

# **Online Privacy Policy**

**Effective January 1, 2023**

**Updated September 18, 2025**

Sunwest Bank values your trust and want to be sure that you understand how we collect, use and share your personal and non-personal information. This Online Privacy Policy (this “Policy”) applies when you visit or use our website, mobile applications, and any other online services offered by Sunwest Bank (“Sunwest,” “we” or “us”) that link to or reference this Policy (collectively, our “online services”). This Policy also describes certain information collection, use and sharing practices applicable to emails that we may send you and our advertisements that are displayed through third-party online services.

By visiting or using any of our online services or interacting with one of our advertisements displayed through third-party online services, you accept and consent to the data collection, use and sharing practices described in this Policy. If you do not accept and consent to the data collection, use and sharing practices described in this Policy, please do not use our online services.

## **Information We Collect**

### ***Personal Information***

When you visit or use our online services, we may collect information that can be directly identified with you, which we refer to in this Policy as “personal information.” Any information that we collect through our online services, or those offered by third parties, which does not by itself reveal your specific identity or relate directly to you, such as aggregated, de-identified or demographic statistical data, is “non-personal information.”

We may collect personal information directly from you through our online services, such as online forms, data entry fields, cookies, or mobile applications. Additional personal information from or about you may also be collected and used in other ways, including your communications with us or through reference to information from third party sources. For example:

- When you register for an online account or online access to an existing account, we may collect your name, your mailing address, phone number and email address (collectively, your “contact information”), your existing account number (if applicable), Social Security number (SSN), and other information that we believe is reasonably required for ordinary business purposes. We may also collect any of this information when we otherwise communicate with you. We may use your name and contact information to contact you about our services or about marketing offers that may be of interest to you (subject to applicable law), or to permit you to complete a consumer survey.

- When you elect to receive electronic statements, notices or disclosures (go paperless), or change your contact preferences, we may ask you to provide additional contact or other information to facilitate these actions.
- When you log into one of our online services, we collect your user ID and password to identify you and permit you access to our online services. If you forget your user ID or need to reset your password, we may ask for your email address, user ID, the last four digits of your SSN, answers to your security questions, and other account information to verify your identity before executing your request.
- When you respond to an online survey question, we may use your answer or any opinions or information that you volunteer to improve our products or services. We may also use your response to develop, publish, share or otherwise disclose statistical or aggregated survey results. Based upon your response, we may provide you with information about products or services that may be of interest to you.
- When you visit or use our online services, we may collect information from your computer, or your smartphone, tablet or other mobile device (collectively, “devices”), and associate it with a visitor identifier, or a customer identifier that identifies you as our customer. (For a discussion about this information, see **Cookies, Tags & Other Tracking Technologies** below.)

If you have a financial product or service with us, we will use any personal information that we collect from or about you in accordance with our privacy notice. ([What does Sunwest Bank do with your personal information?](#))

### ***Non-Personal Information***

When you visit or use our online services, or those offered by third parties, we and third parties may collect non-personal information from your computer or mobile device. These third parties include non-affiliated third parties that provide services on our behalf, including our non-affiliated advertising partners (collectively, our “service providers”). For example:

- When you visit or use our online services, non-personal information may be collected from your computer or mobile device. (See **Cookies, Tags & Other Tracking Technologies** section below.)
  - Non-personal information may be aggregated in our server logs for various purposes, including collection of device event information such as browser crashes, system activity and referral website URL.

We and our service providers may use and disclose non-personal information to other service providers to help us understand how you navigate and which parts of our online services are of most interest to you, provide you the features and functionality of our online services, improve the way that

our online services interact with you, and for other purposes described in the **Cookies, Tags & Other Tracking Technologies** section below.

### ***Mobile Applications***

When you use one of our mobile applications, we and our service providers may collect, use and share personal and non-personal information as described in the sections above. We and our service providers may also collect, use and share other non-personal information from your mobile device for various purposes, such as to enable application functionality.

To enable locator tools within our mobile applications, we and our service providers collect, use and share the location of your mobile device (GPS coordinates), unique device identifier, operating system and settings. When you use our mobile applications, we or our service providers collect and use this information to enable you to locate our retail branches and ATMs. If you have a financial product or service with us, we associate this information with an internal identifier that identifies you as our customer. When you request directions through one of these mobile applications, we or our service providers may share this information with third party map applications on your mobile device.

