

Online Privacy Policy for California Residents

Effective: January 1, 2020

Last Reviewed: September 19, 2025

This Privacy Notice for California Residents (California Consumer Privacy Act Online Privacy Policy) is provided for California Residents in pursuant under the California Consumer Privacy Act of 2018 (“CCPA”), the California Privacy Rights Act of 2020 (“CPRA”), and its implementing regulations (collectively referred to as the “California Privacy Laws”). Any terms defined in the California Privacy Laws shall have the same meaning when used in this California Privacy Notice.

A majority, if not all, of the information we collect from you is to obtain or provide a financial product or service. Such information is exempt from the scope of the California Privacy Laws as it is collected, processed, sold, or disclosed subject to the Gramm-Leach-Bliley Act (“GLBA”). This California Privacy Notice does not apply to information excluded from the scope of the California Privacy Laws. In addition, personal information collected for business-to-business communication is currently exempt.

Introduction

California Consumer Rights and Choices

Consumer Rights

The California Privacy Laws provide consumers with specific rights regarding their personal information. This section describes your rights and explains how to exercise those rights. You may submit requests to us as described below and we honor those rights where they apply.

Right to Know: You have the right to request that Sunwest Bank disclose personal information that it has collected, sold, or shared about you. This includes a request for any or all the following:

- The categories of personal information we have collected about you.
- The categories of sources from which the personal information is collected.
- The categories of personal information that we have sold or disclosed for a business purpose about you.
- The categories of third parties to whom the personal information was sold or disclosed for a business purpose.
- The specific pieces of personal information we collected about you.
- The business or commercial purpose for collecting, selling, or sharing personal information.

Right to Delete: You have the right to request that Sunwest Bank delete any personal information that we have collected, sold, or shared about you.

Right to Limit: In certain circumstances, you have the right to limit the use and disclosure of sensitive personal information. Our use of your sensitive personal information is solely for

business purposes and not for those purposes for which a consumer may exercise a right to limit the use or disclosure under the CPRA. Therefore, we include this disclosure of information for information purposes only.

Right to Opt-Out of Sale/Sharing: You have the right to direct a business that sells or shares personal information about you to third parties to stop doing so. Sunwest Bank does not sell or share any personal information as defined by the CPRA. Therefore, we include this disclosure of information for informational purposes only.

Right to Correct: You have the right to request that we correct inaccurate personal information that we maintain about you. Our goal is to keep your personal information accurate, and complete.

These rights do not apply to personal information collected or disclosed under certain exemptions under the CPRA. This includes, but is not limited to, personal information collected, processed, sold, or disclosed subject to the GLBA. Therefore, rights such as the Right to Know and Right to Delete do not apply to personal information collected, processed, sold, or disclosed pursuant to these exemptions.

Sunwest Bank Collection and Disclosure of Personal Information and Sensitive Personal Information

Sunwest Bank has not sold PI or SPI collected in the preceding 12 months to any third party.

Sunwest Bank collects and discloses the following categories of information for business purposes: Name, address, tax ID number, driver license, passport or ID card number, date of birth, telephone number, email address, bank account number, other financial information, dependent/beneficiary PI, benefit elections, internet or other electronic network activity including IP address, geolocation, browsing history and website interaction.

Sunwest Bank collects PI and SPI from a variety of sources including directly from you in credit applications, deposit applications, employment applications and from your devices when you visit SunwestBank.com or our social media webpages.

Sunwest Bank collects PI and SPI for a range of purposes including validating identification, communication with you, processing payroll, processing financial transactions, offering employment benefits, tracking benefit eligibility, target marketing and personalizing advertising that may be of interest to you.

How to Submit Requests to Know, Requests to Delete, and Requests to Correct

You have the right to submit a request for Request to know, Request to Delete, or Request to Correct by either:

- a. Online Request Form. <https://www.sunwestbank.com/ccpa-do-not-sell/>
- b. Toll-Free Telephone Call. Call us toll free at 800.330.9890. We will contact you to obtain the necessary information to complete your request.

c. Write to us at:

Sunwest Bank
Attention: Compliance Department
10011 Centennial Parkway, Suite 450
Sandy, UT 84070

Please identify which privacy right(s) you would like to exercise, include your name, address, and a detailed description of your current or previous relationship with Sunwest Bank.

Response Timing: Upon receiving a Request to Know, Request to Delete, or Request to Correct, we will confirm receipt of the request within 10 business days and provide information about how we will process your request. The information provided will include our verification process and when you should expect a response from us (unless we have already granted or denied the request). In general, we will respond to a request within 45 calendar days from the day the request is received but, if necessary, we may take an additional 45 calendar days to respond to the request. If this extension is needed, we will notify you of the extension and explain the reasons that responding to your request will take more than 45 calendar days.

Note: We may deny a request to delete if an exception applies or if we are unable to determine or confirm the identity of the person making the request. Sunwest will advise you in our response if we are unable to honor your request.

Verification Procedures

We are required by the CPRA to verify the identity of individuals who submit a Request to Know, Request to Delete, or Request to Correct. We will take steps to verify your identity before granting you access to such personal information or acting on your request to exercise your rights as outlined below. A verifiable consumer request must provide sufficient information that allows us to reasonably verify that you are the person about whom we collected information. Whenever feasible, we will verify your identity by matching the identifying information provided by you in the request to the personal information we may already maintain about you.

As part of this process, we ask that you provide the following information when submitting your request: name, telephone number, email address, and loan number.

Non-Discrimination

We will not discriminate against you for exercising any of your CPRA rights including, but not limited to, by:

- Denying you goods or services.
- Charging you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Providing you a different level or quality of goods or services.

- Suggesting that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

Accessibility

We are committed to ensuring this California Privacy Notice is accessible to individuals with disabilities. If you wish to access this California Privacy Notice in an alternative format, please contact us as described below.

Contact Information

Call us at 800.330.9890.

Write to us at:

Sunwest Bank Attention: Compliance Department
10011 Centennial Parkway, Suite 450
Sandy, UT 84070