



Sunflower Bank

PERSONAL ACCOUNT FAQs & INFORMATION GUIDE



INFORMATION IN THIS GUIDE IS APPLICABLE TO PERSONAL CUSTOMERS

TABLE OF CONTENTS

Use this guide as a resource to help you prepare for your transition to Sunflower Bank. It includes answers to important questions about upcoming account and service changes. Please review the information at your earliest convenience so you're prepared for any actions required before and after our system conversion on September 21, 2026.

Table of Contents

TABLE OF CONTENTS	2
CONTACT INFORMATION – CUSTOMER CARE	4
WHAT’S CHANGING & WHAT’S NOT	5
BANK NAME	5
WEBSITE ACCESS	5
ACCOUNT NUMBERS	5
ROUTING NUMBER DIRECT DEPOSITS ELECTRONIC PAYMENTS	5
CHECKS..	6
CHECKING, SAVINGS, & MONEY MARKET ACCOUNTS	6
OVERDRAFT TRANSFER SWEEP	6
DOMESTIC WIRES.....	6
INTERNATIONAL WIRES SWIFT CODE	6
DEBIT CARD SERVICES	7
DEBIT CARDS	7
ATM CARDS	7
CARDCONTROL.....	7
DEBIT CARD - FRAUD TEXT AND EMAIL ALERTS	8
STANDARD DEBIT CARD LIMITS	8
MONEYPASS® ATM NETWORK and ATM Rebates	9
STATEMENTS	10
BANK STATEMENTS – CHECKING, SAVINGS, MONEY MARKET	10
NEW ONLINE STATEMENT / ESTATEMENT HISTORY	10
ONLINE STATEMENT / ESTATEMENT ENROLLMENT	10
OTHER SERVICES	11
ZELLE	11
CERTIFICATES OF DEPOSIT	11
INDIVIDUAL RETIREMENT ACCOUNTS (IRAs).....	11
SAFE DEPOSIT BOXES.....	11
BAZING CHECKING ACCOUNT BENEFITS	11
CONSUMER LOAN INFORMATION	12

PERSONAL LOANS	12
HOME EQUITY LINE OF CREDIT (HELOC).....	12
AUTOMATIC LOAN PAYMENTS	12
PERSONAL LOAN PAYMENT REMITTANCE	12
FIRST FOUNDATION BANK CREDIT CARDS	12
PERSONAL ONLINE BANKING OVERVIEW	13
BILL PAYMENT SERVICE – ONLINE BANKING.....	13
PERSONAL ONLINE BANKING REQUIRED STEPS	14
PERSONAL QUICKEN® & QUICKBOOKS® USER INSTRUCTIONS:.....	15
Quicken® Users Information:	15
Deactivate Quicken Connection:.....	15
Reactivate Quicken Connection:.....	15
QuickBooks® Users Information:	16
Deactivate QuickBooks Connection:.....	16
Reactivate QuickBooks Connection:.....	17
PERSONAL MOBILE BANKING APP	18
Apple Pay®, Samsung Pay®, Google Pay™.....	18
PHONE NUMBERS & CONTACT INFORMATION	19
CUSTOMER CARE CENTER.....	19
REPORT LOST OR STOLEN DEBIT CARD	19
DEBIT CARD TRAVEL NOTIFICATIONS	19
CHECKIT – AUTOMATED TELEPHONE BANKING.....	19

CONTACT INFORMATION – CUSTOMER CARE

If you need account assistance prior to **September 21**, please continue to call your local branch or the First Foundation Bank Customer Service line.

- 888.405.4332

For the latest information and updates regarding your transition to Sunflower Bank, please visit our dedicated page:

- SunflowerBank.com/MergerUpdates

EXPANDED CUSTOMER SUPPORT

As part of your transition to Sunflower Bank, you'll have access to our Customer Care Center, providing enhanced account support and assistance.

Beginning September 21, Customer Care representatives will be available to help with questions and support related to your former First Foundation Bank accounts.

SUNFLOWER BANK CUSTOMER CARE	
PHONE:	888.827.5564
EMAIL:	CustomerService@SunflowerBank.com
MAIL:	Sunflower Bank, N.A. Attn: Customer Care PO Box 800 Salina, KS 67402-0800
HOURS OF OPERATION	
HOURS:	Monday-Friday: 8:00am – 9:00pm (ET) 7:00am – 8:00pm (CT) 5:00am – 6:00pm (PT) Saturday: 9:00am – 5:00pm (ET) 8:00am – 4:00pm (CT) 6:00am – 2:00pm (PT)
CHECKIT - 24/7 TELEPHONE BANKING	
PHONE:	800.552.2432

IMPORTANT: Information sent by email is at risk of loss of confidentiality if the information is transmitted over the internet. We do not recommend sending confidential information such as social security numbers or account numbers by email.

