

California Consumer Privacy Act Notice At Collection

Legal Entities

This California Consumer Privacy Act Notice ("Notice") applies to FirstSun Capital Bancorp legal entities that utilize the brand names Sunflower Bank, N.A. and First National 1870, as well as the following entities: FEIF Capital Partners, LLC, FEIF GP, LLC, SPHC, LLC, Sunflower Insurance Solutions, Inc., Sunflower Holdings, Inc. Sunflower Public Finance, LLC, and Sunflower Wealth Advisors, LLC. ("Company", "we", "us" or "our").

Applicability

Your privacy is important to us. This California Consumer Privacy Act Notice ([download a printable copy of this Notice](#); PDF, requires Adobe Reader) explains how we collect, use and disclose personal information relating to California residents covered by the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act of 2020 (collectively, the "CCPA"). This "Notice" constitutes our notice at collection and our privacy policy pursuant to the CCPA.

Introduction

Under the CCPA, "Personal Information" is information that identifies, relates to, or could reasonably be linked directly or indirectly with a particular California resident and includes certain categories of Personal Information discussed below that constitute "Sensitive Personal Information." The CCPA, however, does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act ("GLBA"). The specific Personal Information that we collect, use, and disclose relating to a California resident covered by the CCPA will vary based on our relationship or interaction with that individual. For example, this Notice does not apply with respect to information that we collect about California residents who apply for or obtain our financial products and services for personal, family, or household purposes. For more information about how we collect, disclose, and secure information relating to these customers, please refer to our [Consumer Privacy Notice](#). Keeping Personal Information secure is one of our most important priorities. Consistent with our obligations under applicable laws and regulations, we maintain physical, technical, electronic, procedural and organizational safeguards and security measures that are designed to

protect personal data against accidental, unlawful or unauthorized destruction, loss, alteration, disclosure or access, whether it is processed by us or by others on our behalf.

If you are not a resident of California, you may submit a request and we may process it, as described in this Notice, even though the CCPA does not require us to do so. In accepting, processing, and responding to requests by individuals who are not California residents, we will apply all the same limitations and exceptions under the CCPA to those requests as apply to requests made by California residents. We reserve the right to change or stop the practice of accepting requests from U.S. individuals who are not California residents.

Categories of Personal Data that We Collect

We collect Personal Data in a variety of contexts. For example, we collect Personal Data to provide financial products and services, for our human resource, and vendor management purposes.

The Personal Data that we collect about a specific California resident will depend on, for example, our relationship or interaction with that individual.

During the past 12 months, we have collected the following categories of Personal Data.

1. **Personal Identifiers** — Personal unique identifiers, such as full name and federal or state issued identification numbers including Social Security number, driver's license number, and passport number;
2. **Personal Information** — Personal information, including contact details (e.g., telephone number and address), financial information (e.g., account number and balance), payment card details (e.g., credit and debit card numbers), and medical and health insurance information;
3. **Characteristics of Protected Classes** — Characteristics of protected classes or groups under state or federal law, such as sex, disability, citizenship, primary language, immigration status and marital status;
4. **Purchase Information** — Purchase information, such as products and services obtained and transaction histories;
5. **Biometric Information** — Biometric information, such as fingerprints and voiceprint;

6. **Internet or Online Information** — Internet or online information (e.g., browsing history) and information regarding interaction with our websites, applications, or advertisements;
7. **Geolocation Data** — Geolocation data, such as device location;
8. **Audio and Visual Information** — Audio, electronic, visual, thermal, olfactory, or similar information, such as call and video recording;
9. **Employment Information** — Professional or employment-related information, such as work history and prior employer, information from background checks, resumes, and personnel files;
10. **Education Information** — Education information subject to the federal Family Educational Rights and Privacy Act, such as student records and confirmation of graduation;
11. **Inferences** — Inferences based on information about an individual to create a summary about, for example, an individual's preferences and characteristics; and
12. **Sensitive Personal Information** —
 - Social Security number, driver's license, state identification card, government issued identification, or passport number;
 - Account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account;
 - Precise geolocation;
 - Racial or ethnic origin, religious or philosophical beliefs, citizenship, or immigration status;
 - The contents of mail, email, and text messages unless we are the intended recipient of the communication;
 - Biometric information processed to uniquely identify an individual; and
 - Personal information collected and analyzed concerning an individual's health.

In addition to collecting Personal Information ourselves, we additionally coordinate with third parties to collect Personal Information on our behalf, which third parties are engaged in one or more of the business practices described below:

- Delivering advertising and marketing, including on non-affiliated persons' or entities' sites and mobile apps;
- Facilitating events and event management, including virtual and/or in-person events (e.g., hotels, restaurants, virtual platforms, audio/visual capabilities, food/beverage, transportation services, etc.); and

- Referral sources, whether for purposes of identifying candidates for employment, identifying new client opportunities, or recommending vendors or contractors.

Why We Collect Personal Data and How We Use and Disclose It

The purposes for which we collect, use, and disclose Personal Data depend on, among other things, our relationship or interaction with a specific California resident. The table below lists the purposes for which we collect, use, and disclose Personal Data in different contexts.

