



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.