WHAT'S CHANGING & WHAT'S NOT

While there are some changes necessary to combine our organizations, our goal is to make the transition as smooth as possible by preparing you for what to expect. To avoid interruption in your banking services, please review this guide to familiarize yourself with adjustments being made to existing accounts, services and processes that you use today. If you have questions along the way, remember, we're here to help!



When you see this symbol in this guide, it indicates that action steps or special attention may be required by you for a particular account or service.

BANK NAME

We are proud to have you join our respected and relationship-focused organization as we carry on our commitment to the communities and customers we proudly serve.

- Sunflower Bank, N.A.
- First National 1870, a division of Sunflower Bank, N.A.



WEBSITE ACCESS

The First Foundation Bank website will be deactivated on September 21, and users will be directed to Sunflower Bank's website to access online banking and other services. Please bookmark the URL below for ease of access.

- www.SunflowerBank.com



ACCOUNT NUMBERS

- Unless you are notified in advance, your account number(s) will remain the same.
- This includes checking, savings, money market, IRAs, certificates of deposit and loans.



ROUTING NUMBER | DIRECT DEPOSITS | ELECTRONIC PAYMENTS

On September 21, begin using the routing number for Sunflower Bank.

- **101100621** (New Routing Number)
- Sunflower Bank will send a notice of change to service providers and employers requesting they update the account routing number in their records for electronic credits and debits (e.g., payroll, loan payments, cable bill, electric bill, etc.).

CHECKS

Please continue to use your existing First Foundation Bank checks until your supply runs out. You do not need to order new checks.

After our system conversion takes place, any checks ordered through Sunflower Bank will automatically be adjusted to reflect the new routing number and updated bank information. If you choose to order checks through another service provider on or after September 21, please use the new bank routing number — **101100621** — when placing your order.

CHECKING, SAVINGS, & MONEY MARKET ACCOUNTS

Effective September 21, all First Foundation Bank deposit accounts, including *checking*, *savings*, *money market*, and *certificate of deposit* (CD) account, will automatically transition to comparable Sunflower Bank account offerings.

All primary accountholders have been mailed a Personal Deposit Account package that includes important information about their account transition, as well as any applicable changes to terms and conditions. These account changes will take effect September 21, 2026 or as noted in the Supplemental Disclosure.

After the transition is complete, we will be happy to review your banking needs and discuss alternative account options if you feel the selected account is not the best fit for you.

OVERDRAFT TRANSFER SWEEP

If you use the First Foundation Bank Overdraft Protection Transfer Service, your transfer will continue to occur.

- Effective September 21, a \$5.00 per transfer fee will apply.
- Effective September 21, Overdraft Transfer Increments are: \$100.00
- See page 3 of the Guide to Your New Personal Accounts booklet for more information.

DOMESTIC WIRES

Beginning September 21, personal accountholders may initiate domestic wires by visiting any Sunflower Bank location.

- Outgoing Domestic Wire Cutoff Time: 4 PM (ET) | 3 PM (CT) | 1 PM (PT).
- See page 11 of the Guide to Your New Personal Accounts booklet or contact Customer Care at 888.827.5564 or your local branch for current wire transfer fees.

INTERNATIONAL WIRES | SWIFT CODE

Beginning September 21, personal accountholders may initiate international wires by visiting any Sunflower Bank location.

- SWIFT code for incoming international wires: **SNBAUS44**
- Outgoing International Wire Cutoff Time: 4 PM (ET) | 3 PM (CT) | 1 PM (PT).
- See page 11 of the Guide to Your New Personal Accounts booklet or contact Customer Care at 888.827.5564 or your local branch for current wire transfer fees.

