

Online Privacy Notice

NATIONAL BANK HOLDINGS CORPORATION ONLINE PRIVACY NOTICE

Last Updated: August 19, 2026.

Your privacy is important to us. We conduct regular assessment reviews and abide by rigorous privacy standards to ensure personal information we collect, use and share is protected.

1. WHAT DOES THIS ONLINE PRIVACY NOTICE COVER?

This National Bank Holdings Corporation Online Privacy Notice (“Online Privacy Notice”) describes how National Bank Holdings Corporation and its subsidiary banks, NBH Bank and 2UniFi Bank (formerly Bank of Jackson Hole Trust¹), and affiliates, including 2UniFi, LLC, (collectively and each separately, “NBHC,” “we,” or “us”) collect information when you visit or use NBHC’s websites, mobile applications, and other online services (“Online Services”) that link to this Online Privacy Notice. Please note that NBH Bank operates under the following division names: Bank Midwest, Community Banks of Colorado, Vista Bank, Bank of Jackson Hole, NBH Capital Finance, Bank Midwest Mortgage, Community Banks Mortgage, Hillcrest Bank Mortgage and Bank of Jackson Hole Mortgage. “You” means an individual who visits our Online Services and does not refer to a business or other entity or to individuals outside the U.S. This Online Privacy Notice also describes how we use and share such information and explains your privacy rights and choices. NBHC’s Online Services are intended for a U.S. audience.

Contact Information:

¹ Effective 7/31/2026, Bank of Jackson Hole Trust changed its name to 2UniFi Bank; the name change does not impact how we collect, use, or share your information.

NBHC: 7800 East Orchard Road, Suite 300, Greenwood Village, CO 80111.

NBH Bank and 2UniFi Bank: 1.866.217.6361, email privacy@nbhbank.com, or visit www.nbhbank.com

2UniFi, LLC ("2UFI"): 1.844.988.2UFI (2834) or visit www.2ufi.com

2. WHAT ISN'T COVERED BY THIS ONLINE PRIVACY NOTICE?

This Online Privacy Notice does not apply to the websites, mobile applications, or services of NBHC's businesses and affiliates that do not link to this document. It also does not apply to non-NBHC companies, such as third-party websites to which we link online. Please review the privacy policies of other websites and services you visit to understand their privacy practices.

3. OTHER INFORMATION

This Online Privacy Notice does not apply to information we collect about individuals who apply for or obtain financial products and services for personal, family or household purposes. For more information on how we collect, disclose and secure information relating to these customers, please refer to our separate Consumer Privacy Notice. In addition, our CCPA Notice, applies to certain information we collect about California residents.

Please read this Online Privacy Notice carefully. By using NBHC's Online Services, you agree to this Online Privacy Notice and its terms. If you do not agree to this Online Privacy Notice, please do not use or access any of NBHC's Online Services.

4. UPDATING THIS ONLINE PRIVACY NOTICE

We may modify this Online Privacy Notice, in which case we will update the “Last Updated” date. If we make material changes to the way we use information we collect, we will use commercially reasonable efforts to notify you and will take additional steps as required by applicable law.

5. OUR COLLECTION AND USE OF INFORMATION

When you use or access Online Services, we may collect certain categories of information (“Information”) about you from a variety of sources. Some features of the Online Services may require you to enter information about yourself. You may decide not to provide this information, but doing so may prevent you from using or accessing these features.

Information that you submit through Online Services may include:

- Basic contact information, such as your name, email address, company name and role, mailing address, and phone number. We collect this information to create and maintain your account, provide you with products or services you have requested, communicate with you (including to tell you about products that may be of interest to you), and respond to your queries.
- Account information, such as your username, password, and security questions. We collect this information to create, maintain, and secure your account with us. If you choose to register an account, you are responsible for keeping your account credentials safe. Do not share your access details with anyone else.
- Payment information, such as your bank account, credit or debit card information, and billing address. We collect this information to maintain and secure your account,

process your payment, and to provide you with the products or services you have requested.

