OF NORTH DAKOTA SFB **SNAPSHOT**

Security First Bank

I **w**my community bank. They support small business and the community I live in. - Karen M.

Community Banks

Everyone

YOU & ME



LOVE

BE

MINE

- The Crew at Security First Bank

Hoherz Confinement Barn Tour

Tracy Hoherz has North Dakota roots that run deep. Born with an entrepreneurial spirit and raised on a farm near New Salem, Tracy always sets his sight on what's next. In 2014, Tracy began planning a cattle confinement barn on a piece of land near his ranch in Mercer County. Running a large cattle operation already, Tracy saw the value in having his own facility to finish cattle destined for your dinner table. Although confinement barns are rare in North Dakota, and the planning, design, and construction presented many unique challenges, Tracy made it happen. On December 30, 2020, Tracy moved his first herd into the facility.

A crew from Security First Bank made a trip out to Tracy's facility in early January for an up-close look at the barn and its residents. With a sea of frosty animals calmly munching their rations, the facility is massive and fascinating to see in person. Tracy graciously answered all our questions on how his operation works, and we are excited to share what we learned.



Tracy Hoherz and TJ Rooney, Bismarck President

Do you only feed your home raised calves?

The confinement barn is used to feed both Tracy's home raised calves, as well as feeder cattle he purchases from area sale barns.

Cattle are brought to the barn when they're 500-700 pounds and will stay there on a feeding program until they reach finishing weight of around 1200-1400 pounds, typically around 6 months later. Finished cattle are delivered south to beef packing plants.

What are the advantages of this type of facility?

The building measures 600 x 100 feet and has a max capacity of 2000 head. With floor to ceiling adjustable curtains on both sides, the temperature and conditions inside can be regulated, offering protection in the winter from harsh winds and cold temperatures. Shade and airflow can be managed in the warmer months.

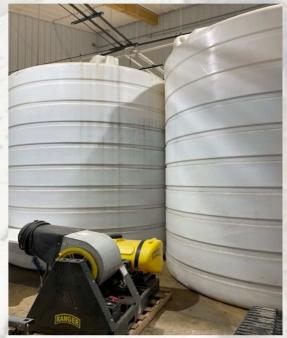
Feeder cattle are able to gain weight more efficiently when they aren't subject to extreme temperatures. Cattle being fed in a slatted floor confinement barn can also more easily avoid adverse health issues such as pneumonia, bacterial diseases, and hoof rot.



How do you manage the feeding?

On the day way we visited, the facility held 1750 head. Feed rations at the barn are based on the weight of the cattle being fed. Tracy and his crew feed a ration that consists of silage, ground hay, wet corn, minerals and distillers. The feed truck has an onboard scale and computer that tracks what is being fed to each pen of livestock as it disburses the feed ration into concrete troughs in the barn. On the day we visited, 15 truck loads of the mixed ration were distributed.

The barn has a constant source of fresh water pumped into the building. Warmed in large tanks in a temperature controlled room, and pumped through above ground pipes that travel up the length of the entire building on one side and back on the other, fountains in each pen are continually filled. Water never sits, providing a constant source of clean water for the animals.



Water tanks







Back to the slatted floor, tell us more.

Beneath the slatted floor is a large pit that extends the length and width of the entire building. The pit collects animal waste that falls through the slatted floor above. Each year the manure from the pit is pumped out and spread across Tracy's cropland to be used as a natural fertilizer. A company that specializes in this type of waste removal and application travels from Minnesota to do the job. The slatted floor is also a contributor to the health and safety of the animals it supports by keeping the space cleaner than a standard concrete floor.

> Final tip: Keep a good grip on your cell phone when inside the confinement barn.

Mandan Progress Organization Welcomes New Director

Security First Bank welcomes Matt Schanandore as the new Executive Director of the Mandan Progress Organization. Schananadore was most recently the Assistant Manager at Fort Abraham Lincoln State Park.

The Mandan Progress Organization hosts some of the largest community events in Mandan, including Buggies and Blues, the Fourth of July Parade and Art in the Park.

Security First Bank is proud to help sponsor and volunteer our time at the great events the MPO makes possible and appreciates their economic and community contributions to the area.

Congratulations, Matt! We look forward to working with you.



Tips to keep your personal information safe.

Refuse access to your computer.

- Never allow access to your computer from unsolicited requests.
- Do not call the number or click on the link in a pop-up message such as: "Your computer has been infected with a virus, please call support at 888-888-8888 to fix this problem IMMEDIATELY!"
- Always contact your local, trusted computer store for assistance.

Keep your information secure.

- Shred your documents prior to throwing in the trash.
- Never give your bank information, credit card numbers, or social security number to an unverified source.

Investigate the Origin.

- Never send a payment until you verify the request is valid.
- Verify with a trusted loved one before sending money to a family member in trouble.
- The IRS will not call and request a pre-paid card, giftcard, or money wire for back taxes. Law enforcement will not call regarding warrants and request payment for bond.
- Never trust money requests from a person you've met online.
- Always be cautious, fraudsters can create spoof emails, text messages, pop-ups, and phone numbers that look legitimate.



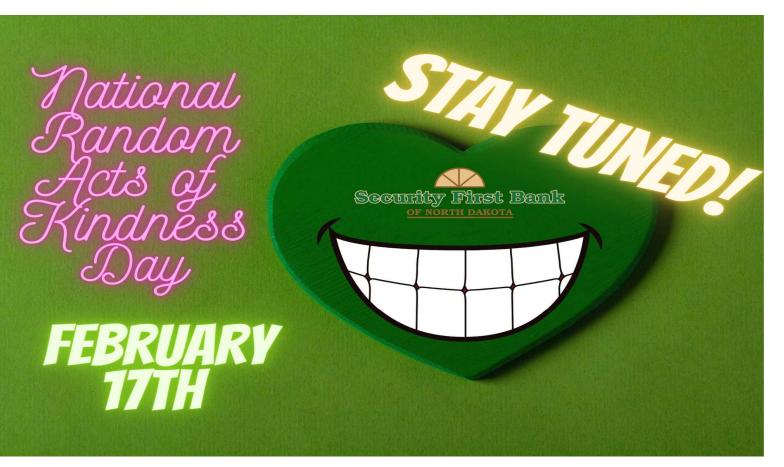
Rusty Gilstad Retires



Rusty Gilstad retired at the end of 2021. Serving as the New Salem President for the past 17 years, the goodbye was bittersweet. Though Rusty's wealth of experience and humor will be missed, we are very excited for him to take on retirement, spending more time with family and enjoying his many talents and hobbies: golf, calf roping, taxidermy, leatherworking...we could go on.

An open house was held in December to celebrate his many years and accomplishments at Security First Bank. Thank you to all who attended.

Congratulations, Rusty!



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