DEBIT CARD SERVICES

DEBIT CARDS

First Foundation Bank Visa® Debit Cardholders:

- Continue using your existing First Foundation Bank debit card until September 21.
- Prior to conversion weekend, you will receive a new Sunflower Bank branded Visa® Debit Card that includes card activation and PIN setup instructions. Watch the mail for your new card(s) and keep them in a secure place. You may continue to use your existing First Foundation Bank debit card(s) as you do today. **Do not shred any cards at this time.**



- The phone number to activate your new card(s) is 800.992.3808.
 - On September 21 or after, please activate your new debit card(s).
 - Your current First Foundation Bank Debit Card will become inactive on September 21, 2026. Please securely destroy your First Foundation Bank Debit Card on this day.
- Please update your new Visa® Debit Card number and expiration date with any merchant(s) you have recurring payments previously set up. Please do this for any payments occurring on or after September 21, 2026.
 - If your new debit card hasn't arrived prior to September 21, please visit your local branch to obtain a digital debit card.

Visa is a registered trademark of Visa International Service Association and is used by the issuer pursuant to license from Visa U.S.A. Inc. The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC.

ATM CARDS

First Foundation Bank ATM Cardholders:

If you currently have a First Foundation Bank ATM Card for your savings account, you will receive a Sunflower Bank Visa® Debit card. This card will be restricted to allow for ATM only withdrawals. Your new savings account allows ten (10) transactions per quarterly statement cycle. A transaction is defined as any withdrawal or transfer from the account. Total transactions exceeding this limit are assessed \$1.00 per transaction. If you typically complete more than ten (10) transactions during a calendar quarter, we recommend you consider opening a checking account.

CARDCONTROL

Beginning September 21, you can enroll in CardControl, a convenient tool that helps you manage your personal debit card(s) and control how they're used. CardControl allows you to set spending preferences, manage transaction activity, and turn your card on or off whenever needed. It's easy to use and can help reduce unauthorized card use. With CardControl, you can:

- Set alerts for exceeding threshold amounts.
- Set spending limits, including dollar amount thresholds and merchant categories.
- Turn your card on or off if it's lost, stolen, or not in use.
- Create a PIN.
- Add travel notices.
- View full card details and card transaction history.
- Limit transactions to merchants within a certain distance of your location.

Getting started is easy! Simply sign in to the Sunflower Bank Personal Mobile Banking app or Online Banking, select CardControl, and follow the on-screen prompts.

If you need assistance, please contact Customer Care at 888.827.5564.

**Message, data rates, and charges may apply. Check with your wireless carrier for details.*



DEBIT CARD - FRAUD TEXT AND EMAIL ALERTS

We offer an additional layer of security to help our customers combat debit card fraud quickly and more conveniently. All Bank debit cardholders are automatically enrolled in the complimentary service.

When transactions occur outside of your normal shopping patterns, spending ranges, or geographic areas, an alert may trigger. In the event suspected debit card fraud activity is identified, you will receive an email, instant text message, or phone call alert asking you to respond YES or NO to verify the transaction that triggered the alert. It's that simple.

Responding to Fraud Alerts

- It's important to respond to Fraud Alerts as quickly as possible because your debit card may be suspended temporarily until the transaction(s) that triggered the alert are verified.
- If you confirm the activity is legitimate, no further action will be required, and your card will be reactivated within 15 minutes.
- If you confirm the activity is fraudulent, you will be prompted with the next steps to help secure your account.

Remember to keep your personal contact information updated with the Bank so you receive these important fraud alerts. If you have questions, please call us.



STANDARD DEBIT CARD LIMITS

The following daily standard purchase and withdrawal limits apply to personal debit card users.

Card Type	Purchase Limit (PIN or Signed)	ATM Limit
Personal Debit Card	\$5,000	\$755



MONEYPASS® ATM NETWORK and ATM Rebates

Following system conversion, you'll continue to have access to surcharge-free withdrawals through the MoneyPass ATM network. Visit MoneyPass.com to find an ATM near you within the United States and Puerto Rico.

Due to the limited number of MoneyPass ATMs available in several areas, all personal (consumer) checking, savings, and money market accounts opened at the following branch locations will receive rebates of up to \$10.00 in ATM Surcharge Fees and up to \$6.00 in ATM Transaction Fees (non-Sunflower Bank or MoneyPass ATM) each monthly statement cycle.

If you regularly use cash, consider requesting cash back when making a purchase with your debit card. It's a convenient way to access cash without visiting an ATM.

