

Management Certification

The undersigned, on behalf of Security National Corporation ("the Company"), certifies that the information provided herein is accurate and complete to the best of the Company's knowledge.

1. The Company is current in its disclosure obligations pursuant to the following reporting standard:

SEC Reporting Obligations

- ☐ The Company has a reporting obligation under Section 13 or 15(d) of the Exchange Act
- ☐ The Company has a reporting obligation under Regulation A (Tier 2)
- ☐ The Company has a reporting obligation under Regulation Crowdfunding (CF)
- ☐ Other (please describe)

Other Reporting Obligations

- ☒ The Company is a U.S. bank, bank holding company, or similar financial institution exempt from SEC registration, has a reporting obligation to a U.S. Bank Regulator and follows OTC Markets' Bank Reporting requirements.
- ☐ The Company is exempt from SEC registration and is reporting under the Alternative Reporting Standard

2. Indicate below whether the Company is a shell company (as defined in Rule 405 of the Securities Act of 1933, Rule 12b-2 of the Exchange Act of 1934 and Rule 15c2-11 of the Exchange Act of 1934):

Yes: ☐ No: ☒

3. Indicate below whether the Company is subject to Bankruptcy or reorganization proceedings.

Yes: ☐ No: ☒

4. The Company has a Verified Company Profile on OTCMarkets.com.
5. The Company is duly organized and in good standing under the laws of the state or jurisdiction in which the Company is organized or does business.
6. The Company understands and acknowledges its obligations to report company-related actions pursuant to Exchange Act Rule 10b-17 and FINRA Rule 6490.
7. The Company understands and acknowledges its obligations to publicly disclose material information in a timely manner in accordance with applicable U.S. federal securities laws, including but not limited to Section 10(b) of the Exchange Act and Rule 10b-5 thereunder.
8. The Company's transfer agent and its address are listed below. If the Company acts as its own transfer agent, indicate that by listing the Company and its information in the fields provided.¹

Transfer Agent: Security National Bank
Address: 601 Pierce St, Sioux City, IA 51101

¹ OTCQX, OTCQB, and OTCID companies are required to retain a transfer agent that participates in the Transfer Agent Verified Shares Program. OTCID companies that act as their own transfer agent may submit data directly to OTC Markets.

9. The Company's most recent Annual Report was prepared by:

Below is a list all law firm(s) and attorney(s) (including internal counsel) that acted as the Company's primary legal counsel in preparing its most recent annual report or, if no attorney assisted in preparing the disclosure, the person(s) who prepared the disclosure and their relationship to the Company.

D. Douglas Rice - Chairman, President & CEO; Jeremy Craighead - Executive Vice President; Jeremy Uhl - Treasurer

10. The Company's Officers, Directors and 5% Control Persons are listed below:

The table below provides information regarding all officers and directors of the Company, or any person that performs a similar function, regardless of the number of shares they own. To the best of the Company's knowledge, it includes all individuals or entities beneficially owning 5% or more of any class of the issuer's equity securities. To identify holders of 5% or more, companies may obtain a recent copy of their shareholder list that includes Non-Objecting Beneficial Owners or "NOBOs." SEC Reporting companies may also research their beneficial ownership and insider transaction filings such as on Schedules 13G or 13D or on Forms 3, 4, and 5.

As of (latest practicable date): 12/31/24

Individual Name (First, Last) or Entity Name (Include names of control person(s) if a corporate entity)	Position/Company Affiliation (ex: CEO, 5% Control person)	City and State (Include Country if outside U.S.)	Number of Shares Owned (List common, preferred, warrants and options separately)	Class of Shares Owned	Percentage of Class of Shares Owned (undiluted)
Ray Cole	Director	Clive, IA	Common: 1,200	Common	0.073%
John Gleeson	Director	Sioux City, IA	Common: 101,374	Common	6.160%
Darwin Hamann	Director	Correctionville, IA	Common: 200	Common	0.012%
Douglas Palmer	Director	Sioux City, IA	Common: 21,140	Common	1.300%
Stephanie Samenus	Director	Anthon, IA	Common: 217	Common	0.013%
Raquel Blount	Director	Sioux Falls, SD	Common: 11	Common	0.001%
Garrett Smith	Director	Sioux City, IA	Common: 6,288	Common	0.382%
Scott Kuehl	Director	Sioux City, IA	Common: 1,080	Common	0.065%
D. Douglas Rice	Chairman, President, CEO, Director	Dakota Dunes, SD	Common: 8,050	Common	0.489%
Jeremy Craighead	Executive Vice President, Director	Sioux City, IA	Common: 5,168 Unvested Restricted Stock Awards (RSAs): 4,045	Common	0.560%

Lisa Talbert	Secretary	Sioux City, IA	Common: Unvested RSAs: 384	Common	0.023%
Jeremy Uhl	Treasurer	Sioux City, IA	Common: 1,594 Unvested RSAs: 2,531	Common	0.250%
SEBAK & CO.	Street name registration used by Security National Bank's trust department	Sioux City, IA	Common: 940,449	Common	57.110%
CEDE & CO.	Street name registration used by Depository Trust Company	New York, NY	Common: 283,933	Common	17.240%

Any additional material details, including conversion terms of any class of the issuer's equity securities, are below:

N/A

11. The Company has Convertible Debt as detailed below:

The following is a complete list of the Company's Convertible Debt which includes all promissory notes, convertible notes, convertible debentures, or any other debt instruments convertible into a class of the issuer's equity securities. The table includes all issued or outstanding convertible debt at any time during the last complete fiscal year and any interim period between the last fiscal year end and the date of this Certification.

☒ Check this box to confirm the Company had no Convertible Debt issued or outstanding at any point during this period.

Date of Note Issuance	Principal Amount at Issuance (\$)	Outstanding Balance (\$) (include accrued interest)	Maturity Date	Conversion Terms (e.g., pricing mechanism for determining conversion of instrument to shares)	# Shares Converted to Date	# of Potential Shares to be Issued Upon Conversion ²	Name of Noteholder (entities must have individual with voting / investment control disclosed).	Reason for Issuance (e.g., Loan, Services, etc.)

Any additional material details, including footnotes to the table are below: N/A

Signature:

Name of Principal Executive Officer or Principal Financial Officer: Jeremy Uhl

Title: Treasurer

Date: 6/23/25

Signature:

A handwritten signature in blue ink, appearing to read 'Jeremy Uhl', written in a cursive style.