



MVB ONLINE PRIVACY NOTICE

Last modified: March 18, 2024

As your trusted partner, MVB Bank respects your privacy and is committed to protecting it through our compliance with this notice. We treat all customer and client information with high security and confidentiality.

The term "MVB Bank", "MVB", "Bank", "we", "us" or "our" in this notice refers to banking and non-banking U.S. affiliates or subsidiaries of MVB Financial Corp. that link to or reference this notice.

What is the purpose of this notice?

This notice ("Online Privacy Notice") describes the types of information we may collect when you interact with MVB online through our website, mobile application, social media sites/pages, or any other online services (collectively, our "online services") and our practices for collecting, using, maintaining, protecting, and disclosing that information. "You" or "your" means the user of MVB online services.

Please read this notice carefully to understand our practices regarding your information and how we will treat it. If you do not agree with our practices, your choice is not to use our online services. By accessing or using our online services, you agree to the collection, use and sharing of your personal information as described in this notice.

This notice may change from time to time to comply with the most recent federal and local laws. Changes to our Online Privacy Notice will become effective when posted unless indicated otherwise. You will be able to determine the date of the last change of any notice or supporting document by noting the month and year located at the top of the first page. Your continued use of our online services, after we make changes, is deemed to be acceptance of those changes, so please check this notice periodically for updates.

This notice *DOES NOT* apply to information that we collect offline, in person, or you provide to, or is collected by, any third party (see [What information is collected and used by third parties?](#)).

What other notices apply if I have a bank account with MVB?

If you are a consumer and have a financial account with MVB, we will use and share any information that we collect from or about you in accordance with our [Consumer Privacy Notice](#).

If you are a California resident, you may have rights under the California Consumer Privacy Act, please visit our [MVB California Consumer Privacy Act Notice](#). Residents of certain states may have additional personal information rights and choices. Please consult Data Protection Laws for your state to understand your privacy rights and how to exercise them.

While this Online Privacy Notice describes how we treat information, please be aware that additional terms and conditions may apply for certain parts of our website and applications. Such as our [Site Terms](#) apply to the use of our website.

What information is collected by MVB through our online services?

Data Type	Description
Personal Information	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.
Financial Information	Information about your financial accounts; Information about purchases or transactions you have made.
App Activity	Information about how you interact with the app. For example, the number of times you visit a page or sections you click on.
App Info and Performance	Crash data from the app; Information about the performance of the app on the device.

Web Activity	Information about how you interact with our website and general browsing history. For example, the number of times you visit a page or sections you click on.
Photos	Photos you share with us or access the content from the photo library in order to allow us to provide you with a bank account or related services.
Files and Docs	Files or documents, or information about your files or documents, such as file names you share with us in order to allow us to provide you with a bank account or related services.
In App Messages	Instant messages or chat content used to service your bank account or related services.
Device or Other IDs	Identifiers that relate to an individual device, browser, or app.
Location	Information identifying a consumers' physical location or movements while visiting our online services.

Why does MVB collect information through our online services?

MVB uses the information for everyday business purposes and to comply with our legal and regulatory obligations. We may use the collected information through our online services in order to, among other things:

- Process your transactions, maintain your account(s),
- Respond to court orders and legal investigations,
- Report to credit bureaus,
- Optimize or improve our products and services, and/or
- Provide you with, or evaluate your eligibility for, products and services that you request from us.

What information does MVB share?

MVB does not share information collected through our online services outside of the MVB family except as defined below.

We may disclose information that we collect, or you provide as described in this notice:

- To contractors, service providers, and other third parties we use to support the services we provide.
- To comply with any court order, law, or legal process, including to respond to any government or regulatory request.
- To third party based on a user-initiated action, where the user consents and expects the data to be shared.
- Aggregated, anonymized information about our users and information.

Are you able to limit having MVB Bank share your information?

No. The information collected through our online services we share today is for everyday business purposes and allows us to offer you valuable products and services.