<u>Branch Name</u>	<u>Branch Address</u>
Lucerne Valley, CA	32946 State Hwy 18, Suite D, Lucerne Valley, CA 92356
Running Springs, CA	2625 Whispering Pines Dr., Running Springs, CA 92382
Honolulu, HI	500 Ala Moana Blvd., 2A, Honolulu, HI 96813
Ave Maria, FL	5078 Pope John Paul II Blvd., #100, Ave Maria, FL 34142
Marco Island, FL	775 Bald Eagle Dr., Marco Island, FL 34145
Naples, FL	1055 Crosspointe Dr., Naples, FL 34110
Naples, FL	3580 Pine Ridge Rd., Naples, FL 34109
Naples, FL	811 Anchor Rode Dr., Naples, FL 34103
Naples, FL	895 Fifth Ave South, Naples, FL 34102
Tampa, FL	4404 W Kennedy Blvd., Tampa, FL 33609

On your bank statements you will see:

ATM Surcharge Fees (ATM Owner's Fees) credited as "OTHER BANK ATM FEE REBATE"

AND

ATM Transaction Fees credited as "ATM TRANSACTION FEE REBATE"

STATEMENTS



BANK STATEMENTS – CHECKING, SAVINGS, MONEY MARKET

Bank statements showing all activity from your prior statement through September 18, will be produced and mailed to customers on September 18.

- We anticipate this statement to be available in Sunflower Bank's eStatement center located within Personal Online Banking and the Mobile App by October 30, 2026.

Moving forward, statements will be generated on the following schedule:

- Checking and Money Market statements are produced monthly.
- Savings statements are produced quarterly. However, if you have an electronic item presented, statements will generate monthly.
- Certificate of Deposit statements are not produced; however, they can be added as a combined statement with your checking account.
- IRA statements are produced every January.

On September 21, all First Foundation Bank accounts will default to paper statement delivery. You will need to re-enroll in eStatements to continue receiving electronic delivery of your statements and to avoid paper statement fees associated on some account types. To enroll, login to Personal Online Banking on or after September 21 and select eStatements under the Accounts menu.

- *To allow ample time for eStatement enrollment, standard paper statement fees will be waived for personal deposit accounts until December 31, 2026.*



NEW ONLINE STATEMENT / ESTATEMENT HISTORY

Access to your historical First Foundation Bank online statements will not be available after 8 PM (ET) | 7 PM (CT) | 5 PM (PT) on Friday, September 18.

- Prior online statement history may not be available for viewing immediately after system conversion. Once available, you'll have access to 24 months of statement history.
 - *We recommend downloading any statements and notices you anticipate needing for your records prior to September 18, 2026.*
 - In the event you need to obtain a copy of a statement or item that you didn't save, please contact your local branch or Customer Care by phone or email.



ONLINE STATEMENT / ESTATEMENT ENROLLMENT

Starting September 21, customers who would like to receive eStatements (*electronic statements*) will need to enroll in Sunflower Bank's eStatement service through Sunflower Bank's Personal Online Banking platform or the Personal Mobile Banking app.

Enroll in eStatements Through Online Banking

Visit SunflowerBank.com and sign in to Personal Online Banking. From the Accounts menu, select eStatements. Follow the on-screen prompts to complete your enrollment.

Enroll in eStatements Through the Mobile App

Sign in to the Sunflower Bank Personal Mobile Banking App. Select Menu > Accounts > eStatements. Follow the on-screen prompts to complete your enrollment.

OTHER SERVICES



ZELLE

Sunflower Bank offers Zelle®. A safe and easy way to send money to friends and family.^{1,2} On or after September 21, you can enroll in Zelle within Personal Online Banking or the Mobile app.

- If you are already an enrolled Zelle user, your token and contacts will be converted.
- Your new Zelle limits are \$1,500 per transaction, \$5,000 per month.

¹Message and data rates and charges may apply from your mobile carrier. Please check with your mobile carrier for details.

²Transactions typically occur within minutes when the recipient's email address or U.S. mobile number is already enrolled in Zelle. Must have a bank account in the U.S. to use Zelle.

Zelle® and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



CERTIFICATES OF DEPOSIT

Your existing CD's rate, term, and maturity date will remain unchanged. Please refer to the Personal Booklet for additional information regarding CDs.



INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

There will be no changes to your IRA account elections and distributions.

- **Effective September 21, 2026**, a \$25.00 transfer fee will apply if you transfer your Individual Retirement Account (IRA) to another financial institution.



SAFE DEPOSIT BOXES

Please continue to access and use your Safe Deposit Box as you normally do. You will receive a Safe Deposit Box Payment notice 30 days in advance of lease renewal. For your convenience, we offer automatic payments for Safe Deposit Box rental dues. Safe Deposit Box information will not be available in Personal Online or Mobile Banking.



