

**FACTS****WHAT DOES Potomac Mortgage Group, Inc. DBA MVB Mortgage DO WITH YOUR PERSONAL INFORMATION?**

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| <b>Why?</b>  | 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.   |
| <b>What?</b> | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ <b>Social Security number</b> and <b>Account balances</b></li> <li>▪ <b>Payment history</b> and <b>Transaction history</b></li> <li>▪ <b>Credit history</b> and <b>Credit scores</b></li> </ul> |
| <b>How?</b>  | All financial companies need to share <b>Customers</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>Customers</b> personal information; the reasons <b>Potomac Mortgage Group, Inc. DBA MVB Mortgage</b> chooses to share; and whether you can limit this sharing.                      |

| Reasons we can share your personal information  | Does Potomac Mortgage Group, Inc. DBA MVB Mortgage 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 | <b>Yes</b>  | <b>No</b>                   |
| <b>For our marketing purposes</b> — to offer our products and services to you   | <b>Yes</b>  | <b>Yes</b>                  |
| <b>For joint marketing with other financial companies</b>   | <b>No</b>   | <b>We Don't Share</b>       |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | <b>Yes</b>  | <b>No</b>                   |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | <b>Yes</b>  | <b>Yes</b>                  |
| <b>For our affiliates to market to you</b>  | <b>Yes</b>  | <b>Yes</b>                  |
| <b>For nonaffiliates to market to you</b>   | <b>No</b>   | <b>We Don't Share</b>       |

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| <b>To limit our sharing</b> | <ul style="list-style-type: none"> <li>▪ Call <b>866-204-4048</b> — our menu will prompt you through your choice(s) or</li> <li>▪ Visit us online: <b>www.MVBmortgage.com/Opt-Out</b></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p> |
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| <b>Questions?</b> | Call <b>571-266-6534</b> or go to <b>www.MVBmortgage.com/Opt-Out</b> |
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| Who we are                    |   |
|-------------------------------|---|
| Who is providing this notice? | Potomac Mortgage Group, Inc. DBA MVB Mortgage |

| What we do  |   |
|---|---|
| How does Potomac Mortgage Group, Inc. DBA MVB Mortgage 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. <b>We also use procedural safeguards that comply with Federal standards to guard your non-public personal information.</b>  |
| How does Potomac Mortgage Group, Inc. DBA MVB Mortgage collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ <b>Apply for a loan</b> or</li> <li>▪ <b>Provide account information</b> or</li> <li>▪ <b>Provide employment information</b> or</li> <li>▪ <b>Give us your contact information</b> or</li> <li>▪ <b>Give us your wage statements</b></li> </ul> <b>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</b> |
| Why can't I limit all sharing?  | 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 creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.  |
| What happens when I limit sharing for an account I hold jointly with someone else?      | <b>Your choices will apply to everyone on your account - unless you tell us otherwise</b>   |

| 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>▪ <i>Our affiliates include financial companies such as MVB Bank, Inc., MVB Insurance LLC &amp; MVB Financial Corp., &amp; others such as Lender Service Provider, LLC.</i></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>▪ <b><i>MVB Mortgage does not share with nonaffiliates so they can market to you</i></b></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>▪ <b><i>MVB Mortgage does not jointly market</i></b></li> </ul>   |

| Other important information  |  |
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| <b>California residents only: we will not disclose or share information about California residents without first providing you with a California Privacy Notice honoring your choice unless such sharing or disclosure is permitted by applicable law.</b> |  |