Greetings from your First Class Club Coordinators!

May this greeting bring cheer to your day. We wish a speedy recovery to anyone who has been ill and to those in the hospital. We extend our deepest sympathy to those families who have recently lost a loved one. Please know we are thinking of you.

A special greeting goes out to those celebrating a birthday or anniversary in December or January.

We wish you many more!



UPCOMING TRAVEL

Check Out the Trips Planned Inside!



Deliver to:

WWW.BANKEASY.COM | MEMBER FDIC



BRITISH LANDSCAPES May 19 – 28, 2026 Step into history and charm on a 10-day journey through some of the UK's most iconic destinations. From the storied walls of Edinburgh Castle to the literary lanes of Stratford-upon-Avon, and the academic elegance of Oxford, each stop offers a unique blend of culture, architecture, and timeless tradition. Choose between a guided tour of the Ashmolean Museum or a walking tour through Oxford's historic streets. Learn more inside!



FINANCIAL WELLNESS CHECKUP

Your Wallet Deserves a Wellness Plan Too

Just like a regular checkup is important for your personal health, it's a good idea to regularly check in on your finances. Digital Banking makes it easy to quickly review your financial information, helping you keep things up to date while also protecting what matters most.

Here's a Financial Wellness Checklist to help you stay on track:



Identify Your Financial Goals

Whether it's paying off debt, saving for a dream vacation, or building an emergency fund, clarity is key.



Assess Your Current Financial Situation

Review your income, expenses, debts, and savings to identify areas needing attention. Link external accounts in Digital Banking to view all your finances in one place.



Track Your Spending

Keep a spending journal for at least a month. You might be surprised where your money goes, and where you can cut back.



Review and Adjust Your Budget

Use what you learn from tracking your spending to fine-tune your budget. Make sure your expenses are less than your income and that you're allocating funds toward your goals.



Set Spending and Transaction Alerts

Use debit card controls and balance alerts so you'll always know when you've reached your budget limit and when money moves in or out of your account.



Monitor Your Credit Score

Check your FICO® Score regularly with tools like My Credit Manager.¹ It's free, won't impact your score, and helps you stay on track.



Evaluate Your Savings and Investments

Make sure you have an emergency fund and review your retirement and investment accounts. If you can, increase your contributions—it adds up over time.



Keep Your Contact Info Updated

Ensure we have your current email, phone number, and address so you never miss important account updates or alerts.



Plan for Taxes

Review your tax situation and adjust your withholdings or estimated payments if needed. A little planning now can prevent big surprises later.²



Seek Professional Advice

When in doubt, talk to a financial advisor. They can help you navigate complex decisions and tailor a plan to your unique situation.

A financial checkup doesn't have to be overwhelming.

Connect with a banker for help as you work through these steps and take control of your financial future.

¹Available only for consumer accounts. ²For specific information, we encourage consulting a tax or legal professional.

FIRST CLASS CLUB DAY

Join us for First Class Club Days throughout the year at most of our locations!

Enjoy coffee and treats from 9 to 11 AM and bring in documents to shred anytime during the day.

FEBRUARY 11
MAY 13
AUGUST 12
NOVEMBER 18

Where?

Brookings, SD (Downtown)

Canton, SD

East Bethel, MN

Garretson, SD

Madison, SD

Milbank, SD

..

New Prague, MN

Pipestone, MN

Sioux Falls, SD (57th St & I-229)

Toronto, SD

Vermillion, SD

Watertown, SD

White, SD

Suggestions of Documents to Shred:

- Bank and credit card statements
- Canceled or voided checks
- Credit card bills
- Anything with your personal identifiable information



First Class Club TRAFE L



MAY 2, 2026 • RSVP by January 26, 2026 The Music Man at Washington Pavilion Organized by Milbank, SD

MAY 19–28, 2026 British Landscapes

Organized by Brookings, SD
Cost per person: \$4999 (double), \$5999 (single). Join us on a 10-day trip that will include visits to Edinburgh Castle, York, Chester, Conwy Castle, Stratford-upon-Avon, Oxford (with a choice of tour of Ashmolean Museum or Oxford walking tour), and London. Cost includes 8 breakfasts and 4 dinners.

JUNE 3, 2026 • RSVP by April 3, 2026 Guys and Dolls at Chanhassen Dinner Theatre

Organized by Milbank, SD Cost per person: \$140 Includes transportation to/from, driver gratuity, dinner, and show ticket.

JUNE 20, 2026 • RSVP by April 20, 2026 Guys and Dolls at Chanhassen Dinner Theatre

Organized by Brookings, SD

Cost per person: \$140 Includes transportation to/from, driver gratuity, dinner, and show ticket. COMING SOON: SUMMER 2026 Minnesota Twins Game

OCTOBER 12–17, 2026 Cape Cod & Boston

Organized by Brookings, SD Cost: \$3794 (double), \$4501 (single). 6 Days/5 nights. Trip highlights include historic Boston, cruise to Martha's Vineyard, Provincetown, Cranberry Bogs, Cape Cod, whale watching cruise and full day at Nantucket. This will be a fly and drive tour. Limited spots available.



NEW! DECEMBER 10–14, 2026 New York City Holiday Trip

Organized by Brookings, SD
Cost per person: \$3899 (single), \$2999
(double), \$2949 (triple). Tour highlights
will include Greenwich Village, Wall Street,
Christmas Spectacular at Radio City Music
Hall, Statue of Liberty, Ellis Island, 9/11
Museum, and a Broadway show. Contact
Becky for more details or questions.

APRIL 9–21, 2027

Jewels of the Rhine
Organized by Brookings, SD

A trip to Switzerland, France, Germany, and the Netherlands featuring a Golden Pass Rail journey during Tulip Time. Explore the Keukenhof Gardens, cruise along the Rhine River to Cologne, Germany, visit the 2,000-year-old town of Koblentz and the Schwetzingen Palace, see Strasbourg, France with a walking tour of the UNESCO World Heritage sites.

2027

Iceland to see the Northern Lights Organized by Brookings, SD Watch for more details in next newsletter.

2027

America's Music Cities: Nashville, Memphis, New Orleans

Organized by Brookings, SD More details to come.

In 2020, the First Class Club planned to go to the *Oberammergau Passion Play* in Germany, but it was cancelled. The next showing is planned for May 2030. If you are interested in this trip, contact Becky.

First Class Club Coordinators

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IMPORTANT NOTE:

Transportation to other locations' trips will not be provided. If 20 or more people from one location want to travel to another location, then transportation will be considered.



Iceland's

Northern Lights

FRAUD FACT



DID YOU KNOW?

In 2024, the biggest scam losses happened by bank transfer or payment. Among all payment methods, people reported losing more money through a bank transfer or payment (\$2 billion), followed by cryptocurrency at \$1.4 billion. —Federal Trade Commission (FTC)