



SPECIAL NOTICE FOR CALIFORNIA RESIDENTS

CALIFORNIA CONSUMER PRIVACY ACT NOTICE

The California Consumer Privacy Act (CCPA) and the California Privacy Rights Act (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. 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 November 2022.

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: <ul style="list-style-type: none"> - 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 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.

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 and CPRA. 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).

Disclosing Personal Information

It is necessary for MVB to disclose certain consumer 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.

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 consumers (including consumers under 16 years of age) personal information.

MVB uses or discloses sensitive personal information only for permissible purposes.

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 (“Access Request”)

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 of Certain Information (“Deletion Request”)

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.

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*.

Correction of Inaccurate Information (“Correction Request”)

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

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

If you are a California resident and you desire to submit a request for access to or deletion of your information as required under the CCPA or CPRA, 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.

If you have any questions, need additional information or would like to ask any questions or express any concerns about this notice, you may do so by calling us at the number above during the stated times.

Non-Discrimination

You have the right not to receive discriminatory treatment for exercising these rights. The submission of a *Access Request*, *Deletion Request*, *Correction 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

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 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.

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.