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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?
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	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Visit our Privacy Information Center https://mvbbanking.com/privacy-information-center/

Who we are	
Who is providing this notice?	MVB Bank, Inc.

What we do	
How does MVB Bank, Inc. 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 MVB Bank, Inc. collect my personal information?	We collect your personal information, for example, when you - Open an account or deposit money; - Apply for a loan or give us your income information; and/or - Show your driver's license. We may 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 credit worthiness; - affiliates from using your information to market to you; and - sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing (see Other Important Information section below).

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - Our affiliates include companies with a subsidiary relationship to MVB and others, such as: MVB Edge Ventures, Inc.; Paladin Fraud, LLC; MVB Municipal Investments, Inc.; Intercoastal Mortgage Company, LLC; Warp Speed Holdings; LLC, Ayers Socure II, LLC; and SPE PR, LLC.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies: - MVB Bank, Inc. 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 partner(s) include companies such as financial product or service marketing companies.

Other Important Information

Nevada residents only: 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: aglnfo@ag.nv.gov.

Vermont residents only: In accordance with Vermont law, we will not share your personal information with nonaffiliates except for our everyday business purposes or with your consent.

California residents only: 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.

To review the privacy practices by our partner(s), please visit their separately published Privacy Policy.

SPECIAL NOTICE FOR CALIFORNIA RESIDENT

CALIFORNIA CONSUMER PRIVACY ACT NOTICE

Please read this notice issued by MVB Bank, Inc. ("MVB") carefully if you reside in California before you make choices about your personal information. The California Consumer Privacy Act of 2018 ("CCPA"), as amended by the California Privacy Rights Act of 2020 ("CPRA"), provides consumers residing in California with several rights concerning how we collect, use, disclose, and otherwise process personal information that we collect either online or offline, including but not limited to the ability to request the personal information being collected and the option of deleting certain collected personal information. This Notice constitutes our notice at collection and our privacy policy pursuant to the CCPA and CPRA. This Notice does not apply to MVB subsidiaries and affiliates unless such subsidiary or affiliate links to this policy.

What personal information does MVB collect?

We collect Personal Data in a variety of contexts. For example, we collect Personal Data to provide consumers financial products and services, and for our employment and human resource purposes.

Within the past 12 months, certain categories of personal information on consumers as defined under the CCPA and CPRA may or may not have been collected as follows:

Category	Examples	Collected
A. Identifiers	Personal identifiers such as real name, alias, Social Security number, driver's license number, passport number, other federal or state issued identification numbers, or other similar unique identifying information.	Yes
B. Personal Information	Personal Information – Personal information of consumers including contact details such as physical address, mailing address, email address, phone number, bank account numbers, bank account balances, payment card details including credit and debit card numbers, as well as medical and health insurance information, or other similar information.	Yes
C. Characteristics of Protected Classification	Consumer characteristics including contact details such as age (40 years or older), race, ethnicity, ancestry, national origin, gender, religion, sexual orientation, familial genetic information, or other protected class information.	Yes
D. Commercial Information	Including records of personal property, details of purchase and transaction histories including but not limited to goods and services purchased or obtained.	Yes
E. Biometric Information	Biometric derived information, such as fingerprints, voice recordings, facial recognition patterns, retina images and voiceprints, and other such information typically used for identity authentication purposes.	No
F. Internet or Network Activity	Online information and other information from MVB's websites, applications and advertisements such as a consumer's browsing or search history.	Yes
G. Geolocation	Information identifying a consumers' physical location or movements.	Yes
H. Information Detected by the Senses	Generally, audio, visual, electronic, thermal or other similar information.	No
I. Professional or Employment Information	Professional or employment related information, such as work history and past employers.	Yes
J. Education Information	Educational information including schools attended and other related information that may be gathered.	No
K. Inferences	Inferences based on information about an individual to create a summary or consumer profile about the individual's preferences or characteristics.	No
L. Sensitive Personal Information	Personal Information that reveals: - California resident's Social Security, driver's license, state identification card, or passport number; - California resident's account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account; - California resident's precise geolocation; - California resident's racial or ethnic origin, religious or philosophical beliefs, or union membership.	Yes

How does MVB collect and use the personal information collected?

MVB may collect personal information:

- directly from you and documents you provide to the bank for our services;
- indirectly from services provided;
- from activity on our website and other online or digital sources; or
- personal information from third parties interacting with MVB in connection to our services and marketing efforts.

MVB may use a consumer's personal information for many reasons, including:

- fulfilling the service for which you provided the information;
- supplying you with information;
- products and services that you requested;
- contacting you with notices that may be of interest;
- carrying out our obligations;
- enhancing and improving our services and products;
- responding as required by legal inquiries, orders or regulations; or
- as otherwise required in the course of MVB's operation, which may include the disclosure of some personal information to service providers.

Use and Disclosure of Personal Information.

It is necessary for MVB to disclose certain consumers' personal information for business purposes with our affiliates, or trusted service providers in order to provide our products and services to you. MVB must also disclose this information at times to comply with legal obligations to those service providers. Whenever working with such service providers, MVB maintains strong oversight to confirm compliance with our privacy and security standards.

In the preceding twelve (12) months, we have disclosed the following categories (corresponding with the table in What personal information does MVB collect? section) of personal information for business purposes: Category A, Category B, Category C, Category D, Category F, Category G, Category I, and Category L.

We disclose your personal information with the following categories of third parties: our service providers and third parties to whom you or your agents authorize us to disclose your personal information in connection with services we provide to you.

In the preceding twelve (12) months, MVB Bank has not sold or shared any consumer's (including consumers under 16 years of age) personal information**.** MVB uses or discloses sensitive personal information only for permissible purposes.