BAZING CHECKING ACCOUNT BENEFITS

Our Elevation and Pinnacle Checking accounts – *powered by BaZing* – are loaded with perks, and provide online and mobile access to exclusive money-saving and personal protection benefits, including:

- | | |
|----------------------------------|---|
| • Pet Insurance | • Local and National Retailer Discounts |
| • Financial Wellness | • Health Savings |
| • Billshark | • ID Theft Aid |
| • Credit and Identity Monitoring | • Buyers Protection and Extended Warranty |
| • Roadside Assistance | |
| • Cell Phone Protection | |

To learn more about these incredible benefits and much more, visit: [BaZing Benefits](#).

CONSUMER LOAN INFORMATION



PERSONAL LOANS

Effective September 21, you will begin receiving a monthly billing statement.



HOME EQUITY LINE OF CREDIT (HELOC)

First Foundation Bank HELOC customers received a separate letter from Sunflower Bank outlining important details about the transition. Please continue making your payments as usual.

Customers can request a loan advance by emailing: CustomerService@SunflowerBank.com from an email address associated with your account, by using online banking to complete a transfer, or by going to a branch. You may continue to use any checks associated with your line of credit as you do today.



AUTOMATIC LOAN PAYMENTS

If your loan payment is currently set up on autopay from your First Foundation Bank account, it will continue without interruption. To make changes, please contact your local branch. After system conversion, you can reach out to Customer Care at 888.827.5564.

If you pay electronically through another financial institution, please contact them to update the recipient and mailing address to:

Sunflower Bank, N.A. | ATTN: Loan Operations | PO Box 440 | Salina, KS 67402-0440



PERSONAL LOAN PAYMENT REMITTANCE

Following system conversion, you can conveniently make your personal loan payments (excluding Mortgage loans) in several ways:

- At any Sunflower Bank branch
- Through Personal Online Banking by transferring between your Sunflower Bank loan and deposit accounts
- By mailing your payment to the address below:
Sunflower Bank, N.A. | ATTN: Loan Operations | PO Box 440 | Salina, KS 67402-0440
- Wiring Instructions:
Sunflower Bank, N.A. | 3025 Cortland Cir. | Salina, KS 67401
ABA Routing: 101100621 Attn: Loan Ops
For credit to: (note loan number and customer name)



FIRST FOUNDATION BANK CREDIT CARDS

Please continue to make payments and use your existing personal credit card as you do today.



PERSONAL ONLINE BANKING OVERVIEW

Friday, September 18: In preparation for our system conversion, First Foundation Bank's Personal Online Banking and Mobile Banking will be offline and unavailable at 8 PM (ET) | 7 PM (CT) | 5 PM (PT).

- If you currently use First Foundation Bank's Personal Online Banking, you will automatically have access to the new Personal Online Banking platform after conversion weekend. Sunflower Bank's Personal Online Banking experience will feel familiar as it is similar to what you use today with First Foundation Bank, helping make your transition as seamless as possible.
- If you do not currently have Personal Online Banking access, you can enroll in Sunflower Bank's Personal Online Banking on September 21 or after by visiting SunflowerBank.com.

Important Notes:

- If you've not logged into your Personal Online or Mobile Banking since March 18, 2025, your login credentials will be considered inactive at the time of system conversion, and you will be required to complete a new registration for access to Sunflower Bank's Personal Online and Mobile Banking.
- Use your existing First Foundation Bank online banking login credentials (Username/Password) to login to Sunflower Bank's Personal Online Banking platform for the first time.
- Prior eStatement history will be available in Sunflower Bank's eStatement center on or before October 30. Please download and save statements and/or notices from the First Foundation Bank platform on or before September 18 that you would like to maintain for your records.
- Existing Bill Payment payees and history will transfer into the new Personal Online Banking platform for customers with a checking account tied to the Bill Pay service, but capturing a list of all payees and bill payments is encouraged.
- Recurring and scheduled "internal" account transfers that you've previously set up in Personal Online Banking between accounts held at First Foundation Bank will remain active.
- External transfers: If you are enrolled in External Transfers, your external accounts and recurring transfers should convert.
- Quicken® and QuickBooks® Users: If previously connected to First Foundation Bank Online Banking, you will need to re-enter your credentials after resetting your password and logging in to Sunflower Bank Online Banking for the first time.
- Existing online banking Alerts will not convert to Sunflower Bank's platform. A list of available Alert options will be available in the Sunflower Bank platform to choose from.
- Safe Deposit Box information will not be viewable in Sunflower Bank's Online and Mobile Banking.
- Money Hub Users: please note that your connected external account information and Money Hub reports will not be converted. You can re-establish similar reports in the My Finances tool after your initial login to Sunflower Bank's Personal Online Banking service.

