

Privacy Policy

FACTS	WHAT DOES FIRSTSUN CAPITAL BANCORP DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Purchase history and account transactions
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons FirstSun Capital Bancorp chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	Does FirstSun Capital Bancorp share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We Do Not Share

<p style="text-align: center;">TO LIMIT INFORMATION SHARING ABOUT CREDITWORTHINESS AND TO LIMIT MARKETING OFFERS</p>	<p>You may limit us from sharing information about your creditworthiness with each other and from marketing our products or services to you based on your personal information that we share with each other. This personal information includes your income and your account history with them.</p> <p>Your choice to limit the sharing about your creditworthiness and limit marketing offers from us will apply until you tell us to change your choice. To limit sharing about your creditworthiness and to limit marketing offers from us :</p> <ul style="list-style-type: none"> • Call 1-888-827-5564 and ask to opt out • Or visit us online: www.sunflowerbank.com/privacy • Or email us: customerservice@sunflowerbank.com <p>If you have already made a choice to limit marketing offers from us, you do not need to act again.</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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QUESTIONS?	Call 1-888-827-5564 or go to www.sunflowerbank.com/privacy
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WHO WE ARE	
Who is providing this notice?	FirstSun Capital Bancorp, Sunflower Bank, N.A., First National 1870, a division of Sunflower Bank, N.A., Guardian Mortgage, a division of Sunflower Bank, N.A., Sunflower Agency, Inc., Logia Portfolio Management, LLC, Community Investment, LLC, Sunflower Holdings, Inc., and SPHC, LLC

WHAT WE DO	
How does FirstSun Capital Bancorp protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does FirstSun Capital Bancorp collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you – we do not share State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates are FirstSun Capital Bancorp, Sunflower Bank, N.A., First National 1870, a division of Sunflower Bank, N.A., Guardian Mortgage, a division of Sunflower Bank, N.A., Sunflower Agency, Inc., Logia Portfolio Management, LLC, Community Investment, LLC, Sunflower Holdings, Inc., and SPHC, LLC.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>FirstSun Capital Bancorp, Sunflower Bank, N.A., First National 1870, a division of Sunflower Bank, N.A., Guardian Mortgage, a division of Sunflower Bank, N.A., Sunflower Agency, Inc., Logia Portfolio Management, LLC, Community Investment, LLC, Sunflower Holdings, Inc., and SPHC, LLC do not share with non-affiliates so that they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include categories of companies such as credit card companies.</i>