

CONSUMER PRIVACY NOTICE.

Effective June 24, 2026

Please refer to the bottom of this form to opt-out

FACTS

WHAT DOES NBH BANK (“NBH”) 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Income
- Account balances
- Payment history
- Credit history
- Credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

HOW?

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 NBH chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does NBH Bank 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 | Yes | No |
| For our affiliates’ everyday business purposes — information about your transactions and experiences | Yes | No |
| For our affiliates’ everyday business purposes — information about your creditworthiness | Yes | Yes |
| For affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | No | We Don’t Share |

TO LIMIT OUR SHARING

- Mail in the form below
- Email us at privacy@nbhbank.com

Please note: If you are a new customer, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

QUESTIONS?

- Contact 866.217.6361, email privacy@nbhbank.com, or visit www.nbhbank.com

Who We Are

Who is providing this notice?

NBH Bank, which operates under the following division and brand names: Bank Midwest, Community Banks of Colorado, Hillcrest Bank (to be rebranded Vista Bank in July 2026), Vista Bank, Bank of Jackson Hole, Bank Midwest Mortgage, Community Banks Mortgage, Bank of Jackson Hole Mortgage, Hillcrest Bank Mortgage, Bank of Jackson Hole Trust & Wealth, and Vista Private Client.

What We Do

How does NBH Bank 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 NBH Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Deposit money
- Pay your bills
- Apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices apply to everyone on your account.

Definitions

| | |
|------------------------|--|
| Affiliates | Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none">• Our affiliates currently include NBH Bank, Bank of Jackson Hole Trust (which will be renamed 2UniFi Bank in 2026), 2UniFi, LLC, and Cambr, LLC. |
| Nonaffiliates | <i>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</i> <ul style="list-style-type: none">• NBH does not share with nonaffiliates so they can market to you. |
| Joint Marketing | <i>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</i> <ul style="list-style-type: none">• Our joint marketing partners include financial service companies. |

Other Important Information

Special Notice For State Residents: You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

California Residents: In accordance with California law, we will not share information we collect about California residents with nonaffiliates except as permitted by law, such as with the consent of the customer or to service the customer's accounts. We will also limit the sharing of information about you with our affiliates to the extent required by applicable California law. Please see our website for additional information.

Vermont Residents: In accordance with Vermont law, we will not share information we collect about Vermont residents with nonaffiliates except as permitted by law, such as with the consent of the customer or to service the customer's accounts. We will not share creditworthiness information about Vermont residents among NBH affiliates except with the authorization or consent of the Vermont resident.

Mail-in Form

Mail to:

NBH Privacy
PO BOX 410076
Kansas City, MO 64141-0076

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.

Name _____

Address _____

City, State _____

ZIP _____

Account # _____