



SFB Snapshot

THE FUTURE IS
BRIGHT
AND THE COFFEE IS STRONG



Less than two years ago, Udderly Caffeinated was just a twinkle in Malinda Ellingson's eye. Fast forward to today, Malinda and her husband, Nolan, have created a growing business and acquired the title of community gathering place in the city of New Salem. Currently offering a gourmet coffee bar, bakery, daily lunches and catering services, Udderly Caffeinated helps keep New Salem buzzing – on caffeine, and community support.

A natural in the kitchen, and a well-trained one too - Malinda has a degree in culinary arts. She came to the New Salem community as Dietary Manager at the local nursing home. Although she enjoyed planning nutritious and comforting meals for residents, Malinda knew she wanted something of her own – a place where she could be creative and serve the entire community. Malinda didn't fall far from the tree in that respect, she carries on her mother Judy's legacy and talent for creating, baking and investing in the community she lives in. Her biggest cheerleader, Judy passed away in January 2023 after a brief battle with pancreatic cancer, but her legacy of care and community continues to be present with space dedicated to her in a cozy corner of Udderly Caffeinated. Malinda's dad, Tony, has also been an active part of the business from the beginning, supporting his only daughter every step of the way.

Speaking of Tony - Malinda and Nolan recently perfected their debut donut recipe and offered him the Head Donut Fryer position (acceptance pending). Inspired by the delicious donuts Judy made from scratch and guided by Malinda's memories of baking with her mom, they've added in fresh new ideas and flavors and now offer donuts uniquely their own.

Udderly Caffeinated also moved into a space uniquely their own in May of this year, purchasing a building on Main Street in New Salem that previously housed a law firm. The newly renovated space is charming and offers plenty of space for their array of quirky retail items. With miles of wood paneling and three separate roofing systems to work around - Malinda, Nolan and their construction partner, Chad Dietrich of Creative Construction, dove in to an exciting but considerable renovation project. The building has stood on Main Street in New Salem since 1900 and held many different businesses; this was not its first renovation rodeo.

The renovation project began with a tiny scrap of paper. Malinda sketched out her ideas for Chad and he made it happen. With Malinda selecting every detail, Udderly Caffeinated on Main Street came to life. The new space offers more than double the amount of kitchen space of their original leased location and made possible a commercial grade kitchen that only Malinda's culinary degree can fully appreciate. The extra space has allowed their operations to grow significantly, adding full-time baker, Debbie, to the Udderly Caffeinated family this year.

The offerings of Udderly Caffeinated continually evolve and expand. Their bright red door welcomes all, from high school kids needing their daily iced coffee fix to the bankers looking for a fresh baked treat (we like our sweets at Security First Bank – bring on the donuts). Malinda has a dreamer's heart, fierce work ethic and a passion for her community. With an open ear to the community's needs and a creative drive to keep trying new things, the sky is the limit for Udderly Caffeinated.



Malinda and Nolan Ellingson



Judy's Corner - in memory of Malinda's mom.

HAPPENINGS

New Team Members



Audrey Duppong
Personal Banker - Mandan
Started January 2023



Kelbie Bender
Personal Banker - Bismarck
Started July 2023



Austin Kindsfater
Personal Banker - Mandan
Started September 2023

CEO Getzlaff Speaks in Oklahoma

Security First Bank CEO, Sarah Getzlaff, spoke at the Community Bankers Association of Oklahoma's annual convention in September. Spreading her message of community banking values and the many ways community banks give back to those they serve, Sarah has traveled to several state conventions serving as Treasurer on the Independent Community Bankers of America board.



A Friendly Familiar Face

We're very excited to welcome **Rhonda Morast** back to our Center office. Rhonda tried to retire, but we missed her too much. Luckily, she missed us too and we're so happy to have her back!



COMMUNITY

Little Black Dress Campaign



Our Bismarck office participates in the annual MSA United Way's Little Black Dress Campaign. This year, two mini team members were added, Piper and Bria! Daughters of Sarah Getzlaff and Laura Sandberg, the girls were excited to wear their mom's heels and jewelry, but also to be a part of helping those in our community that need it.

The team wore the same black dress all week to raise awareness and money for families in the Bismarck Mandan area. The campaign's fundraising efforts were a success, raising over \$1500 for vital programs in the Bismarck Mandan community benefitting women and children. Thanks for your work, LBD Team!

