



Important Dates and Action Items for Your Personal Accounts



Sunflower Bank

To help ensure a smooth transition, please review and refer to the schedule on the following pages. Some items require action before or shortly after system conversion to avoid interruptions to your banking services.



AUGUST 26 - SEPTEMBER 8



First Foundation Bank Debit/ATM cardholders will be mailed new Sunflower Bank Visa® Debit Cards with instructions for activation and PIN selection. Do not shred your current First Foundation Bank Debit/ATM card(s).

- First Foundation Bank Debit and ATM cards will be deactivated and unavailable for use beginning September 21 at approximately 9:30 AM (ET) | 8:30 AM (CT) | 6:30 AM (PT).
- Your new Sunflower Bank Visa® Debit Card(s) cannot be used prior to September 21.
- **Inactive Cards:** If it has been over a year since you have used your First Foundation Bank Debit/ATM Card(s), you will not receive one in the mail. However, on or after September 21, you may request a new Visa® Debit Card through Customer Care at 888.827.5564 or at your local branch.



Verify that your phone number and email address are up to date on First Foundation Bank's Online Banking Platform.

- If information is not correct prior to conversion, it will impact your ability to log in to Sunflower Bank's Personal Online Banking platform on September 21.



SEPTEMBER 14 - 18



First Foundation Bank ATMs will be periodically unavailable during the week of September 14 for software updates.

- We encourage you to plan ahead for any cash needs and have an alternate payment option available.



THURSDAY, SEPTEMBER 17

- **Bill Pay:** All features will be disabled at approximately 8 PM (ET) | 7 PM (CT) | 5 PM (PT).
- **Online Banking External Transfers** will be disabled at approximately 8 PM (ET) | 7 PM (CT) | 5 PM (PT).
- **Zelle®** will be disabled at approximately 8 PM (ET) | 7 PM (CT) | 5 PM (PT).



ON OR BEFORE FRIDAY, SEPTEMBER 18



Download and save personal check and deposit images, statements and/or notices on or before September 18 from the First Foundation Bank Online Banking platform that you would like to maintain for your records. These statements will be available in Sunflower Bank's Personal Online Banking platform by October 30, 2026, but can be requested if required before that time by contacting Customer Care.



While we do not anticipate any operational issues with your First Foundation Bank Debit and ATM card(s) during conversion weekend, as a best practice we recommend having an alternate payment source available to use.



FRIDAY, SEPTEMBER 18

- At 8 PM (ET) | 7 PM (CT) | 5 PM (PT) First Foundation Bank's Personal Online Banking will be offline and unavailable.
- At 8 PM (ET) | 7 PM (CT) | 5 PM (PT) First Foundation Bank's Personal Mobile Banking will be permanently disabled.
- The mobile deposit daily limits are noted in clause 18 of the Online Banking Services Agreement. Please review and download the agreement for future reference when logging in to Personal Online Banking for the first time.
- At 8 PM (ET) | 7 PM (CT) | 5 PM (PT) access to First Foundation Bank's online statement service will end.
- Bank statements showing all activity from your prior statement through September 18 will be produced and mailed to all First Foundation Bank 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.



SEPTEMBER 19 – 20

- First Foundation Bank Personal Online and Mobile Banking will be unavailable.

Member FDIC



Visit SunflowerBank.com/MergerUpdates for the latest information and details related to online and mobile banking. To ensure a smooth transition, please mark your calendar with any dates and action items that may affect you or other members of your household.



MONDAY, SEPTEMBER 21 OR AFTER

- All First Foundation locations are now Sunflower Bank! You can now bank at any Sunflower Bank or First National 1870 branch location starting today.
- Account information and balances will be available at approximately 11 AM (ET) | 10 AM (CT) | 8 AM (PT).
- Your existing direct deposit(s) and other ACH (Automated Clearing House) debit/credit transactions should continue without interruption. We recommend that you contact originators to ensure your new account information and routing number (101100621) is on file, specifically for Social Security, pension, and direct deposit payroll.



First Foundation Bank Debit/ATM Cardholders: Begin using your new Sunflower Bank Visa® Debit Card(s).

- First Foundation Bank Debit and ATM Cards will be deactivated at 9:30 AM (ET) | 8:30 AM (CT) | 6:30 AM (PT) and should be securely destroyed.
- Add your new Sunflower Bank Visa® Debit Card to your Mobile Wallet on your applicable device.
- Update any recurring payments you have tied to your existing First Foundation Bank Debit Card(s) with your new Sunflower Bank Visa® Debit Card information.
- Activate CardControl in Sunflower Bank's Personal Online or Mobile Banking to manage your debit card(s) and customize preferences. Select CardControl from the menu and follow the prompts to establish your card limits and settings.



Personal Online Banking Users: On September 21 at approximately 11 AM (ET) | 10 AM (CT) | 8 AM (PT), begin using Sunflower Bank's Personal Online Banking platform – <https://online.sunflowerbank.com/SignIn.aspx>. Log in using your existing First Foundation Bank Personal Online Banking username and password credentials and follow the onscreen prompts.

- 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'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.
- Set up desired Alerts in Personal Online Banking. Existing Alerts will not convert to Sunflower Bank's platform and will need to be re-established after your initial login.
- If desired, enroll in eStatements via Sunflower Bank's Personal Online Banking or Mobile Banking app. Your existing electronic statement and notice delivery elections will not be transferred to the platform.
- 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.
- Personal Online Wire Transfers are not available on Sunflower Bank's Personal Online Banking portal. Contact your branch or Banker for other options on how to send wire transfers.
- External Transfer Users: If you are enrolled in External Transfers, your external accounts and recurring transfers should convert. Your new standard speed External Transfer limits are \$20,000 per day and \$50,000 per month. Your new Next Day limits are \$5,000 per day and \$10,000 per month.

Personal Mobile Banking App Users: Download the Sunflower Bank Personal Mobile App, and log in using your existing First Foundation Bank Personal Online Banking username and password. Follow the onscreen prompts.



Account Statements: 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.



Third Party Personal Financial Management Tools: If you are currently using a third-party personal financial management software, such as Rocket Money or Quicken, or using a third-party app, such as Venmo or Cash App, please complete your initial login directly on the Sunflower Bank Personal Online Banking system on or after Monday, September 21, 2026.

- After your initial login, you may be required to update your bank selection in your software/app to Sunflower Bank and enter your username and updated password. Please contact your software/app provider for further assistance.



Zelle® Users: Visit SunflowerBank.com/MergerUpdates for Zelle service instructions.^{1,2,3}

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

¹Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. ²Must have a bank account in the U.S. to use Zelle. ³In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle.

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