BILL PAYMENT SERVICE – ONLINE BANKING



Personal Bill Payment Users:

- Effective **Thursday, September 17 at approximately 8 PM (ET) | 7 PM (CT) | 5 PM (PT)** the First Foundation Bank Bill Payment service will be disabled.
 - Bill Payments scheduled to occur on or before Friday, September 18 will be processed as scheduled.
 - Existing payee information and scheduled bills will transfer to Sunflower Bank's Bill Pay service.
- **Beginning Monday, September 21**, all Bill Payment users will be able to add and edit payees and authorize new payments in Sunflower Bank's Personal Online Banking platform.
 - Verify that scheduled Bill Payments appear as expected in Sunflower Bank's Bill Pay service.



PERSONAL ONLINE BANKING REQUIRED STEPS



ACTION ITEMS REQUIRED **PRIOR** TO THE PERSONAL ONLINE BANKING CONVERSION



On or before Friday, September 18 at 8 PM (ET) | 7 PM (CT) | 5 PM (PT) | Action Items:

- **Download any statements and notices you anticipate needing for your records prior to September 18.**
 - Prior online statement history may not be available for viewing immediately after system conversion. Once available, you'll have access to 24 months of statement history.
- **Quicken® & QuickBook® Users:** We strongly recommend that all Quicken & QuickBooks users export all transaction history prior to September 17 at 7 PM (ET) | 6 PM (CT) | 4 PM (PT).
 - History that occurred between your last sync of transaction data and September 17 will be unavailable for export after this date.
- Existing online banking Alerts **will not** transfer to Sunflower Bank's Online Banking platform. After logging in, you can set up new alerts from the available Alert options.
- **Money Hub Users:** please note that your connected external account information and Money Hub reports will not be converted. You can re-establish similar reports in the My Finances tool after your initial login to Sunflower Bank's Personal Online Banking service.



ACTION ITEMS REQUIRED **AFTER** THE PERSONAL ONLINE BANKING CONVERSION



After 11 AM (ET) | 10 AM (CT) | 8 AM (PT) on Monday, September 21 | Action Items:

- **Existing Users:** Sign in to Sunflower Bank's Personal Online Banking using your existing First Foundation Bank login credentials (*Username and Password*) via the SunflowerBank.com website at first login.
 - At first login, you will be required to complete the multi-factor authentication, accept the disclosure(s), and establish a new password. Your existing Username will remain the same.
- **Alerts:** Reestablish desired Alerts based on available Alert options.
- **External Transfers:** Reestablish desired external transfers.
- **eStatement:** Customers who desire to use or continue to use eStatements (*electronic delivery of statements*) are required to enroll in Sunflower Bank's complimentary eStatement service.
 - To enroll in eStatements, login to Personal Online Banking via the SunflowerBank.com website.
 - Once logged in, click the **Accounts** menu and select **eStatements**. Follow the onscreen prompts. See [eStatement](#) enrollment section for more information.

PERSONAL QUICKEN® & QUICKBOOKS® USER INSTRUCTIONS:

Quicken® Users Information:

Transfer your accounts in Quicken from the previous connection to the Sunflower Bank Personal Online Banking connection. The instructions provided below may vary slightly between Quicken versions. Newly imported history will only be available from February 10, 2025, forward.

Deactivate Quicken Connection:

Quicken for Windows:

1. Select the **TOOLS** menu and select **ACCOUNT LIST**.
2. In the **ACCOUNT LIST**, select the account for which you want to deactivate online services and then click **EDIT**.
3. In the **ACCOUNT DETAILS** window, click the **ONLINE SERVICES** tab.
4. Click **DEACTIVATE** next to the service you want to disable.
5. Click **YES** to the message asking if you want to disable this service.
6. Click **OK** to the confirmation message.

Quicken for Mac:

1. Click on the account name in the bar down the side of Quicken Mac
2. Click the **SETTINGS** gear icon in the bottom-right corner
3. Click the **DOWNLOADS** tab
4. Click the **DISCONNECT** account button
5. Click **DONE**

Reactivate Quicken Connection:

To Reactivate Account(s) in Quicken for Windows:

1. Open the **ACCOUNT LIST** (CTRL+A)
2. Click the **EDIT** button on the account you want to reactivate.
3. Go to the **ONLINE SERVICES** tab and click the **SET UP NOW** button.
4. Type in **Sunflower Bank** and walk through wizard.
5. Choose **LINK** on the screen displayed after Quicken finds the available accounts at Sunflower Bank for your login credentials and carefully link to your existing Quicken account(s).

