



FIRST CLASS CLUB DAYS

First Bank & Trust
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.

- FEBRUARY 11 • AUGUST 12
- MAY 13 • NOVEMBER 18

Suggestions of Documents to Shred:

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

Deliver to:

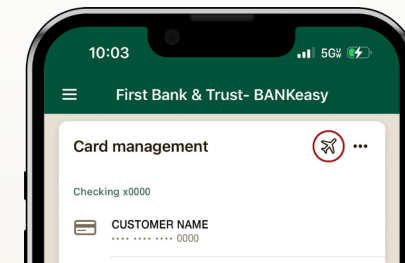
WWW.BANKEASY.COM | MEMBER FDIC

TIPS TO MANAGE YOUR MONEY WHILE ON VACATION

Make the Most of Your Getaway – Without Breaking the Bank



Vacation season is here! Whether you're hitting the road or exploring a new city, we're here to help with tips to manage your money with ease while on vacation by using Digital Banking.

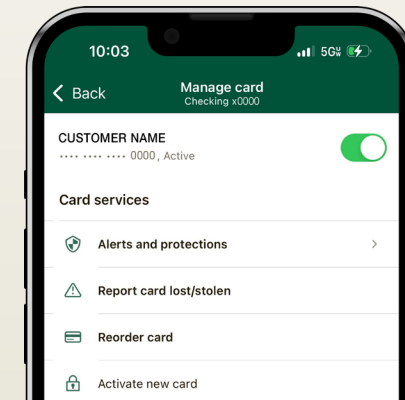
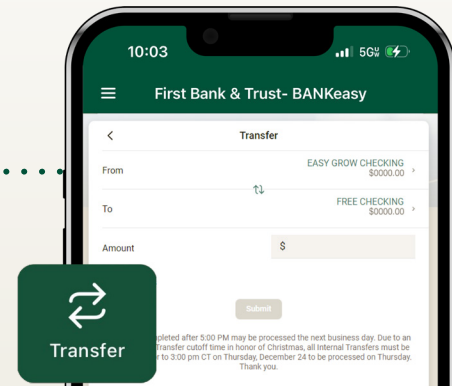


Set Up Travel Alerts

Notify us of your travel plans so you can use your debit card without interruption. This helps prevent declined transactions and ensures your account stays protected.

Transfer Funds Anytime, Anywhere

Move money between two or more First Bank & Trust accounts to cover unexpected expenses. Same-day transfers in Digital Banking make it easy – no matter where you are.



Monitor Spending in Real Time

Stay on top of your purchases with spending and transaction limits and/or alerts with debit card controls, as well as balance alerts.

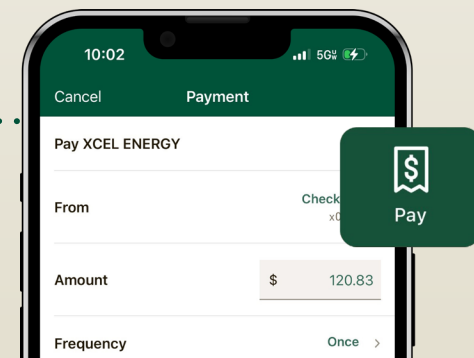
Use Card Controls for Extra Security

Lock or unlock your card in the Digital Banking app if the card is misplaced, lost, or stolen.

Set Bill Payments in Advance

Schedule payments ahead of time so you can travel worry-free knowing your bills are paid.

Enjoy your trip knowing your finances are just a tap away!



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.

Digital Banking
CORNER



MAY 2, 2026
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.



JUNE 3, 2026 • 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 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.



OCTOBER 12–17, 2026
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.



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)
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.

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.



FRAUD PREVENTION TIPS
BE VIGILANT:
Treat all unexpected calls, texts, and emails with caution.
NEVER SHARE PERSONAL INFO:
First Bank & Trust will never ask for your Digital Banking credentials.
VERIFY BY CALLING US:
If you receive a suspicious message or call, hang up and contact us directly at 800.843.1552.
DON'T ALLOW REMOTE ACCESS:
Never grant anyone access to your computer or Digital Banking, even if they claim to be from the bank.