How long does MVB keep the personal information?

The length of time that MVB intends to retain each category of Personal Information will depend on several criteria, including (i) the length of time we are required to retain Personal Information in order to comply with applicable legal and regulatory requirements, (ii) the length of time we may need to retain Personal Information in order to accomplish the business or commercial purpose(s) for which such Personal Information is collected, used or disclosed (as indicated in this CCPA Notice), and (iii) whether you choose to exercise your right, subject to certain exceptions, to request deletion of your Personal Information.

What personal information is not covered by CCPA and CPRA?

Much of the personal information that MVB collects is already regulated by federal and state laws, including Gramm-Leach-Bliley Act ("GLBA"), and therefore is exempt from the CCPA and CPRA. For instance, the CCPA/CPRA does not apply to collection or disclosure of any personal information (i) in connection with financial products or services that are used primarily for personal, family, or household purposes, (ii) about a consumer resulting from any transaction involving a financial product or service between us and the consumer; or (iii) otherwise obtained about a consumer in connection with providing a financial product or service to that consumer. For more details regarding how MVB uses the exempt personal information collected please see the "Why", "What", "How", and "Reasons we can share your personal information" sections of MVB's Privacy Notice(s).

What can you do to control your personal information under the CCPA and CPRA?

Your Rights and Choices

The CCPA and CPRA provides consumers with specific rights concerning their personal information. These rights include the following:

Access to Specific Information

You have the right to request that MVB disclose certain information to you about our collection and use of your personal and sensitive information over the past 12 months.

- The categories of personal information and sensitive information we collected about you.
- The categories of sources for the personal and sensitive information we collected about you.
- Our business or commercial purpose for collecting, using and/or disclosing that information.
- The categories of third parties, contractors and service providers with whom we disclose your personal information.
- The specific pieces of personal information we collected about you.
- If we disclosed your personal information for a business purpose, a list of those disclosures, identifying the personal information categories that each category of recipient obtained.
- Whether your information is sold or shared.
- The retention period or criteria used for retention.

Deletion Request Rights

You have the right to request that MVB delete your personal information that we have collected from you and retained ("*Deletion Request*") unless an exception applies.

Correction of Inaccurate Information

You have the right to request that MVB correct inaccurate personal information that we have collected from you and retained.

In some instances, under privacy and data protection laws, MVB may decline all or part of an *Access Request* or *Deletion Request* related to the covered personal information. This means that we may not provide some or all of this personal information when you make an *Access Request*. Also, we may not delete some or all of your personal information when you make a *Deletion Request*.

How to Submit a Request to Access, Delete or Correct Your Information

For additional information on any of the above, or to submit a request for personal information under the CCPA/CPRA, you may do any of the following:

- Visit us online at: *https://www.mvbbanking.com/ccpa*
- Call us toll free at: 1-844-682-2265 (844-MVB-BANK) between the hours of 8:00 AM and 5:00 PM Eastern Time (ET), Mondays through Fridays
- Email us at: CCPARequests@mvbbanking.com

MVB may request additional information to verify your identity. For individuals submitting a request on behalf of another person, we will require signed authorization documentation and verification of identity directly from the person for whom the request is made. Information submitted for verification purposes only will be used to verify the requestor's identity and/or authority to make a request on another's behalf.

What to Expect

MVB will attempt to respond to a verifiable consumer request within 45 days of its receipt. If MVB requires more time (up to 90 additional days), you will be informed of the reason and extension period in writing. However, it is important to note that MVB cannot respond to your request or provide you with any personal information until MVB can verify your identity or authority to make the request and confirm the personal information relates to you. MVB will not honor your request if we cannot verify your identity or if we cannot verify that you have the authority to make a request on behalf of another individual.

In some cases, your request may seek voluminous or less impactful personal information. This may result in MVB suggesting you receive the most recent personal information collected or a summary or sample of your discovered personal information. If offered, this is designed to give you the opportunity to decide whether you want the remaining personal information.

Generally, MVB will not charge a fee to respond to your requests. If MVB refuses your request, you are entitled to a notice explaining the basis for this determination. Please note MVB is also a service provider to business clients and may not fulfill requests pertaining to personal information we process on their behalf. For example, we offer payment processing services to retail merchants or payroll to small businesses. If you are a customer, representative, or otherwise associated with one of these clients, we encourage you to reach out to the business directly to exercise your rights specific to this information.

Non-Discrimination

You have the right not to receive discriminatory treatment for exercising these rights. The submission of a *Personal Information Categories Request, Access Request, Deletion Request* or any other request under the CCPA/CPRA will have no impact on the services or pricing you receive from MVB. Any such request will not result in the denial of any goods or services offered by MVB. It will not result in different prices, rates or quality of goods or services.

Only you or a person who you authorize to act on your behalf may make a verifiable consumer request related to your personal information. Under California law, you may designate an authorized agent to make a request on your behalf. You may make such a designation by providing the agent with written permission to act on your behalf. For the safety and security of the consumer's information, "requests to delete" and "right to know" requests submitted to MVB by an authorized agent will require a direct method of communication with our consumer to fulfill the request. You may also make a verifiable consumer request on behalf of your minor child.

In order to ensure we accurately identify you among other customers, however, we are allowed to ask you for basic information required to accurately identify you and only you with respect to your request. Consequently, any request permitted by the CCPA/CPRA is subject to an identification process. This identification process may require a residency verification.

Changes

MVB reserves the right to revise this CCPA/CPRA Notice from time to time at our sole discretion. Any changes will be automatically pushed to your account documents and our California Consumer Privacy Request Form page. Unless otherwise stated, any changes will become effective when we post the revised notice on the site.