



FIRST BANK & TRUST
215 W 4th Avenue
PO Box 110
Milbank, SD 57252



DATES TO REMEMBER

September	
2	Labor Day ▪ Banks closed
8	Happy Grandparents Day!
9-13	Mackinac Island Trip
26-29	Buffalo Roundup Trip

October	
14	Native American Day ▪ Banks closed
16-17	Ladies' Trip ▪ New Ulm, MN



November	
3	Daylight Saving Time Ends
11	Veterans Day ▪ Banks closed
22	Elder Financial Abuse Seminar ▪ Milbank Visitor's Center, 2 p.m.
28	Thanksgiving ▪ Banks closed

Greetings, everyone!

I hope you have had a wonderful summer! In South Dakota we all make the most of the summer months, planning gatherings, reunions, weddings, and family events. Now it's time to look forward to fall and make some travel plans before winter greets us again.

Some of the upcoming trips are full; however, always remember the **wait list!** This is so important to me as your coordinator to have these wait lists to fall back on when someone cancels to keep the trips full and your money refunded if you are not able to go. The only case where a wait list doesn't work so well is on our overseas trips where documentation has to be filed with airlines, cruise ships, and other venues that need your info and deposits in advance.

If there is a trip offered in this newsletter that states "Full," please don't be discouraged; give me a call to get on the wait list. Sometimes several names from the wait list are able to go due to cancellations that come up.

Hope to see you on the bus!

Gayle Koll

First Class Club Coordinator
Milbank, Toronto, & Stockholm



**** PAST NEWS ****

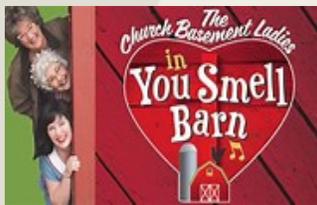
Jasper Theatre



Jasper Theatre was an enjoyable trip for us in July with great family entertainment.



Church Basement Ladies



The Church Basement Ladies in *You Smell Barn* at Alexandria was another fun day full of laughs at the antics of the crowd-pleasing Church Basement Ladies and the memories of the small country churches!

**It was a pleasure to host you on these day trips,
and I thank you for your participation in making them successful.**



Autumn
shows us how
beautiful it is to
let things go.

—Unknown

MILBANK LOBBY
Monday-Friday 8 a.m.-4 p.m.
Saturday Closed
Sunday Closed
Phone: 605.432.5111

MILBANK DRIVE-UP
Monday-Friday 8 a.m.-5:30 p.m.
Saturday 9 a.m.-Noon
Sunday Closed

STOCKHOLM LOBBY
Monday-Friday 8 a.m.-4 p.m.
Saturday-Sunday Closed
Phone: 605.676.2321

TORONTO LOBBY
Monday-Thursday 9 a.m.-4 p.m.
Friday 9 a.m.-5:30 p.m.
Saturday-Sunday Closed
Phone: 605.794.4811

TORONTO DRIVE-UP
Monday-Thursday 8 a.m.-5 p.m.
Friday 8 a.m.-5:30 p.m.
Saturday-Sunday Closed



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UPCOMING EVENTS

Mackinac Island – FULL!
Michigan
September 9–13



This is a very popular trip that is hosted by Milbank’s First Class Club. Even though it is not a shared trip, it filled very quickly.

A wait list has been established; please feel free to call to have your name added to the list. Call Gayle at 605-676-2321 to indicate your interest.

Buffalo Roundup – FULL!
Black Hills of South Dakota
September 26–29



The Buffalo Roundup trip is also full, as this is a shared trip with Brookings so seats were limited. However, a wait list is always welcome, as events come up that may prevent those who are signed up from going. If you are interested, please call Gayle at 605-676-2321 to visit about the possibility of going.

Ladies’ Trip
New Ulm, MN
Wednesday & Thursday, October 16–17



Pack your bags, ladies—here we go! After the great response to the Ladies’ Trip to Stillwater, MN, last year, you requested to have another overnight Ladies’ Trip. We are off to New Ulm, one of Minnesota’s most unique towns to visit, and one of the most German towns in the country. Some of you can rediscover your German heritage, while others can enjoy learning about the German heritage.

We will arrive in New Ulm in time for our noon meal: a sampler plate at Veigel’s Kaiserhoff German restaurant. After lunch you can visit some interesting local shops as you make your way down Main Street to the New Ulm Visitor Center to enjoy a welcome reception of apple strudel, coffee, and lemonade.

After shopping Main Street, we are off to Schell’s brewery and gardens. The August Schell Brewing Company is the second-oldest family-owned brewery in the nation. We will have time to

stroll the beautiful gardens, get a glimpse of Schell’s unique history, and browse the gift shop. Schell’s visitor center also features a rathskeller taproom, its architecture reminiscent of old-world German-style rathskellers, where you can try their signature 1919 Root Beer or sample some of America’s finest beers.

During our evening’s *American* meal at the Best Western Convention Center’s Green Mill Restaurant, we will be entertained by a German band and dancers before heading to our rooms.

The next day, we will have a city tour of New Ulm, visit Domeier’s German Store and the glockenspiel clock tower, and have lunch at another unique destination before heading home.



Price for this trip is \$225 for double-room occupancy and \$275 for single. Call Gayle at 605-676-2321 to reserve your spot.

Activity Level						
Leisurely	1	2	3	4	5	Active

Elder Financial Abuse Seminar
Milbank Visitor’s Center
Friday, November 22 at 2 p.m.



Elder financial abuse is an important topic to review. As bankers, we have become aware of the scams and solicitations for money that our customers have encountered from strangers and family members.

First Bank & Trust wants you to be aware of these practices that are happening with our customers and to keep an open communication with you if it does happen. This is an opportunity for us to educate our customers on what to look out for and to help prevent it from happening to you.

Please join us at the Milbank Visitor’s Center on Friday, November 22 at 2 p.m. to hear more about this important topic and to enjoy a slice of **Alice’s Restaurant’s pumpkin pie!**

Please **RSVP by calling Gayle at 605-676-2321** by November 19, and invite your friends to join us.