

TOGETHER - WE WILL PERSEVERE!

BY FRAN RIETVELD VP, CUSTOMER RELATIONSHIP MANAGER



First and foremost, I hope you and your families are safe. We are all coping with an unprecedented period of uncertainty. One that is evolving daily and having unforeseen impacts on our children, families, businesses, and communities.

Events and travel are likely far from your mind. First Dakota employees want you to remember in times like these, community matters. Unity matters. Life is not canceled. Compassion is not canceled. Dreams and bucket lists are not canceled!

While it's difficult not to socialize and get together, it also makes us truly appreciate exploring, connecting, and traveling that much more. We are still planning and looking forward to when we can socialize and travel safely together. I can't wait to see your smiling faces and be able to give out hugs again. 🤗

I hope you know I am here for you — now and in the future. Feel free to reach out to any of our FirstPartners Advisors or me with anything you may need. In the meantime, dream big about our next adventure and activity together. Let us know what's on your bucket list. Don't let your wanderlust fade! We are here for you.



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FirstPartners

APRIL 2020

FIRST DAKOTA TRAVEL — WE WILL TRAVEL AGAIN!

At this time, we are planning for late summer and fall to begin traveling safely.

LABOR DAY WEEKEND 2020: KENTUCKY DERBY

Due to postponement of the Derby to the fall, we have 14 tickets available. If the Derby is on your bucket list, let Fran know today.

SEPTEMBER 2020: WACO, TEXAS

This adventure will take you to the Pioneer Woman in Pawhuska, as well as a tour of Waco homes featured on *Fixer Upper*. Room still available on this tour.

OCTOBER 2020: GREEK ISLAND CRUISE

Travel from Athens to Venice on the luxurious Oceania's "Marina". We still have cabins left. Contact Fran today!

NOVEMBER 2020: LADIES SPA GETAWAY TO CALIFORNIA

Gentlemen - What a great treat for your spouse, daughter, or mom.

Go to [FirstDakota.com](https://www.firstdakota.com) for details on these tours and more.

Coronavirus update

As you know, we made changes to our operations due to Covid-19. First Dakota lobbies are currently open by appointment only. To make an appointment you can contact your local office or call 800-486-4712.

We apologize for this inconvenience as we strive to do our part in complying with the CDC's social distancing recommendations. Until these restrictions are lifted, we strongly encourage one of the following alternatives over face-to-face visits:

1. **Drive-up service.** Our tellers are ready to serve your needs via our drive-up during our regular drive-up hours.
2. **Online and Mobile Banking.** A broad array of online banking tools are available at <https://www.firstdakota.com/personal/internet-banking>. If you haven't already done so, establishing your online access only takes minutes and allows you 24-hour access to all your First Dakota accounts through your computer or smart phone. The First Dakota app can be downloaded from Google Play or the App Store.
3. **ATMs.** Nearly all of our locations have on-site ATMs, available around the clock for your convenience. Making withdrawals and checking your account balances can all be done at any of our ATMs.
4. **Phone Banking.** Call us for personal service at your local office or at 1.800.486.4712, or you can call our automated banking line (DIAL) at 1.800.600.3362.

Thank you for business, as well as your understanding during these unprecedented times.

SHRED DAYS UPDATE

We have decided to postpone our original May Shred Day events until fall. We are currently working on securing dates and will announce as soon as we have them in place.

As you are preparing your taxes and spring cleaning — place those items with personal identifiers (social security number, birthdate, address, etc.) in a bin or box so you can bring them to a shred day near you. Before shredding your materials, consult your accountant or attorney for retention schedules.

SOCIAL DISTANCING

IDEAS DURING THIS TIME

Are you needing some additional ideas on what to do while you are social distancing? Do you feel like you are watching a lot of TV and not being active? Here is a challenge for you. When a commercial comes on, get up and get a glass of water then walk around your house getting your steps in until your show comes back on. When the next commercial comes on — run to the bathroom, wash your hands, fill up your glass of water, and get your steps in all before the TV commercial ends. Repeat and you will find you are able to accomplish a lot during commercials. Hydration, steps, hand washing, etc. 🙌

Here are a few ideas to think about in regards to your First Dakota account and financial health as well.