To Reactivate Account(s) in Quicken for Mac:

1. Click the account name in the list displayed down the side of Quicken to open the register.
2. Click the **SETTINGS** gear in the lower right corner of the register view.
3. Go to the **DOWNLOADS** tab.
4. Click the **CONNECT ACCOUNT** button.
5. Type in **Sunflower Bank** and walk through the wizard.
6. Choose **LINK** on the screen displayed after Quicken finds the available accounts at Sunflower Bank for your login credentials, and carefully link to your existing Quicken account(s).

QuickBooks® Users Information:

Transfer your accounts in QuickBooks from the previous connection to the Sunflower Bank connection. The instructions provided below may vary slightly for other versions. Newly imported history will only be available from February 10, 2025 forward.

Deactivate QuickBooks Connection:

Step 1: Finish your online banking.

- Before deactivating Bank Feeds, make sure you match or delete all of the downloaded transactions for the account. QuickBooks won't let you make changes if there are still pending transactions.

Step 2: Deactivate Bank Feeds.

- You can disconnect your accounts from Bank Feeds one at a time.

QuickBooks Desktop for Windows:

1. Go to **LISTS** and then select **CHART OF ACCOUNTS**.
2. Right-click the account you want to deactivate. Then select **EDIT ACCOUNT**.
3. Go to the **BANK SETTINGS** tab.
4. Select **DEACTIVATE ALL ONLINE SERVICES** and then **OK** to confirm.
5. Select **SAVE & CLOSE**.

QuickBooks for Mac:

1. Go to **LISTS** and then select **CHART OF ACCOUNTS**.
2. Highlight the account and select the **PENCIL** icon to edit.
3. Select **ONLINE SETTINGS**.
4. In the **DOWNLOAD TRANSACTIONS** drop-down menu, select **NOT ENABLED**.
5. Select **OK** to confirm, then select **OK** to close the window.
6. After you disconnect your account, QuickBooks won't download new transactions.

When you deactivate bank feeds for an account, the lightning bolt (Windows) or blue circle (Mac) disappears beside the bank account's name in the Chart of Accounts. If you can still see it, this means Bank Feeds is still active for the account.

Reactivate QuickBooks Connection:

Connect your account to Bank Feeds

Web Connect (.QBO) files are online banking transactions from Sunflower Bank's website. The (.QBO) files can be downloaded and saved on your computer. Then, you can import the transactions so they become available in your Bank Feeds.

Web Connect Instructions

Before you start, find out from your bank if there's a fee or if the service is free.

1. From the **BANKING** menu. Select **BANK FEEDS**, then **IMPORT WEB CONNECT FILES**.
2. Select the .QBO files you saved, then select **OPEN**.
3. When prompted to select Bank Account, select:
 - **USE AN EXISTING QUICKBOOKS ACCOUNT** if the account you're importing transactions into is already set up in QuickBooks.
 - **CREAT A NEW QUICKBOOKS ACCOUNT** if the account you're importing transactions into isn't in QuickBooks yet.
4. Select **CONTINUE**. You'll see a dialogue box telling you that the data has been successfully read into QuickBooks.
5. Select **OK**.
6. Go to the **BANK FEEDS CENTER** to review your transactions.

Reconnect Accounts to QuickBooks

1. Go to the **BANKING** menu or **TRANSACTIONS** menu.
2. Select the **BANKING** tab.
3. Select **CONNECT ACCOUNT** on the landing page if this is your first time connecting, or select **ADD ACCOUNT** or **LINK ACCOUNT** if you've already created one.
4. Search for **Sunflower Bank**.
5. Select **CONTINUE**. Enter the username and password you use for Sunflower Bank's website in the window.
6. Follow the onscreen steps to connect. You may be prompted for additional security checks. It may take a few minutes to connect.
7. Select the bank account you want to connect (savings, checking). You should see all of your available accounts.
8. For each account you connect, select the matching account type from the dropdowns. These are accounts on your chart of accounts in QuickBooks.
9. Select how far back you want to download transactions.
10. Select **CONNECT**.
11. Go to the **BANKING** menu or **TRANSACTIONS** menu.
12. Select the **BANKING** tab.
13. Select **UPDATE**.

