



**FirstSun  
Capital**  
BANCORP

# U.S. Consumer Privacy Notice

Rev. 01/2026

FACTS	WHAT DOES FIRSTSUN CAPITAL BANCORP DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Purchase history and account transactions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

<b>QUESTIONS?</b>	Call 1-888-827-5564 or go to <a href="http://www.sunflowerbank.com/privacy-center/">www.sunflowerbank.com/privacy-center/</a>
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<b>WHO WE ARE</b>
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<b>Who is providing this notice?</b>	FirstSun Capital Bancorp, Sunflower Bank, N.A., First National 1870, a division of Sunflower Bank, N.A., 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.
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**WHAT WE DO**

<b>How does FirstSun Capital Bancorp protect my personal information?</b>	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.
<b>How does FirstSun Capital Bancorp collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law]</p>

**DEFINITIONS**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies, such as FirstSun Capital Bancorp, Sunflower Bank, N.A., First National 1870, a division of Sunflower Bank, N.A., 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.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>FirstSun Capital Bancorp does not share with nonaffiliates so that they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>FirstSun Capital Bancorp doesn't jointly market.</i></li> </ul>

**OTHER IMPORTANT INFORMATION**

You may have other privacy protections under applicable state law. We will comply with applicable state laws with respect to our information sharing practices.

**California:** Under California law, we will not share information we collect about CA residents with non-affiliates unless we have your consent, or the law allows. We will limit sharing by FirstSun Capital Bancorp to the extent required by California law. For information on our compliance with consumer rights laws, including the California Consumer Privacy Act (CCPA), please visit [sunflowerbank.com/privacy-center](http://sunflowerbank.com/privacy-center).

**Vermont:** Under Vermont law, we will not share information we collect about VT residents with non-affiliates unless we have your consent, or the law allows. We also will not share information about your credit worthiness with affiliates without your consent (this does not cover information about transactions or experiences, which may be shared with affiliates without consent).

**Nevada:** Nevada state law allows us to make marketing calls to our existing customers listed on the National Do Not Call Registry. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by calling us at 1-888-827-5564. For more information on this Nevada law, contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone: 702.486.3132; Email: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us)