- Financial and commercial information, such as income, household size and income, expenses, assets, liabilities, credit score and report, business financial information, account information (e.g. account balances, payment history, account numbers and other billing information), tax related information, and records of property, products or services purchased, obtained or considered. We collect this information to verify your eligibility for, and provide you with, products and services you have requested.
- Information relating to your visit to the NBHC's Online Services including information that you submit when interacting with our Online Services features and web forms and information collected via cookies and tracking technologies ("Tracking Technologies"), as described further below.
- Any other information you choose to provide, such as information provided to us to provide in Online Services, including your Social Security number(SSN), driver's license, work experience, education, business information including tax identification number(TIN), date of birth, and any other information that you choose to include in communications with us or to use the Online Services.

We also collect certain Information about your interaction with the Online Services ("Usage Data") through Tracking Technologies, which we use to tailor features to you, provide you with offers or promotions, run analytics, and better understand user interactions with our Online Services. Usage Data includes:

- Device information, such as unique device identifier, IP address, device type, browser type, operating system, and precise location (if you choose to provide it).
- Online and mobile application activity data, such as date and time stamps and log data.

- Other information, regarding your interaction with our Online Services.

We may also obtain Information about you from outside sources, which we use to verify your identity and eligibility for our Online Services, provide you with products and, personalize your experience and otherwise communicate with you, including from:

- Service Providers, who help us supplement the information you have provided or carry out functions related to our Online Services (e.g., analytics services and payment networks).
- Third Party Partners, with whom you may interact directly, or with whom the NBHC partners to provide products or services.
- Other sources, such as credit bureaus, publicly available sources, and government agencies.

We may associate this Information with your account, your Usage Data, or any other Information about you. Any Information we receive from outside sources will be treated in accordance with this Online Privacy Notice. We are not responsible or liable for the accuracy of the Information provided to us by Third Party Partners and are not responsible for any Third-Party Partner's policies or practices.

In addition to the specific uses of Information described above, we may use all such Information to provide, improve and develop our Online Services and our product offerings; to comply with any applicable legal or regulatory obligations; to enforce any applicable agreement; to protect or defend our Online Services, our rights, the rights of our users, or others, for the purpose of combatting fraud; or to otherwise operate our business.

6. PURPOSES FOR WHICH NBHC USES OR DISCLOSES YOUR INFORMATION

We may disclose your information to external parties for purposes related to Online Services, including with:

- Vendors or other Service Providers who help us provide Online Services, such as providers of cloud storage, security, customer relationship management, fraud detection and prevention, marketing communications, web analytics, payment networks, payment processors, or other functions related to the Online Services.
- Third Party Partners, with whom you may interact directly and for whom we may provide products or services. Please note that as you interact with Third Party Partners directly, the information you share with them will be subject to their respective privacy notices and related policies, as further described in Section 5 herein.
- Advertising and Technology Partners, for marketing and advertising purposes, including technology providers, advertisers, agencies, ad exchanges, ad servers, or analytics services (e.g., Google Analytics).
- Reporting and Demographics partners, for compiling reports on activity, collecting demographic data, analyzing performance metrics, and collecting and evaluating other information relating to your mobile and Internet usage. These providers use cookies and other technologies to help analyze and provide us the data, which may include Personal Information.
- Credit reporting agencies, reporting account information as permitted by law.
- Other third parties, for marketing purposes, including joint marketing with other financial companies.

We may also share your Information to comply with applicable law or any obligations thereunder, in connection with an asset sale, merger, bankruptcy, or other business transaction; to comply with applicable terms of service; to ensure the safety of the

NBHC and/or its users, within our corporate group; with professional advisors such as auditors, law firms, and accounting firms; or when you consent, request or direct us to share Information.

7. COOKIES AND OTHER TRACKING TECHNOLOGIES

As described above, we collect Usage Data through Tracking Technologies, including but not limited to Google Analytics. In addition, this section provides general information on cookies and other Tracking Technologies that we may use and will refer to as “cookies.” A cookie is a small file containing certain pieces of data that is created and stored when you visit a website using a computer or mobile device.

When you visit a website, a cookie may be used to track the activities of your browser and provide you with a more consistent, efficient online experience. We may collect certain information about you through our use of cookies, software development kits (SDKs), and other Tracking Technologies when you use our Sites and Mobile Apps. For example, we identify and store the region where you are located based on your partially masked IP address (which is anonymized immediately thereafter) to direct you to the appropriate jurisdiction-specific webpage.

