



SPECIAL NOTICE FOR CALIFORNIA RESIDENTS

CALIFORNIA CONSUMER PRIVACY ACT NOTICE

The California Consumer Privacy Act (CCPA) provides consumers residing in California with several rights concerning their personal information, including but not limited to the ability to request the personal information being collected and the option of deleting certain collected personal information. Please read this notice issued by MVB Bank, Inc. (MVB) carefully before you make choices about your personal information. This CCPA Notice supplements MVB's Privacy Notice(s) and applies solely to California consumers, effective January 1, 2020.

What personal information does MVB collect?

Over the past 12 months, MVB may or may not have collected the following categories of personal information:

- 1) Identifiers – Personal identifiers such as full name, Social Security number, driver's license number, other federal or state issued identification numbers, or other similar unique identifying information.
- 2) Personal Records – Personal information of consumers, including physical address, mailing address, phone number, bank account numbers, bank account balances, payment card details, or other similar information.
- 3) Consumer Characteristics – Consumer characteristics such as age, race, ethnicity, ancestry, national origin, gender, religion, sexual orientation, familial genetic information, or other protected class information.
- 4) Purchasing Information – Details of purchase and transaction histories including but not limited to goods and services purchased or obtained.
- 5) Biometric Information – Biometric derived information, such as fingerprints, facial recognition patterns, retina images and voiceprints, and other such information typically used for identity authentication purposes.
- 6) Internet or Network Activity – Online information and other information from MVB's websites, applications and advertisements such as a consumer's browsing history.
- 7) Geolocation – Information identifying a consumers' physical location or movements.
- 8) Information Typically Detected by the Senses – Generally, audio, visual, electronic, thermal or other similar information.
- 9) Employment Information – Professional or employment related information, such as work history and past employers.
- 10) Education Information – Educational information including schools attended and other related information that may be gathered.
- 11) Inferences – Inferences based on information about an individual to create a summary or consumer profile about the individual's preferences or characteristics.



How does MVB collect and use the personal information collected?

MVB may collect personal information directly from the documents you provide to the bank for our services. Personal information may also be collected indirectly from services provided or from activity on our website and other online or digital sources. There is also the potential for MVB to obtain personal information from third parties interacting with MVB in connection to our services and marketing efforts.

It is possible for MVB to 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.

It is necessary for MVB to share certain consumer personal information with our affiliates and trusted service providers in order to provide our products and services to you. MVB must also share 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.

MVB Bank does not sell your personal information.

MVB does not sell your personal information as such is defined under the CCPA.

What Information is Not Covered?

Much of the personal information that MVB collects is already regulated by federal and state laws, and therefore is exempt from the CCPA. For instance, the CCPA 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 personal information collected please see the "Why", "What", "How", and "Reasons we can share your personal information" sections of MVB's Privacy Notice(s).

Your Choices

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

- A. You have the right to request that MVB identify the personal information categories which we have collected from consumers within the last 12 months ("*Personal Information Categories Request*").
- B. You have the right to request that MVB identify the categories of sources from which personal information is collected, the purpose for collecting the personal information, the categories of third parties with whom MVB shares personal information, or the disclose of the specific pieces of information collected about you over the past 12 months ("*Access Request*").
- C. You have the right to request that MVB delete your personal information that we have collected from you and retained ("*Deletion Request*").

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 Request

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

- Visit us online <https://mvbbanking.com/california-consumer-request-form/> or
- 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.

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. 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 is subject to an identification process. This identification process may require a residency verification.

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.

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. However, MVB reserves the right to charge a reasonable fee, or refuse to act upon a request, if the request is determined to be excessive, repetitive, unfounded or overly burdensome. In any instances where MVB determines a fee is warranted, MVB will provide you a cost estimate and the opportunity to respond before fulfilling your request. If MVB refuses your request, you are entitled to a notice explaining the basis for this determination.

Non-Discrimination

The submission of a *Personal Information Categories Request*, *Access Request*, *Deletion Request* or any other request under the CCPA 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.

Changes

MVB reserves the right to revise this CCPA 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.