Security First Bank

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.*

Security First Bank

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.

Security First Bank

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.

NEBRASKA LAWYERS TRUST ACCOUNT FOUNDATION

INTEREST ON LAWYERS TRUST ACCOUNTS
PUBLIC SERVICE STATEMENT

Security First Bank participates in the Interest on Lawyers Trust Account (IOLTA) Program. Established in 1984 by the Nebraska Supreme Court, the IOLTA Program is administered by the Nebraska Lawyers Trust Account Foundation (NLTAF). The purpose of the Program is to provide funding for legal services to Nebraska's low-income citizens.

Attorney trust accounts are interest-bearing and the interest generated is paid to the Foundation. This financially assists in providing the necessary legal services to poor and vulnerable Nebraskans.

Semi-annual disbursements from NLTAF are awarded to Legal Aid of Nebraska. Since 1984, the disbursements awarded total $9,193,550. Through this financial support, Legal Aid has been able to assist, advise, and represent a vast number of indigent Nebraskans statewide on a variety of issues. There are over 200,000 low-income people in Nebraska who are eligible to receive free legal services.

The availability of these free legal services to low-income people is often directly related to their ability to obtain credit and/or maintain housing. In addition, the funds are used for unemployment matters, wills, landlord/tenant relations, elder law, consumer issues, education issues, as well as family and juvenile law matters.

The benefits generated by the IOLTA Program are the results of a collaborative effort of the legal profession and the banking industry working together to help Nebraska's poor. Security First Bank's commitment to this program is to be commended. Thank you for your participation in this valuable Program!

RW Whitworth

Rick Whitworth
August 26, 2026

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