### **How We Use the Information We Collect**

#### ***Information Sharing***

All financial companies need to share customer information for their everyday business purposes. We may share personal information that we collect about you, and non-personal information that we collect from your computer(s) and mobile device(s), including information relating to your web-browsing activities and other online behavior, for such purposes with:

- Our service providers for purposes such as servicing accounts or conducting transactions, surveys, research, marketing, data analysis and enrichment.
- Other individuals or entities, when we believe that disclosure is necessary to report suspicious activities, prevent physical harm, financial loss, or violations of our agreements and policies.
- Regulators and other organizations or individuals who are legally entitled to receive such information.

If you have a financial product or service with us, we will share any personal information that we collect from or about you in accordance with the notice. ([What does Sunwest Bank do with your personal information?](#))

### **Cookies, Tags and Other Tracking Technologies**

We and our service providers may collect non-personal information relating to your visit or use of our online services through various means, such as cookies and tags.

#### ***Cookies***

A cookie is a small text file containing information (data) that is created and downloaded to your computer or mobile device when you visit a website. Cookies can be helpful in several ways, including allowing a website to recognize your device when you visit, keep track of the pages you visit, and remember your preference choices.

We and our service providers use three common types of cookies: session cookies, persistent cookies and flash cookies:

- Session cookies expire at the end of your browser session and are not written onto your hard drive.
- Persistent cookies are more permanent and store information on your hard drive. They can be re-read when you return to the website that created them.
- Flash cookies (also called locally shared objects) are data files stored on your device by a website using Adobe's Flash Player technology and are most often used to enhance your browsing experience.

Session cookies are used on our websites to help determine, among other things:

- What pages you visit and actions you take.
- The address of websites and advertisements that you use to link to one of our websites and that you visit after leaving one of our websites.
- Keywords used for searches that brought you to one of our websites.
- Your browser version, hardware and operating system.
- Your Internet Protocol (IP) address.
- Your internet service provider (ISP) and the region from which you connect to our site.

Session cookies are also used on our websites as a type of digital signature to identify your current session to our website servers. On secure pages on our websites, session cookies may also be used temporarily to store your account number to identify multiple user IDs associated with one account number. Cookies containing account numbers are protected through encryption and are used to enable you to load a new secure page on our websites during the same session without having to enter your password.

Our websites use persistent cookies to collect information about you, your computer or mobile device and/or your web browser. For example:

- When you visit one of our websites, we may ask you to select your state of residence. We may store this information in persistent cookies on your computer or mobile device to ensure that

appropriate regional information and rates are displayed when you visit the website in the future.

- When you visit one of our websites, we or our service providers associate your browser with a unique visitor identifier.
- When you log into a secure page on one of our websites (as a customer), we or our service providers associate you with an internal identifier that identifies you as our customer. Although this customer identifier allows us or our service providers to know who you are, the cookie will never contain information that would tell a third party who you are, such as your name, address, social security number, account number, telephone number or email address.

Persistent cookies (and visitor identifiers and customer identifiers contained in the cookies) may be used on our websites to:

- Remember your language preferences and city, state and country selection to enable optimization of our websites and a more personalized experience.
- Input your user (log-in) ID automatically, if you choose that option.
- Assist us in authenticating you and your computer or mobile device.
- Analyze products and services you have used to enable optimization of our websites and a more personalized experience.
- Contact you with marketing offers that may be of interest to you (subject to applicable law and any marketing preferences that we offer, and you have registered with us).
- Collect information about your computer or mobile device, such as location information, so that we can present content specific to your region.

Both session and persistent cookies are used on our websites to:

- Aid in identifying and addressing application support issues and to aid in fraud prevention and investigations.
- Determine how many people visit our websites, and which sections of our websites are visited most frequently. This helps us to understand what type of information is most useful to our website visitors so that we can improve our websites and make them easier for our website visitors to access information.

Our websites may use cookies and JavaScript associated with analytics services provided by our service providers, including Adobe and Google, to help compile aggregated usage statistics to monitor usage patterns and monitor inbound traffic to our websites. For more information about these analytics services, including any opt out rights offered by Adobe and Google, please visit their websites.

You may be able to control your acceptance of cookies and similar technologies on a website, and most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. If you do not accept cookies, you may experience some inconvenience in your use of some sites and online products. For example, a website may not be able to recognize your device, and you may need to answer challenge questions or provide additional information each time you log on. Deleting cookies does not delete Flash objects. You can learn more about Flash objects including how to control and disable them on the Adobe website.

Please be aware that if you buy a new device, change browsers or access one of our websites from a different device, you may need to set your cookie preferences again. Please also note that our websites may not function properly or optimally if you block or delete cookies. For example, you will not be able to access secure pages on our websites that use cookies for layered security, fraud prevention or investigative purposes.

