

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 October or November. We wish you many more!



PO BOX 5057
BROOKINGS, SD 57006

UPCOMING TRAVEL

Check Out the Trips Planned Inside!



Upcoming Travel



Deliver to:

WWW.BANKEASY.COM | MEMBER FDIC



Trip highlights include historic Boston, cruise to Martha's Vineyard, Provincetown, Cranberry Bogs, Cape Cod, whale watching cruise and full day at Nantucket. More travel details inside!

CAPE COD & BOSTON

October 12 – 17, 2026



NEWSLETTER

First Class Club



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.

First Bank & Trust

Username

Forgot?

First time user? Enroll now

Continue

ONLINE

First Bank & Trust

Username

Password

Show

Forgot?

Sign in

First time user? Enroll now

MOBILE APP

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.

2 Choose a verification method to set up

Voice or text message
Verification codes are sent to your phone. Message and data rates may apply.

Authenticator app
Using a different authenticator app? We support any authenticator app using either QR code scan or manual code entry.

FIDO security key
Use your security key to sign in securely anytime you sign in from a new computer or device.

Symantec VIP
Use Symantec VIP authentication to sign into your account. We support digital and hard tokens.

3

First Bank & Trust

Create passcode for this device

0 0 0 0

1 2 3

4 5 6

7 8 9

0

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

TIP

Scammers place bogus ads for software on social media sites and on search engines. Don't click on ads to download software. If you see an ad for software that interests you, don't click on it. Instead, go to the website by typing in the address.

– Federal Trade Commission (FTC)

FACT

Last year, consumers reported to the Federal Trade Commission (FTC) fraud losses of more than \$12.5 billion. That's a 25% increase from the previous year.

– AARP





First Class Club TRAVEL



A LETTER FROM VAN

It is a great pleasure to recognize we are celebrating the 30th anniversary of the First Class Club (FCC)! As a bank, we always want to help and support all the people with whom we do business. It was in that spirit in 1995 we pursued a special opportunity for folks 55 years and older.

In the beginning, we weren't sure how the FCC would grow or what services and activities would be successful. However, many of you will remember, Irene Porter was the perfect person to put things together. She was a hard worker and, to my knowledge, liked by all. This meant she took care of everyone and didn't leave any details unfinished or overlooked.

As a result of Irene's, Gloria's and Becky's hard work, we have now grown to almost 3500 members! Of course, each person chooses the items or activities they prefer, from monthly movies to newsletters to book clubs to theater to sports to travel near or far to banking perks, benefits and advice. The list grows from year to year.

Of course, Barb and I are FCC members. We regularly read the newsletter and attend as many events as possible. One of our favorites was traveling to Cuba in 2016 when there was a brief window of political opportunity. Fantastic! Breathtaking! And we probably will never be that way again. Maybe travel to Cuba didn't appeal to you, but there are many other choices.

Before closing, I want to share another family experience. Years ago, our son Tom, now the Brookings Market President, was a Wealth Management Services Officer. As such, he went on a FCC trip to eastern Canada. Several travelers thought it was so much fun to have a young fellow along, they invited him to subsequent social gatherings in Brookings. Not often do you have 30-year-olds attending the birthday parties of people in their 80s!

Back to business. As we light our 30th candle, we want to say thank you. Thank you for your business and our relationship. As I said earlier, it means a great deal to us. We will try to earn it every day, and we hope FCC helps demonstrate that commitment.



Van D. Fishback

Van D. Fishback
Chairman



CELEBRATING 30 YEARS!

Join us for a special First Class Club Day at most of our locations to celebrate the First Class Club turning 30!

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

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
Documents containing personally identifiable information

OCTOBER 29 • CANCELLED
Irving Berlin's White Christmas
at Chanhassen Dinner Theatre
Organized by Milbank, SD

NOVEMBER 13-16 • CANCELLED
Amana Colonies, Iowa
Organized by Garretson, SD



NOVEMBER 15 • RSVP by October 1
Irving Berlin's White Christmas
at Chanhassen Dinner Theatre
Organized by Brookings, SD
Cost per person: \$130. Includes transportation to/from, driver gratuity, dinner, and show ticket.

DECEMBER 1-6 • CANCELLED
Magical Branson Holiday
Organized by Brookings, SD

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

MAY 19-28, 2026 • RSVP by Aug 1, 2025
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.

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. Join us for a travel show on September 19 from 3-5 PM in the Brookings Main Training Rooms. Light refreshments will be provided. RSVP to Becky by September 2.

APRIL 9-21, 2027 (tentative)
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.

Upcoming travel shows on October 7:

- Watertown at 10 AM at Element at 1 N Broadway.
- Sioux Falls from 1-3 PM at First Bank & Trust at 2300 W. 57th St.
- Brookings from 5:30-7 PM at Brookings Main Training Rooms.

RSVP to Becky by September 8 for any of these options. Brochures will be provided during the travel shows. Light refreshments will be served.

First Class Club Coordinators



Brookings
Becky Schmeling
605.696.2285
rebecca.schmeling@bankeasy.com

Garretson
Heather Jacobson
605.594.3423
heather.jacobson@bankeasy.com

Milbank
Val Zemlicka
605.432.5111
valerie.zemlicka@bankeasy.com

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.

