders of South Iceland. Truly a trip you don't want to miss. Register today!



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# BEST OF THE MEDITERRANEAN SEA

MAY 3 - 17, 2024

A 15-day cruise and tour visiting five spectacular countries that you don't want to miss! This tour features Rome, Florence/Pisa, Naples, Venice, Messina & Catania (Sicily), Valetta (Malta), Corfu (Greece), Dubrovnik & Split (Croatia), and Koper (Slovenia).

We will begin our adventure in Rome, Italy. We then travel to the Tuscan region, Florence and Pisa, resplendent in art and history. We'll cruise the stunning Amalfi coast and stop in Naples. A tour around Naples' grand piazzas, cathedrals, and castles in the old center will take you back centuries. Enjoy the magnificent fountains, cathedrals, historic sites, and wonderful food on the island of Sicily. Corfu is one of the lushest of the Greek Isles, rimmed in dramatic blue waters and topped with tranquil hillside villages. The Croatian city of Dubrovnik exudes romantic charm and beautiful scenery with its shimmering marble streets, centuries-old buildings capped by bright orange roofs, and lovely beaches ensconced between awesome rocky ledges. Enjoy a half-day sightseeing in Venice. Join us today on the best of the Mediterranean Sea!

