

PRIVACY NOTICE.

Effective December 1, 2022

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

FACTS

WHAT DOES NATIONAL BANK HOLDINGS CORPORATION ("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
- Payment history
- Income
- Credit history
- Account balances
- Credit scores

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 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

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?

• The financial companies within the National Bank Holdings Corporation (NBH) family of banks, including Bank of Jackson Hole Trust and NBH Bank, which operates under the following division names: Bank Midwest, Community Banks of Colorado, Hillcrest Bank, Bank of Jackson Hole, NBH Capital Finance, Bank Midwest Mortgage, Community Banks Mortgage, Hillcrest Bank Mortgage and Bank of Jackson Hole Mortgage.

What We Do

How does NBH 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 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 We Do

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 nonfinancial companies.

- Our affiliates currently include NBH Bank and Bank of Jackson Hole Trust.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *NBH does not share with nonaffiliates so they can market to you.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *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.

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
P.O. Box 26396
Kansas City, MO 64196

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 # _____



Member FDIC

NBH-DISC-PRIVACY-GENERAL