- Have you had a chance to use all your FirstPartner benefits? If not, reach out to your FirstPartners Advisor. Remember all deposits and loan balances qualify for the FirstPartners account. Do you have family, friends and neighbors that have mortgages, car loans, business loans and need a personal account that works for them? Let us know how we can assist.
- Set up purchase alerts on your Checkcard or credit card — this is a great fraud prevention measure. My family thought I was being too over protective until our son received 10 text alerts in 5 minutes with charges adding up over \$10,000. He immediately called the number on the back of his card to report fraud and then called me to say, "Glad you had me put those alerts on Mom." Yeah — one for Mom. 🙌
- Validate we have your updated cell phone number and email address on file so we can notify you in the event there are unfamiliar charges on your Checkcard.
- If you feel your checking account balance might go below \$0, contact us to add our no-fee Checking Plus line of credit to your account. This will save you \$3 a month and a \$33 overdraft fee.
- Special Bonus Rates on CD's: We can customize CD's specific to you. If you want your money for something specific, for example in 13 months and 1 day — you can do that! Call your banker before you make any decisions on your investments.
- Gather your portfolio and estate planning papers. Once social distancing is complete, have us set up a free portfolio and estate plan review with our Trust Department or Brokerage Department. It is free so take advantage of it.
- Document your important financial information on our "financial information locator" found on the bottom of our website page [FirstDakota.com/about/travel-with-us](https://www.FirstDakota.com/about/travel-with-us).

We are here to help with any of the above items. Give your Banker a call and they will assist you. Stay healthy!

LET'S TALK TRAVEL

BY FRAN RIETVELD VP, CUSTOMER RELATIONSHIP MANAGER

We continue to monitor Covid-19 day by day. We work with reliable event and travel vendors who are monitoring this situation hourly. They are ready to serve our needs and get our group socializing and traveling again as soon as we are ready.

We recently returned from Alaska, which was a trip of a lifetime! The Iditarod, Denali, Northern Lights, and dog sled rides were spectacular. Generally, 30% of the people who go to Denali get to see this majestic mountain. We were lucky enough to view it on two different days. Also the Northern Lights graced our presence twice. Who is with me next time? Let me know if you are interested.

Here is a family event you can do together while still social distancing. April 16 – 25, the Lyrid meteor shower is due to happen. The best date is April 22. Go out of town, away from our city lights and let the stars and night sky guide you. Of course, the more darkness the better for viewing the meteor shower.

At this time, we are planning for late summer and fall to begin traveling again. We are still planning the Mystery Tour and hope to make it happen in late summer or fall. More details to follow as we begin to feel safe about taking our travelers out again. It is still a mystery.

Let us know what is on your bucket list. Anyone can travel with First Dakota so jump on board and let us take care of all the details. Follow First Dakota Travel on Facebook to see where we are going next or see where we've been.

BE VERY CAUTIOUS OF SCAMS



Scammers like to take advantage of fears and trending topics, such as Covid-19. If you receive a suspicious email, phone call or text message, don't respond, click on any links, or open any attachments. Always verify the authenticity of the website and the company before making a purchase or donation.

Here are a few things to watch for:

- Be aware of someone stating you are eligible for a grant, especially if you have to pay money for it. Scammers can be very convincing.
- Be alert of "phishing" emails, especially ones from agencies such as the Centers for Disease Control. Delete this email. Do not open the link.
- Ignore phone calls, emails, or text messages claiming you are required to pay for testing or to provide information as part of a government response to the Corona-virus.
- The FTC predicts that scammers are gearing up to take advantage of government stimulus checks or direct deposits. Please note — the government will not ask you to pay anything up front to get this money. No fees, no charges, no nothing. The government will not call to ask for your Social Security number, bank account, or credit card number. Anyone who does is a scammer. Anyone who tells you they can get the money to you now rather than later is a scammer.
- If you receive a call from anyone asking for information about your Checkcard, Mobile/Online Banking, checking accounts, hang up immediately as we would never call and ask for any of that information.

Now is the time to be extra cautious. Scammers are ruthless and like to prey while our emotions are high.



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JANE'S RETIREMENT

After 30 years as the FirstPartner Relationship Officer and First Dakota Travel Coordinator, Jane Pugh has officially retired. Her last day at First Dakota was April 3. We will miss her and truly wish her the best as she begins her new adventures.

Take care and reach out if you need anything:
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SUPPORT LOCAL BUSINESSES

Now is the time we need to support our local community members and businesses. Together we will overcome this. We are here for you, we support you, and we will continue to put #Dakota First.

Here are a few ideas for you to support your community members now:

- **Shop Local:** Instead of buying on Amazon or big box stores (I know, I know... it's convenient) consider seeing if the product is sold locally. Not only do you help a small business in your community, but also help the environment by reducing the amount of packaging materials.
- **Eat Local:** Most local eating establishments are doing curbside pick up. Give them a call and pick up your order.
- **Subscribe to Your Local Paper:** Local news adds value to our community by supporting local businesses through news and publicity. They rely heavily on readership and advertising dollars to operate. It's no doubt their advertising dollars may take a large hit from this, as their advertisers are forced to readjust marketing budgets.
- **Purchase Gift Cards or Gift Certificates:** Purchase a gift card now to be used in the future from your favorite shop, restaurant or business who relies heavily on foot traffic. You can gift it to a friend or use yourself. Or consider planning a fall event or birthday party. This will help these small businesses while they try to stay on their feet and recover!