How long does MVB keep information that is collected through our online services?

We will retain personal information collected for as long as it is required to meet our contractual and legal obligations, or if we have a legitimate business need to do so.

How does MVB collect information through our online services?

We collect some of the information automatically through your computer, tablet, or mobile device through the use of cookies, web beacons or other similar tracking technologies. We also collect personal information about you that you provide when you visit or initiate transactions using our online services, including the following:

- Our website @ [MVB Bank \(mvbbanking.com\)](http://mvbbanking.com)
- Online Banking @ <https://onlinebanking.mvbnow.com/>
- Mobile Banking app (available in the Google and Apple app stores)
- Email, text, and other electronic messages between you and MVB
- Your responses to surveys that we may ask you to complete for research purposes
- Other online services available to MVB customers or consumers

What other information does MVB collect?

When you visit MVB's website, mobile application, or otherwise interact with us using any of our online services, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, for the purposes of preventing fraud or monitoring the performance of our advertising and marketing campaigns.

Some of these tracking tools may detect certain characteristics or settings of the device you are using to access our online services, including:

- Information about your computer and internet connection, including your IP address, operating system, and browser type.
- Details of your visits to our various online services, including location data, logs, and other communication data and the resources that you access and use on our online services.

The information we collect automatically may include personal information. It helps us to improve our website and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our website according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our website.

The technologies we use for this automatic data collection may include:

- **Cookies (or browser cookies).** A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting, you may be unable to access certain parts of our online services. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our online services.
- **Tracking Pixels.** Pages of our online services, our emails and advertisements may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

Does MVB participate in "Online Behavioral Advertising" (OBA)?

MVB does not engage with Online Behavioral Advertising" (OBA). Online behavioral advertising (also known as "OBA" or "interest-based advertising") refers to the practice of collecting information from a computer or device regarding a visitor's web-browsing activities to target advertisements based on the user's browsing history.

What information is collected and used by third parties?

MVB's online services may contain links to other websites or online services that are not maintained by the Bank. This notice does not apply to third-party websites or other online services that do not link directly to this notice. These third parties may use cookies [alone or in conjunction with web beacons or other tracking technologies] to collect information about you when you use our website. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

Unless otherwise stated, MVB makes no warranties or representations regarding these websites / online services, or the products or services offered on them. We do not control these third parties' tracking technologies or how they may be used. MVB does not control the privacy or security practices of third parties, or the locations where they process data. You should read the privacy and security policies of the other sites, as their practices may differ from ours to understand the specifics of how your online personal information may be collected, used and shared.

Does MVB collect information from children?

Our online services are not intended for children under 13 years of age. We do not knowingly collect personally identifiable information from children under 13 without parental consent. If you are under 13, we request that you do not register or use any of MVB's online services, nor provide any information about yourself to us, including your name, address, telephone number, email address, or any screen name or username you may use. If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 13, please contact us.

What is your role in protecting your information?

We have implemented security measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. However, the safety and security of your information also depends on you.

Where we have given you (or where you have chosen) a password for access to certain parts of our website and other online services, you are responsible for keeping this password confidential. We ask you not to share your password with anyone and we urge you to be careful about giving out information in public areas like message boards. Furthermore, with the very public nature of social media, please ensure that you safeguard your personal information and confidential financial information.

Please note that transmission of information via the internet is not completely secure. It can be intercepted and viewed by others. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our website. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on our website. We discourage sending confidential, personal or otherwise private information via unsecured mail to MVB.

Other measures you can take to protect your information:

- You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, please note that some parts of our online services may then be inaccessible or not function properly.
- Periodically, you can review the accuracy of, or change, your personal information by logging into the MVB online services that you use and visiting your account profile page.

What if I still have questions about this notice?

Visit us online <https://mvbbanking.com> 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 or sending an email to ClientSupport@MVBbanking.com.