## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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FORM 4

## STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

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1. Name and Add SILL STEP	dress of Reporting Pe P <u>HEN M</u>	erson*	<u>S</u>	SECU	Name <b>and</b> Ticker J <u>RITY NATI</u> 2[SNFCA]				<u>L</u>		ationship of Reporting (all applicable) Director Officer (give title below)	10% 0	Owner (specify
(Last) 1595 NORTH	(First) FORT LANE	(Middle)		3. Date of Earliest Transaction (Month/Day/Year) 08/15/2012							,	surer, CFO	
(Street) LAYTON UT 84041 4. If Ame 10/18/2					endment, Date of C 2012	)riginal F	iled (N	Month/Day/Yea	6. Indiv X	vidual or Joint/Group Form filed by One Form filed by More	Reporting Perso	'n	
(City) (State) (Zip)											Form nied by Mon		
		Table I - No	n-Derivati	tive S	ecurities Acq	uired,	Disp	oosed of, o	r Bene	ficially C	Dwned		
Date		2. Transacti Date (Month/Day		2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)					5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature o Indirect Beneficial Ownership (Instr. 4)	
						Code	v	Amount	int (A) or (D)		Transaction(s) (Instr. 3 and 4)		(1150.4)
Class A Comp	non Stock		08/15/20	012		м		8 269	A	\$1.66	0	р	

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Class A Common Stock	08/15/2012	М	8,269	A	<b>\$1.66</b>	0	D	
Class A Common Stock	08/15/2012	F	3,932	D	\$3.49	0	D	
Class A Common Stock	08/15/2012	М	3,937	A	\$1.24	0	D	
Class A Common Stock	08/15/2012	F	1,398	D	\$3.49	0	D	
Class A Common Stock	08/15/2012	М	1,875	A	\$1.56	0	D	
Class A Common Stock	08/15/2012	F	838	D	\$3.49	55,148(1)	D	

## Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	Date	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. ) 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		Transaction(s) (Instr. 4)			
Employee Stock Option (right to buy)	\$1.66 <sup>(2)</sup>	12/03/2010		М			8,269 <sup>(2)</sup>	03/03/2011	12/03/2020	Class A Common Stock	8,269 <sup>(2)</sup>	\$1.66 <sup>(2)</sup>	0	D		
Employee Stock Option (right to buy)	\$1.24 <sup>(3)</sup>	12/02/2011		М			3,937 <sup>(3)</sup>	03/02/2012 <sup>(3)</sup>	12/02/2021	Class A Common Stock	3,937 <sup>(3)</sup>	\$1.24 <sup>(3)</sup>	0	D		
Employee Stock Option (right to buy)	\$1.56 <sup>(4)</sup>	04/13/2012		М			1,875 <sup>(4)</sup>	07/13/2012 <sup>(4)</sup>	04/13/2022	Class A Common Stock	1,878 <sup>(4)</sup>	\$1.56 <sup>(4)</sup>	0	D		
Employee Stock Option (right to buy)	\$3.17 <sup>(5)</sup>	03/31/2008		A		9,116 <sup>(5)</sup>		06/30/2008	03/31/2018	Class A Common Stock	9,116 <sup>(5)</sup>	\$3.17 <sup>(5)</sup>	9,116 <sup>(5)</sup>	D		
Employee Stock Option (right to buy)	\$3.04 <sup>(6)</sup>	12/04/2009		A		8,682 <sup>(6)</sup>		03/04/2010	12/04/2019	Class A Common Stock	8,682(6)	\$3.04 <sup>(6)</sup>	8,682 <sup>(6)</sup>	D		
Employee Stock Option (right to buy)	\$1.24 <sup>(3)</sup>	12/02/2011		A		3,938 <sup>(3)</sup>		03/02/2012 <sup>(3)</sup>	12/02/2021	Class A Common Stock	0	\$1.24 <sup>(3)</sup>	3,938 <sup>(3)</sup>	D		
Employee Stock Option (right to buy)	\$1.56 <sup>(4)</sup>	04/13/2012		A		5,625 <sup>(4)</sup>		07/13/2012 <sup>(4)</sup>	04/13/2022	Class A Common Stock	0	\$1.56 <sup>(4)</sup>	5,625 <sup>(4)</sup>	D		

Explanation of Responses:

1. Owned jointly by the reporting person and his wife. Does not include 47,235 shares of Class A Common Stock owned indirectly by the reporting person in the Employee Stock Ownership Plan (ESOP), the 401(k) Retirement Savings Plan, and the Deferred Compensation Plan.

2. This option was originally reported as an option for 7,500 shares of Class A Common Stock at an exercise price of \$1.83 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan

to reflect 5% stock dividends paid on February 4, 2011 and February 3, 2012.

3. This option was granted on December 2, 2011 as an option for 7,500 shares of Class A Common Stock at an exercise price of \$1.30 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 3, 2012. The option vests in four equal quarterly installments of Class A Common Stock beginning on March 2, 2012, until such shares are fully vested.

4. This option was granted on April 13, 2012 as an option for 7,500 shares of Class A Common Stock at an exercise price of \$1.56 per share. The option vests in four equal quarterly installments of Class A Common Stock, beginning on July 13, 2012, until such shares are fully vested.

5. This option was originally reported as an option for 7,500 shares of Class A Common Stock at an exercise price of \$3.85 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 6, 2009, February 5, 2010, February 3, 2012.

6. This option was granted December 4, 2009 for 7,500 shares of Class A Common Stock at an exercise price of \$3.52 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 5, 2010, February 4, 2011 and February 3, 2012.

 /s/ Stephen M. Sill
 02/1

 \*\* Signature of Reporting Person
 Date

02/19/2013

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

\* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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