### ***Tags and Other Tracking Technologies***

We and our service providers may also use small images encoded with tags (known as tags or web beacons) and other tracking technologies through our online services for various purposes, including the following:

- To deliver cookies, to count users who have visited certain pages on our websites, and to help us compile aggregated usage statistics to monitor usage patterns and monitor inbound traffic to our websites.
- In email messages to you or on one of our websites to determine whether you have opened an email message from us, clicked on an embedded website link, acted in response to the email message, or otherwise visited one of our websites.
- To help us or our service providers identify your interests, deliver advertisements tailored to your interests, determine the effectiveness of our online advertising, track what happens after you view or click on one of our advertisements on one of our websites or a third-party website and measure how many people respond to our advertisements.
- If we send you an email for marketing purposes, the email may contain one or more weblinks to our website or a third-party website operated by one of our service providers. Such weblinks may be encoded with reference information which allows us to identify you online but will never contain information that would tell a third party who you are, such as your name, address, social security number, account number, telephone number or email address.

Industry standards are currently evolving, and we may not separately respond to or take any action with respect to “do not track” signals transmitted by web browsers or similar mechanisms.

### ***Third-Party Sites and Services***

Our online services may contain links to third-party websites and other online services, which are not governed by this Policy. As such, we encourage you to learn about the privacy and security practices of those third parties. We are not responsible for the privacy or security of such websites and other online services, nor the online collection, use or sharing of personal or non-personal information by third parties.

### ***Online Authentication***

When you obtain one of our products or services online or register for or use one of our online services, you may be required to perform an online authentication process. Some of these processes utilize third party information services to verify your identity. For example, you may be asked to confirm details about a previous financial transaction (e.g., the amount of your monthly payment to a third party). The information that you provide in response to such questions will be used for the sole purpose of verifying your identity and will not affect your credit rating or credit file. Our online authentication processes may collect a unique device identifier, IP address, and related data associated with your mobile device, and/or use cookies, tags and JavaScript, to identify the computer or mobile device or browser that you are using to access our site. These processes are used to protect both you and us from fraud and unauthorized transactions.

### ***Accuracy of Your Information***

The accuracy of your account and other personal information is important. If you have a financial product or service with us and you find that any personal information we have or have reported to another party does not appear to be accurate, please contact us as follows:

#### **Sunwest Bank**

Attention: Compliance  
2050 Main Street, Suite 300  
Irvine, CA 92614

Please include your account number, if available.

### ***Social Media***

Sunwest Bank participates in social media platforms, such as Facebook®, Twitter® and LinkedIn®, which enable online sharing and collaboration among their users. Any information or other content you post on these platforms, such as pictures, opinions or personal information, is subject to the platforms' terms of use and privacy and security policies; please refer to their policies to better understand your rights and obligations about such content.

### ***Protecting Children's Online Privacy***

This website is not directed to children. We do not market to children, nor do we knowingly collect or retain personally identifiable information from children.

We do not intentionally collect any information from anyone under the age of 13. We request that such individuals do not provide us with any information. If a parent or guardian becomes aware that their child has provided us with information without consent, promptly contact us and we will delete such information from our files.

The Children’s Online Privacy Protection Act (“COPPA”) protects children under the age of 13 from the online collection of personal information. For more information about the COPPA, visit the Federal Trade Commission (FTC) website at [www.ftc.gov](http://www.ftc.gov).

### **Visitors Residing Outside the United States**

If you visit or use our online services, your personal and non-personal information may be collected, stored, used and processed in and transferred to, from and within the United States. In such instances, applicable U.S. federal and state laws shall govern. If you are a non-U.S. resident, such laws may not provide the same level of protection as the laws of the country of your residence.

### **Changes to Our Online Privacy Policy**

We reserve the right to update this Policy from time to time to comply with applicable laws and to reflect changes in our online services. For this reason, we encourage you to periodically review this Policy. If we make changes to this Policy, we will revise the “Effective/Revised” date shown at the top of the Policy and post the revised Policy on [www.sunwestbank.com](http://www.sunwestbank.com) and through our other online services. The changes are effective when the revised Policy is posted. Your visit or use of any of our websites or other online services following such posting means that you accept the revised Policy.

### **Contact Us**

If you have any questions or comments on our Online Privacy Policy, please contact us at:

#### **Sunwest Bank**

Attention: Compliance

2050 Main Street, Suite 300

Irvine, CA 92614