

DECEMBER 2024

SFB SNAPSHOT



Business Owners: Have you filed a beneficial ownership report?

This issue:

BENEFICIAL OWNERSHIP

SFB SPONSORS NIGHT
AT THE LIGHTS

SFB HAPPENINGS

THE MANDAN LIONS
CHRISTMAS TREE LOT

SFB IN THE COMMUNITY

CHECK FRAUD TIPS

BULLETIN BOARD

In light of a recent federal court order, reporting companies are not currently required to file beneficial ownership information with FinCEN and are not subject to liability if they fail to do so by the original 12/31/24 deadline while the order remains in force.

While this litigation is ongoing, FinCEN will comply with the order issued by the U.S. District Court for the Eastern District of Texas for as long as it remains in effect. Therefore, reporting companies are not currently required to file their beneficial ownership information with FinCEN and will not be subject to liability if they fail to do so while the preliminary injunction remains in effect. Nevertheless, reporting companies may continue to voluntarily submit beneficial ownership information reports.

For more information on beneficial ownership reporting, please visit www.fincen.org/boi.



Security First Bank sponsors a night at the Lights in Mandan.



Security First Bank sponsored the evening on Saturday, December 7th at the Mandan Holiday Lights on Main. Beautiful weather brought large crowds to the Lights. Mandan Progress Organization reported a crowd of over 9,000 people took in the twinkling lights on this Saturday evening. Our Mandan crew didn't take any shortcuts making the night special. We even hosted live reindeer, partnering with Northern Lights Ranch of Garrison.



Mrs. Claus - Susan Bauer (Asst. VP, Mandan) with Santa Claus - Todd Neurohr (Mandan President)

HAPPENINGS

**Welcome,
Alecia!
Personal
Banker
Mandan**



WE'RE
PERSONAL BANKER/TELLER
HIRING



Join our Bismarck team!

Monday - Friday 9:00-6:00,

and every third Saturday 9:00-1:00.

Excellent benefits, including health insurance
and 10% 401K match.

Awesome co-workers! No experience required.

E-mail your resume to hr@securityfirstbank.bank

Questions? Call Jenna at 701-355-5983.

Congratulations on your retirement, Marleen!

Let's Celebrate!

December 30th from 9:00-4:00 PM.

New Salem Lobby

Join us for well wishes and goodies.

Marleen Wells has been a crop insurance specialist for Security First Agency for 13 years. A crucial member of the team, Marleen always extends a lending hand.

Her commitment, dedication, and exceptional service have been instrumental in building and maintaining a large portfolio of happy customers. We wish Marleen the best in retirement!





The Mandan Lions Christmas Tree Lot Tradition and Goodwill



The Mandan Lions Club has been serving the Mandan community since 1939.

Security First Bank recently spent time at the Mandan Lions Christmas tree lot. Meeting with Dennis Freisz and Art Owens, long-term members and keepers of the Christmas tree lot, we quickly learned the tree lot is full of tradition, including the stash of pickled veggies straight from the garden of Dennis' wife. Snacks of the pickled variety are a staple in the tree lot trailer.

This is the tree lot's 61st year of sales. With average sales per year of around 300 trees, the Mandan Lions Club has helped bring the scent of fresh pine needles and the twinkle of holiday spirit over the years to a lot of living rooms. The Christmas tree lot is the Lions Club's biggest fundraiser every year. All profits are put back into the Mandan community through a variety of programs supported by the Lions.

Dennis and Art smiled as they shared some of their favorite memories from working in the tree lot. They love the children's laughter as they run and play through the "teepee tunnels" created by the arch of two sides of Christmas trees lined up, meeting tip-top to tip-top. Many families bring a thermos of hot chocolate to begin their search for the perfect tree, taking photos and playing hide-and-seek. They've seen a lot of very large trees tied to the top of a lot of very small cars and as far as they know – it worked out just fine! They've seen weather conditions from blizzards to sunshine strong enough to go home with sunburn.

Tree sales typically wrap up and the lot closes around mid-December and until next year, funds



Say "TREES"! L to R: Jeff Erickson - Security First Bank, Art Owens, and Dennis Freisz. Jeff Erickson is a long-time Mandan Lions Club member and tree lot keeper.

raised will benefit the Mandan community in a large number of ways including free vision screenings and eyeglasses for children, sponsorships for kids athletic and other programs, like Take a Kid Fishing, and the Haunted Fort Kids Bash. The Club also assists with programs for Veterans, the elderly and low income families. Tree shoppers feel good knowing that bringing their Christmas tree home from the Mandan Lions Club lot means having an impact on their community all year long.



COMMUNITY

Elm Crest Manor Gift Drive

We're collecting gifts to benefit the residents of Elm Crest Manor in New Salem. Want to help us spread the joy? All four Security First offices are collecting gifts through December 20th.

What's on the wish list?

Board games, coloring books, colored pencils, stocking caps, gloves, fuzzy socks with grips, broaches or jewelry, scarves, decks of cards, word search books (large print), puzzles (300-750 piece), body sprays.



Optimist Club of Bismarck

The Optimist Club of Bismarck is collecting toys this holiday season to benefit children in our communities. You can drop donations at any of our four offices.

What's on the wish list?

All ages: STEM & building sets, board games, puzzles, arts and craft supplies, kinetic sand, slime kits, legos, baby dolls, trucks.

Teen items: hygiene sets, sports/duffel bags, headphones/ear buds, haircut gift cards, journals, markers, perfume/bodyspray.

Century View Affordable Housing Project Opens for Families



L to R: Brent Ekstrom - Lewis & Clark Development Corp, Mitch Nelson - Security First Bank, and Don Sterhan - CR Builders.

Security First Bank recently helped celebrate the grand opening of Century View Apartments, an affordable housing project in Bismarck. As a financing partner, we were thrilled to be a part of a project that will give 40 families a special place to call home this holiday.

Projects like these take partners of all kinds to make a reality and Security First Bank was honored to be a part of the project. The \$11.2 million project is a collaboration between CommunityWorks North Dakota and CR Builders.

"Public-private partnerships are the best way to meet the affordable housing challenge. CR Builders provides critical private investment and North Dakota Housing Finance Agency offers essential state and federal resources", shared Brent Ekstrom, Executive Director of Lewis & Clark Development Group.

For Century View, CR Builders navigated the intricate process of applying for federal housing tax credits, plus the design, build, completion and process of occupying these units.

To learn more about the work CommunityWorks North Dakota and the Lewis & Clark Development Group do in our communities, visit www.lcdgroup.org.



Ribbon cutting ceremony - Century View Apartments



How can you help prevent check fraud?

- Reconcile your bank statement promptly and verify all checks drawn on the account were made by you.
- Safeguard unused checks.
- Properly dispose of unused checks and old checks that are no longer needed, so information on the checks can't be used by others.
- Consider alternatives to checks, including electronic bill paying programs and credit card digital payments.

Call us! If you have questions, please call. We're here to help.

How do scammers know where I bank?

Spooing calls are on the rise. Scammers use information publicly available to impersonate your bank in an attempt to gain access to your accounts. We will **never** call and ask for your account number, social security number, birthdate, online banking information, or other personal information.

What information is public record? Mortgage filings, UCC (Uniform Commercial Code) filings, and PPP (Payment Protection Protection) loan information is available in the public record.

If you are suspicious of a call, hang up. Dial one of our four offices and speak with a member of our team.