PERSONAL MOBILE BANKING APP

On Friday, September 18 at 8 PM (ET) | 7 PM (CT) | 5 PM (PT) access to the First Foundation Bank Personal Mobile App & Mobile Banking services will be permanently disabled.



Download Sunflower Bank's Personal Mobile App for use on or after September 21 by visiting Google Play™ for Android devices and the App Store for Apple® devices. If you are an existing First Foundation Bank Mobile Banking user, follow these steps:

- Use your existing First Foundation Bank Online Banking credentials (*Username/Password*) to login to Sunflower Bank's Personal Mobile App for the first time. *However, if you have already logged into Sunflower Bank's Personal Online Banking platform and established a new password, simply use those credentials on your first login to the Personal Mobile App.*
 - Your existing Username will remain the same.
 - You will need to complete the multi-factor authentication, accept the disclosure(s), and establish a new password on your first login.
- Reestablish desired Alerts based on available Alert options.
 - *Select Menu Bar > Profile > Alerts*
- Establish Biometric features such as TouchID and FaceID
 - *Select Profile > Profile Updates > Authorized Device Enrollment*
- Mobile Deposit* is only available to eligible Sunflower Bank mobile banking customers who meet our standard service requirements and guidelines.
- When endorsing checks for Mobile Deposit, all checks must include the endorsement:
 - *For Mobile Deposit Only at Sunflower Bank*
- All checks must be payable to the account holder/owner. Depositing Third-Party checks is prohibited.
- Enroll in eStatements, if desired.
 - *Select Menu Bar > Accounts > eStatements and follow the prompts.*

New to Mobile Banking? Complete these steps on or after September 21:

1. Visit the App Store compatible with your device.
2. Search and find the Sunflower Bank Personal Mobile App.
3. Download the app and follow the steps to enroll.



The Mobile Banking app name is Sunflower Bank. To find, simply search for "Sunflower Bank" and look for this icon.

Apple Pay®, Samsung Pay®, Google Pay™

We offer convenient ways to pay for your purchases confidently. Be sure to add your new Sunflower Bank personal Visa® Debit Card to the mobile wallet on your applicable Apple, Samsung, and Android devices.* Then, shop and make payments at your favorite stores or online retailers that accept Apple Pay, Samsung Pay, and Google Pay.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries.

Google Pay and Android are trademarks of Google LLC.

Samsung and Samsung Pay are registered trademarks of Samsung Electronics Co., Ltd.

Please check with your wireless carrier for details regarding wireless plan and data usage or text messaging charges that may apply.

*Mobile check deposit subject to approval. Message, data rates, and charges may apply. Check with your wireless carrier for details.

PHONE NUMBERS & CONTACT INFORMATION

Effective September 21, 2026, use the following contact information for services listed.

CUSTOMER CARE CENTER

Monday-Friday: 8:00am – 9:00pm (ET) | 7:00am - 8:00pm (CT) | 5:00am - 6:00pm (PT)

Saturday: 9:00am – 5:00pm (ET) | 8:00am - 4:00pm (CT) | 6:00am - 2:00pm (PT)

Phone: 888.827.5564 | CustomerService@SunflowerBank.com

Sunflower Bank, N.A.

Attn: Customer Care Center

PO Box 800

Salina, KS 67402-0800

REPORT LOST OR STOLEN DEBIT CARD

Call: 800.472.3272

DEBIT CARD TRAVEL NOTIFICATIONS

Unusual purchases made while you're away may trigger fraud alerts and temporarily interrupt card usage. To help ensure uninterrupted access to your funds, please notify us in advance of your travel plans or any significant purchases. For international travel, you can conveniently submit your travel notice through CardControl, available in online banking, or by calling the number below.

Call: 888.827.5564

CHECKIT – AUTOMATED TELEPHONE BANKING

Access your accounts anytime with our 24/7 automated phone service. Check balances, review recent transactions and get account information quickly and securely by phone.

For your protection, CheckIt requires the use of a Personal Identification Number (PIN) to obtain information. Your PIN gives you exclusive access to your accounts. The first time you use CheckIt, you will be instructed on how to assign your PIN.

Call: 800.552.2432

IMPORTANT: *Information sent by email is at risk of loss of confidentiality if the information is transmitted over the internet. We do not recommend sending confidential information such as social security numbers or account numbers by email.*

