



# FIRST CLASS CLUB DAYS



PO BOX 5057  
BROOKINGS, SD 57006

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.

- MAY 13
- AUGUST 12
- NOVEMBER 18

#### Suggestions of Documents to Shred:

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

Deliver to:

WWW.BANKEASY.COM | MEMBER FDIC

# First Class Club NEWSLETTER



## NEW YORK CITY HOLIDAY TRIP December 10 – 14

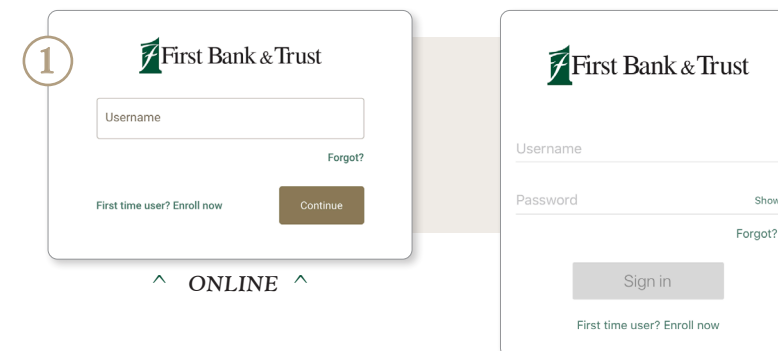
Take in the best of New York City with a trip that mixes classic sights and memorable moments. Stroll through Greenwich Village, see the hustle of Wall Street, and visit landmarks like the Statue of Liberty and Ellis Island. Spend time at the 9/11 Museum, enjoy the Christmas Spectacular at Radio City Music Hall, and end the day with the excitement of a Broadway show.



# Logging In to Digital Banking for the First Time

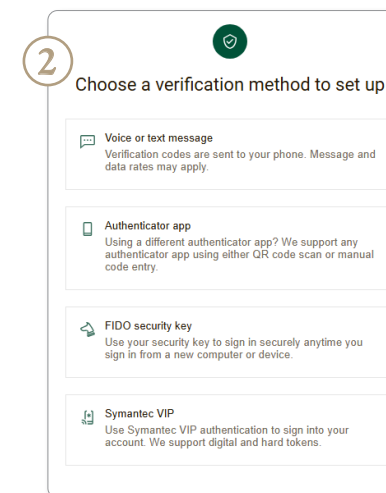
## Digital Banking CORNER

**1** Log in using your existing username (Digital Banking ID) and password (via the First Bank & Trust mobile app or online at accounts.bankeasy.com). *New Users: Enroll by clicking "First-time user? Enroll now" and follow the steps.*



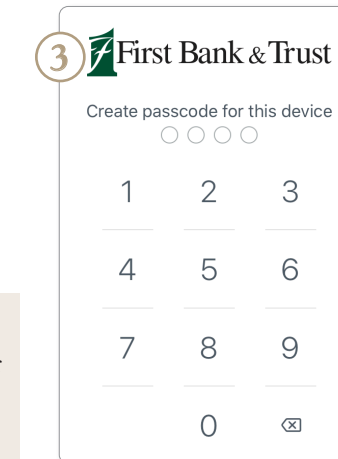
**2** Once logged in, you will be asked to set up **two-factor authentication**. This feature adds additional security for your accounts. Begin by selecting one of the following verification methods and follow the prompts:

- Voice or text message\*
- Authenticator app
- FIDO security key\*
- Symantec VIP\*



While all methods enhance security, authenticator apps and tokens (FIDO and Symantec VIP) offer stronger protection than voice or text messages. *\*Requires mobile app version 3.19 or later. Users on previous versions of the mobile app may encounter errors during high-risk actions, account recovery, and enrollment.*

**3** **MOBILE APP ONLY:** If you're logging in for the first time using our mobile app, you'll also be asked to enter a 4-digit passcode. You will need to remember this code for future sign-ons. However, if your device accepts fingerprint or face recognition, you won't need the 4-digit passcode for future sign-ons.



**REMINDER**  
Each time you log in using a different or new device, you'll be required to enter your password and will be sent a new verification code to verify your identity.



# FRAUD PREVENTION CORNER

## Fraud Tip: Watch for Imposter Calls

Scammers often use a tactic called social engineering where they pretend to be someone you trust—like your bank—to trick you into sharing personal or financial information.

These fraudulent calls may claim there's a problem with your account or suspicious activity that needs immediate attention. They may even make the phone number look legitimate. Their goal is to create urgency, so you act quickly without verifying the caller.

**Protect Yourself:** Never share passwords, account numbers, or one-time verification codes with someone who calls you unexpectedly. If a caller claims to be from your bank or another organization, hang up and contact them directly using a phone number you know is legitimate.





