

UFAIR Conflict of Interest Disclosure Statement

Board Member Name: Cari Fullerton

Date: 1-6-24

1. Name and address of current employer and each employer during the preceding year:

Bank of Utah
2605 Washington Blvd.
Ogden, UT 84401

2. Brief description of the employment, including the occupation and, as applicable, job title:

EVP - Chief Credit Officer

3. Name, brief description of the type of business or activity conducted, and position held of each entity in which the board member is an owner or officer, or was an owner or officer during the preceding year:

Old Post Road, Inc -
Real Estate Corp.

4. Name and brief description of the type of business or activity conducted by the entity for each individual from whom, or entity from which, the board member has received \$5,000 or more in income during the preceding year:

N/A

5. Name and brief description of the type of business or activity conducted by the entity for each entity in which the board member holds any stocks or bonds having a fair market value of \$5,000 or more as of the date of the disclosure form or during the preceding year, but excluding funds that are managed by a third party, including blind trusts, managed investment accounts, and mutual funds:

all public stocks

6. Name, brief description of the type of business or activity conducted, and position held of each entity in which the board member serves, or served in the preceding year, in a paid leadership capacity or in a paid or unpaid position on a board of directors:

N/A

7. A description of any real property in which the board member holds an ownership or other financial interest in that the board member believes may constitute a conflict of interest, including a description of the type of interest held by the board member in the property:

N/A

8. The name of the board member's spouse:

Douglas Fullerton

9. The name of each of the board member's spouse's current employers and each of the employers during the preceding year, if the board member believes the employment may constitute a conflict of interest:

Retired spouse

10. The name of any adult residing in the board member's household who is not related to the officeholder by blood:

N/A

11. For each adult described in item 10, a brief description of the adult's employment or occupation, if the board member believes the adult's presence in the board member's household may constitute a conflict of interest:

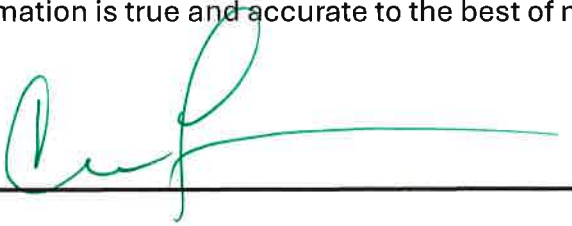
N/A

12. A description of any other matter or interest that the board member believes may constitute a conflict of interest:

none

This information is true and accurate to the best of my knowledge.

Signature

A handwritten signature in green ink, consisting of a large, stylized 'C' followed by a horizontal line extending to the right.