Purposes for Collection, Use and Disclosure	Examples
Provide and manage products and services	<ul style="list-style-type: none"> ▪ Establish and process transactions for our products and services including checking accounts, credit cards, loans, investment accounts, as well as additional products for businesses such as commercial financing and payment services ▪ Support the ongoing management and maintenance of our products and services including to provide account statements, online banking access, customer service, payments and collections, and account notifications ▪ Obtain support for fulfilling the above purposes from our third-party service providers, professional services and business partners, and financial institutions
Support our everyday operations, including to meet risk, legal, and compliance requirements	<ul style="list-style-type: none"> ▪ Perform accounting, monitoring, and reporting ▪ Enable information security and anti-fraud operations, as well as credit, underwriting, and due diligence

Purposes for Collection, Use and Disclosure	Examples
	<ul style="list-style-type: none"> ▪ Support audit and investigations, legal requests and demands, as well as exercise and defend legal claims ▪ Enable the use of service providers for business purposes ▪ Comply with laws, regulations, policies, procedures, and contractual obligations ▪ Obtain support for fulfilling the above purposes from our third-party service providers, professional services and business partners, and financial institutions
Manage, improve, and develop our business	<ul style="list-style-type: none"> ▪ Market, personalize, develop, and improve our products and services ▪ Conduct research and analysis, including to drive product and services innovation ▪ Support customer relationship management ▪ Evaluate and engage in mergers, acquisitions, and other transactions involving transfers of all or part of a business, or a set of assets ▪ Obtain support for fulfilling the above purposes from our service providers and from our professional services, business, and marketing partners
Support employment, infrastructure, and human resource management	<ul style="list-style-type: none"> ▪ Provide benefits to employees and dependents, including healthcare and retirement plans ▪ Manage pay and compensation activities

Purposes for Collection, Use and Disclosure	Examples
	<ul style="list-style-type: none"> ▪ Manage and operate our facilities and infrastructure ▪ Process employment applications ▪ Obtain support for fulfilling the above purposes from our third-party service providers, professional services and business partners
Sensitive Personal Information as permitted by law	<ul style="list-style-type: none"> ▪ Perform services for our business, provide goods or services as requested by individuals, and ensure security and integrity ▪ Short term transient use such as displaying first party, non-personalized advertising ▪ Process and fulfil orders, maintain and service accounts, provide customer service, verify customer information, process payments, and provide financing ▪ Activities relating to quality and safety control or product improvement

Sale/Sharing and Retention by Category

The table below summarizes (i) whether we sell or share each category of Personal Information listed above, and (ii) our retention approach for each category.

Category of Personal Information	Sold?	Shared?	Retention (period or criteria)
Personal Identifiers	No	No	Retained as long as reasonably necessary to fulfill the purposes described in this Notice and as required/permitted by applicable law; retention is determined using applicable legal/regulatory requirements and our records retention schedule.
Personal Information (contact/financial/payment)	No	No	Same as above
Characteristics of Protected Classes	No	No	Same as above
Purchase Information	No	No	Same as above

Biometric Information	No	No	Same as above
Internet or Online Information	No	No	Same as above
Geolocation Data	No	No	Same as above
Audio and Visual Information	No	No	Same as above
Employment Information	No	No	Same as above
Education Information	No	No	Same as above
Inferences	No	No	Same as above
Sensitive Personal Information	No	No	Same as above

Data Retention

As summarized in the table above, the length of time that we intend to retain each category of Personal Information will depend on several criteria, including (i) the length of time we are required to retain Personal Information in order to comply with applicable legal and regulatory requirements, (ii) the length of time we may need to retain Personal Information in order to accomplish the business or commercial

purpose(s) for which such Personal Information is collected, used or disclosed (as indicated in this Notice), and (iii) whether you choose to exercise your right, subject to certain exceptions, to request deletion of your Personal Information.

Sale of Personal Information

The CCPA defines a "sale" as the disclosure of Personal Data for monetary or other valuable consideration. FirstSun does not sell and has not, within at least the last 12 months, sold Personal Data, including Sensitive Personal Data that is subject to the CCPA's sale limitation. As of January 1, 2024, we do not share Personal Data for cross-context behavioral advertising within the scope of CCPA. We have no actual knowledge that we sell or share Personal Data of California residents 16 years of age and younger.

Changes to this Notice

We may change or update this Notice periodically. When we do, we will post the revised Notice on this webpage indicating when the Notice was "Last Updated."

FirstSun's California Consumer Privacy Act Notice

[FirstSun's California Consumer Privacy Act Notice](#) is available for review or download.

Contact Us

Questions or concerns You may contact us with questions or concerns about this Notice and our practices by:

- (1) Writing us at: CCPA, 3025 Cortland Cr, Salina, Kansas 67401
- (2) Emailing us at customerservice@sunflowerbank.com

Effective: January 5, 2026

Last Updated: January 5, 2026