# First Class Club TRAVEL



**APRIL 8**

**Travel Show**

Organized by Brookings, SD  
Come learn more about the New York City Holiday trip. Brookings Main Boardroom, 3:30–4:30 PM. Please check in at reception. Light refreshments will be served.

**MAY 2**

**The Music Man**

at Washington Pavilion  
Organized by Milbank, SD  
Includes transportation to/from, driver gratuity, lunch, and Planetarium film and Music Man show tickets.

**MAY 20 • RSVP by May 13**

**First Class Club Open House**

Madison location (120 N Egan Ave), 1:30–2:30 PM. Come learn about First Class Club! RSVP to Becky (605.696.2285) or Betty (605.427.4500) by May 13.

**JUNE 3 • RSVP by May 3**

**Minnesota Twins Game**

Organized by Brookings, SD  
Cost per person: \$140. Includes transportation to/from, driver gratuity, game ticket, unlimited food at the game, and seats in the Legends Landing. RSVP and final payment due May 3.

**JUNE 3 • RSVP by April 3**

**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 14–19**

**Yellowstone**

Organized by Milbank, SD  
Watch for more details.

**JUNE 20 • RSVP by April 20**

**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. Final payment due April 22.

**JULY 8 • RSVP by May 20**

**A Second Helping:**

**The Church Basement Ladies Sequel**  
at Plymouth Playhouse  
Organized by Milbank, SD  
Cost per person: \$140. Includes transportation to/from, driver gratuity, show ticket, & lunch. RSVP and final payment due May 20.

**JULY 30 • RSVP by June 20**

**Minnesota Twins Game**

Organized by Milbank, SD  
Cost per person: \$120. Includes transportation to/from, driver gratuity, game ticket, unlimited food at the game, and seats in the Legends Landing. RSVP and final payment due June 30.

**SEPTEMBER 10 • RSVP by July 15**

**Mystery Trip**

Organized by Milbank, SD  
Cost per person: \$158. Includes transportation to/from, driver gratuity, breakfast, lunch, dinner, gratuity for all meals, snacks, water, and destination entry fee. RSVP and final payment due July 15.

**AUGUST 17–21 • RSVP by May 26**

**\*NEW\* Theodore Roosevelt**

**Presidential Library in Medora**  
Organized by Brookings & Watertown, SD  
Cost per person: \$2455 (single), \$1905 (double). Includes transportation to/from, driver gratuity. Enjoy the iconic Bonanzaville pioneer village and history museum, North American Bison Discovery Center, North Dakota State Capitol, the Lewis and Clark Riverboat, North Dakota Heritage Center museum, the Dickinson Museum Center, Pitchfork Fondue and the Medora Musical, Theodore Roosevelt National Park, and the brand-new Theodore Roosevelt Presidential Library. Pick-up locations include Brookings, Watertown, and Milbank. RSVP and final payment due May 26.



**AUGUST 27 • RSVP by July 9**

**The Shrine of the Grotto of the Redemption & Lake Okoboji**

Organized by Milbank, SD  
Cost per person: \$150. Includes transportation to/from and driver gratuity, snacks, water, the Grotto tour, donation to the Grotto, sack lunch, lake cruise and gratuity, and dinner at Pizza Ranch. RSVP and final payment due July 9.

**OCTOBER 12–17**

**Cape Cod & Boston**

Organized by Brookings, SD  
Cost: \$3608 (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.

**OCTOBER 26–NOVEMBER 1**

**Memphis**

Organized by Milbank, SD  
Watch for more details.

**NOVEMBER 14 • RSVP by October 1**

**Annie at Chanhassen Dinner Theatre**

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

**DECEMBER 10–14**

**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 Koblenz and the Schwetzingen Palace, see Strasbourg, France with a walking tour of the UNESCO World Heritage sites. A few spots left!

**OCTOBER 2027 (tentative)**

**Northern Lights in Iceland**

Organized by Brookings, SD  
Estimated cost per person: \$4,279 (double). Includes airfare. Visit Keflavik, Iceland's South Shore, Reykjanes Peninsula and Blue Lagoon, Reykjavik, and the Golden Circle.

**Upcoming travel shows on May 12:**

- Watertown Public Library, at 10:30–11:30 AM
- Brookings Main Lower-Level Training Rooms, 3–4 PM

RSVP to Becky by May 5 for any of these options. Brochures will be provided during the travel shows. Light refreshments will be served.

**2027**

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

Organized by Brookings, SD  
Cost per person: \$4495 (double)  
Contact Becky to get on the trip list. More details to come.

For more details on these trips, please contact the relevant First Class Club Coordinator.



**First Class Club Coordinators**

**Brookings**  
Becky Schmeling  
605.696.2285  
rebecca.schmeling@bankeasy.com

**Milbank**  
Amber Wellnitz  
605.432.5111  
amber.wellnitz@bankeasy.com

**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**