



# FACTS

## WHAT DOES MVB BANK, INC. 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 and income;
- Account balances and credit history; and/or
- Credit scores and wire transfer instructions.

### 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 MVB Bank, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MVB Bank, Inc. share?	Can you limit this sharing?
<b>For our everyday business purposes--</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes--</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes--</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes--</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### Questions?

Visit our Privacy Information Center <https://mvbbanking.com/privacy-information-center/>

Who we are	
<b>Who is providing this notice?</b>	MVB Bank, Inc.
What we do	
<b>How does MVB Bank, Inc. protect my personal information?</b>	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.
<b>How does MVB Bank, Inc. collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>- Open an account or deposit money;</li> <li>- Apply for a loan or give us your income information; and/or</li> <li>- Show your driver's license.</li> </ul> We may also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>- sharing for affiliates' everyday business purposes – information about your credit worthiness;</li> <li>- affiliates from using your information to market to you; and</li> <li>- sharing for nonaffiliates to market to you.</li> </ul> State laws and individual companies may give you additional rights to limit sharing (see Other Important Information section below).
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>- Our affiliates include companies with a subsidiary relationship to MVB and others, such as: MVB Edge Ventures, LLC; Paladin Fraud, LLC; MVB Insurance, LLC; Victor Technologies, Inc.; MVB Technology, LLC; Intercoastal Mortgage Company, LLC; Warp Speed Holdings, LLC; Ayers Socure II, LLC; and SPE PR, LLC.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies: <ul style="list-style-type: none"> <li>- MVB Bank, Inc. does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>- Our joint marketing partner(s) include companies such as financial product or service marketing companies.</li> </ul>
Other Important Information	
<p><b>Nevada residents only:</b> Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; Phone number 702-486-3132; email: <a href="mailto:agInfo@ag.nv.gov">agInfo@ag.nv.gov</a>.</p> <p><b>Vermont residents only:</b> In accordance with Vermont law, we will not share your personal information with nonaffiliates except for our everyday business purposes or with your consent.</p> <p><b>California residents only:</b> In accordance with California law, especially the California Consumer Privacy Act (CCPA) and the California Privacy Rights Act (CPRA), we will limit sharing among our affiliates to the extent required. Please refer to our California Consumer Privacy Act Notice for more information about our CCPA/CPRA compliance.</p> <p>To review the privacy practices by our partner(s), please visit their separately published Privacy Policy.</p>	