



Memo

To: Compliance Committee
From: Compliance Department
Subject: CRA Complaint
Date: 08/22/2022

Consumer Complaints for the Community Reinvestment Act (CRA) Public File

On June 28, 2022 a post was published on Security First Bank's Facebook page with the text "*We need a branch on the Rosebud. At least an ATM.*"

Security First Bank's response: *Hi, thank you for your recommendation. We will pass your comment along to our executive management team. Please let us know if you have any other questions or concerns. Thank you!*



Memo

To: Compliance Committee
From: Compliance Department
Subject: CRA Complaint
Date: 3/21/2023

Consumer Complaint for the Community Reinvestment Act (CRA) Public File

Security First Bank received a letter March 3, 2023, via certified mail from a consumer stating that the bank had taken wrongful adverse action and discriminated against the consumer.

Security First Bank mailed a letter in response to this complaint on March 15, 2023. The response outlined the reasons for denying the credit application, enclosed a copy of the original Adverse Action notice dated January 25, 2023, and affirmed our compliance with all applicable laws and regulations related to the application for credit.

The letter and bank's response contains information that would reflect adversely on the person involved and/or contains private/protected information.



Memo

To: Compliance Committee
From: Compliance Department
Subject: CRA Complaint
Date: 10/16/2023

Consumer Complaints for the Community Reinvestment Act (CRA) Public File

On July 29, 2023 a post was published on Security First Bank's Facebook page with the text "We need an ATM in Missiom".



Memo

To: Compliance Committee
From: Compliance Department
Subject: CRA Complaint
Date: 12/06/2023

Consumer Complaints for the Community Reinvestment Act (CRA) Public File

On November 30, 2023 a post was published on Security First Bank's Facebook page with the text "We need one of these in Mission. We have a lot of customers and a few large payroll accounts here!! We would even appreciate 1 ATM for the 10,000 who live between the 22 communities. Thank you. A loyal customer".

To protect the consumer and transaction details, Security First Bank responded: *Thank you. Your feedback is important to us. Thank you for being a customer!*



Memo

To: Compliance Committee
From: Compliance Department
Subject: CRA Complaint
Date: 04/10/2024

Consumer Complaints for the Community Reinvestment Act (CRA) Public File

On March 12, 2024, a one-star Google Review was published about Security First Bank. The reviewer indicated through their Google Review comment that they were disrespected, not permitted to enter the bank, and related the treatment due to the color of their skin.

To protect the consumer and transaction details, Security First Bank responded: *Thank you for reaching out to us and letting us know your recent experience didn't meet your needs. Please contact us at security1stbank.com/contact-us so we may have the opportunity to discuss this further with you.*



Memo

To: Compliance Committee
From: Compliance Department
Subject: CRA Complaint
Date: 10/03/2024

Consumer Complaint for the Community Reinvestment Act (CRA) Public File

On October 2, 2024, a Security First Bank's branch was accused of discrimination and racism when the branch denied account opening.



Memo

To: Compliance Committee
From: Compliance Department
Subject: CRA Complaint
Date: 11/08/2024

Consumer Complaint for the Community Reinvestment Act (CRA) Public File

On November 4, 2024, a Security First Bank's branch was accused of discrimination when the branch communicating about an overdrawn account.