



FACTS

WHAT DOES FIRST FOUNDATION 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?	<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"> ■ Social Security number ■ Income ■ Account balances ■ Payment history ■ Transaction history ■ Investment experience <p>When you are <i>no longer</i> our client, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reason First Foundation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Foundation 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	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call (888) 489-0188 – our menu will prompt you through your choice(s) or ■ Visit us online: http://ff-inc.com/manage-privacy-preference <p>Please note: If you are a <i>new</i> client, we can begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> our client, 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 (888) 830-4199
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Who we are	
Who is providing this notice?	Sunflower Bank, N.A., a national banking association, dba First Foundation Bank, First Foundation Advisors, and our parents, divisions and subsidiaries, including FirstSun Capital Bancorp, First National 1870, a division of Sunflower Bank, N.A., Sunflower Insurance Solutions, Inc., Sunflower Public Finance, LLC, and Sunflower Wealth Advisors LLC.

First Foundation Bank has now merged with and into **Sunflower Bank, N.A.** Any references to First Foundation Bank means Sunflower Bank, N.A., successor by merger to First Foundation Bank.

What we do	
How does First Foundation 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 First Foundation collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account ■ Apply for a loan ■ Enter into an investment advisory contract ■ Provide account information ■ Give us your contact information
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 <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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.

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 include, but are not limited to: companies with the First Foundation or Sunflower Bank name including First National 1870, a division of Sunflower Bank, N.A., Sunflower Insurance Solutions, Inc., Sunflower Public Finance, LLC; financial companies such as Sunflower Wealth Advisors LLC and First Foundation Advisors; and our parent company, FirstSun Capital Bancorp.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>First Foundation does not share with nonaffiliates so 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>First Foundation does not jointly market.</i>

Other important information	
California Residents —In accordance with California law, we will not share information we collect about you with companies outside of First Foundation unless the law allows. For example, we may share information to service your accounts. We will share information we collect about you with our affiliates unless you tell us otherwise.	
Nevada Residents —Nevada Statute Section 228.600(3) allows 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 writing to First Foundation Privacy Officer, 18101 Von Karman Ave., Suite 750, Irvine, CA 92612. For more information contact us at the address above, or email: yourteam@ff-inc.com , with "Nevada Annual Notice" in the subject line. You may also contact the Nevada Attorney General's office: 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	
Vermont Residents —Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.	

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