- We May Use these Types of Cookies:
 - o Essential / Strictly Necessary Cookies: These cookies are required for the website to function and cannot be disabled.
 - o Performance & Analytics Cookies: These cookies help us understand how users interact with our site.
 - o Functional Cookies: These cookies remember your preferences to enhance your browsing experience.

- o Advertising & Targeting Cookies: These cookies may be set by us or by our advertising partners to deliver relevant advertisements and measure marketing effectiveness.

- We Use Cookies To:

- o Maintain secure login sessions, verify user identity, prevent fraud, and protect accounts.

- o Ensure online banking tools, forms, payment workflows, and secure portals operate correctly.

- o Understand how visitors use our public website, identify errors, and improve navigation, content, and site performance.

- o Remember preferences (e.g., display settings or language) to enhance usability.

- o Understand which marketing channels drive traffic and account interest and measure the success of advertising campaigns.

- o Store your cookie preferences, opt-out selections, and honor browser-based privacy signals where applicable.

- You Can Manage Cookies and Cookie Settings, at any time by adjusting settings within your browser. Disabling cookies may affect site functionality. Most browsers accept cookies automatically, but you may be able to control the way in which your devices permit the use of Tracking Technologies. If you choose, you may block or delete our cookies from your browser; however, blocking or deleting cookies may cause some of the Online Services to work incorrectly. To opt out of tracking by Google Analytics, [click here](#).

We comply with local jurisdiction requirements and may disable some of the cookie technologies, or you may have the ability to opt in or opt out of certain cookie types through a consent banner. Our consent banner will look different or may not be available depending on the jurisdiction from which you visit our Sites and Mobile Apps. If you delete cookies, access our Online Services from a different device or change web browsers, you may be prompted to make your selections again.

- Third Party Cookies, some cookies on our site come from third-party providers that deliver analytics, advertising, or functionality services.
- Cookie Duration, some cookies remain on your device until you delete them (“persistent cookies”), while others automatically expire when you close your browser (“session cookies”). We will retain personal information collected through cookies for as long as needed or permitted considering the purpose(s) for which it was obtained. The criteria used to determine our retention periods includes the purpose for which the personal data was collected, whether there is a legal obligation to which we are subject and whether retention is advisable considering our legal position (such as regarding applicable statutes of limitations, litigation, or regulatory investigations).

8. THIRD PARTY WEBSITES, LINKS, AND OFFERINGS

We may provide links to Third Party Partners’ websites or platforms. If you follow links to sites not affiliated with us, or choose to leverage Partner offerings in any manner, even with our Online Services, you should review their policies and other terms. We are not responsible for the privacy, security, or information found on these sites. Information you provide on public or semi-public venues such as third-party social networking platforms may also be viewable by other users of our Online Services and/or users of those third-party platforms without limitation as to its use. Our inclusion of such links does not imply any endorsement of the content on such platforms or of their owners or operators.

9. CHILDREN'S PRIVACY

Children under the age of 13 are not permitted to use our Online Services, and we do not seek or knowingly collect any personal information about children under 13 years of age. If we become aware that we have unknowingly collected information about a child under 13 years of age, we will make commercially reasonable efforts to delete such information from our database. If you are the parent or guardian of a child under 13 years of age who has provided us with their personal information, you may contact us to request that it be deleted.

10. TRANSFERS OF PERSONAL DATA

NBHC's Online Services are hosted and operated in the United States through us and our service providers. By using our Online Services, you acknowledge that any information about you, regardless of whether provided by you or obtained from a third party, is provided to us and hosted on servers in the United States, and you authorize us to transfer, store, and process your information to and in the United States.

11. DATA SECURITY

We take commercially reasonable steps to protect the Information from loss, misuse, and unauthorized access, disclosure, alteration, or destruction. Please understand, however, that no security system is impenetrable. We cannot guarantee the security of our databases or the databases of the third parties with which we may share such Information, nor can we guarantee that the Information you supply will not be intercepted while being transmitted over the Internet. In particular, e-mail sent to us may not be secure, so you should take special care in deciding what you send to us via e-mail or chat.