Customer Appreciation

We're thankful for a great turn out at our annual customer appreciation events in Center and New Salem. We enjoyed spending time with you. Thank you for joining us!



PayPal: Keeping Your Account Safe

You're scrolling through your inbox, and get an email warning you that your PayPal account has been compromised. You start to panic, as all your credit and debit cards are attached to your account. After reading the email, you realize that all you must do to secure your account is follow the link and log in using your email and password.

Seems easy enough, right?

Unfortunately, this email may be the actual threat. Scammers have created numerous PayPal scams to take advantage of the popular payment platform's users, including:

1. Overpayment scams
2. Fake verification scams
3. Shipping address scams
4. Fake payment scams
5. Advance payment scams
6. Smishing scams
7. Fake promotional offer scams
8. Hacked account scams
9. Payment pending scams
10. Vishing scams
11. Fake charity scams
12. Fake refund scams

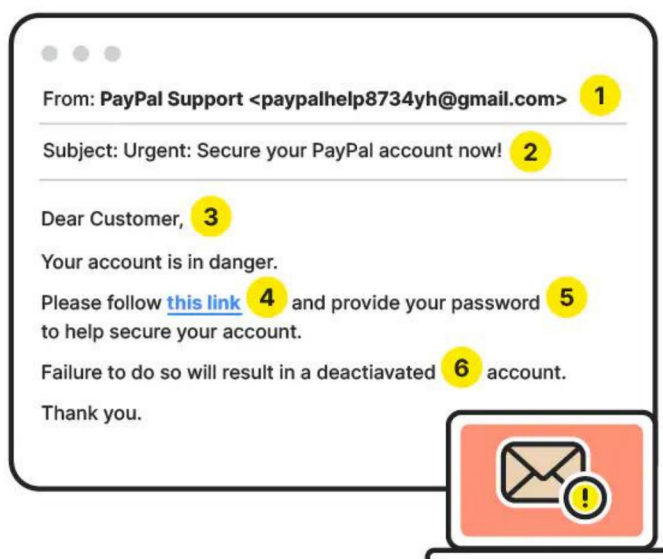
How do I know if a PayPal email is real?

In simple terms, a PayPal email is real if it comes from a "paypal.com" email address. Because sophisticated email scammers may be able to impersonate PayPal's official email address, it's crucial to look for other signs of a scam, see above.

Not all PayPal transactions are created equal.

When paying someone unknown to you through PayPal for goods or services, never pay via a **friends and family** transaction type (minimal or no fee). You should always pay via a **goods and services** transaction type; a fee is assessed, but payments are covered by the PayPal Purchase Protection. When a person pays via *friends and family*, a bank is unable to dispute these transactions because PayPal classifies the payment as non-refundable. Venmo and other cash apps have similar policies based on transaction type.

PayPal Scam Warning Signs



- 1** Suspicious email address
- 2** Sense of urgency
- 3** Generic greeting
- 4** Suspicious link or attachment
- 5** Requests for personal information
- 6** Spelling and grammatical errors



How to Reduce Your Risk of Online Identity Theft

You can minimize your risk of online identity theft by remembering the following tips.

Limiting disclosed information

Never respond to unsolicited requests for personal information, such as your banking ID, account number, username or password, even if they appear to originate from your bank, government agencies or companies with which you have a relationship.

Using strong and unique passwords

Create strong, complex passwords for online accounts, and avoid reusing the same password across multiple platforms. Consider using a password manager to securely store and generate unique passwords.

Taking advantage of security features

Enable the strongest multi-factor authentication offered, and enable it through a trusted mobile device, an authenticator app, or a secure token.

Using two-factor authentication

Enable two-factor authentication whenever possible. This adds an extra layer of security by requiring a second form of verification, such as a code sent to your mobile device, in addition to your password.

Guarding against phishing attempts

Be cautious of suspicious emails, messages, or calls asking for personal information. Avoid clicking on links or downloading attachments from unknown sources. Verify the legitimacy of any requests before providing sensitive information.

Bulletin Board

Congrats



Brandie Lang

Voted Favorite Bank Teller
Bismarck Tribune's
Best of the Best Contest

To Do:

It's pumpkin spice
and fall leaves season.
Drink a latte and
carve a pumpkin.

SAVE THE DATE

MANDAN HOLIDAY LIGHTS ON MAIN

FRIDAY, DECEMBER 2

