**FACTS**

What does Martha’s Vineyard Bank do with your personal information?

<table>
<thead>
<tr>
<th>Why?</th>
<th>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.</th>
</tr>
</thead>
</table>
| **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 Payment History  
  - Account Balances and Account Transactions  
  - Overdraft History and Transaction History  
When you are *no longer* our customer, we continue to share your information as described in this notice. |
| **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 Martha’s Vineyard Bank chooses to share; and whether you can limit this sharing. |

### Reasons we can share your personal information

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Martha’s Vineyard Bank share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
</table>
| **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 non-financial service affiliates’ everyday business purposes**  
information about your creditworthiness. | Yes | We do not share |
| **For our non-financial service affiliates to market to you** | Yes | Yes |
| **For our financial service affiliates’ everyday business purposes**  
information about your creditworthiness.  
An example of a financial service affiliate is Martha’s Vineyard Investment Advisors, LLC. | No | We do not share |
| **For our financial service affiliates to market to you** | Yes | Yes |
| **For nonaffiliates to market to you** | No | We do not share |

**To limit our sharing**

- Call 800-490- BANK (2265)
- Mail the form below.

**Please note:**

- If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice.
- When you are *no longer* our customer, we continue to share your information as described in this notice.
- However, you can contact us at any time to limit our sharing.

**Mail to:** MVB | Account Operations | PO Box 1069 | Edgartown, MA 02539

**Questions?**

Phone: 800-490-BANK (2265) | Website: www.mvbank.com
### Who we are

| Who is providing this notice? | Martha’s Vineyard Bank |

### What we do

#### How does Martha’s Vineyard Bank 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.

We restrict access to your nonpublic personal information to only those employees who need to know that information in order to provide products or services to you.

#### How does Martha’s Vineyard Bank collect my personal information?
We collect personal information, for example, when you
- Open an account or Deposit Money
- Apply for a loan or Pay your bills
- Make deposits or withdrawals from your account

We 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 creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State law and individual companies may give you additional rights to limit sharing.

*See Below for more on your rights under state law.*

### Definitions

<table>
<thead>
<tr>
<th>Affiliates</th>
<th>Companies related by common ownership or control. They can be financial and non-financial companies.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonaffiliates</td>
<td>Companies not related by common ownership or control. They can be financial and non-financial companies.</td>
</tr>
<tr>
<td></td>
<td><em>Martha’s Vineyard’s Bank does not share with nonaffiliates so that they can market to you.</em></td>
</tr>
<tr>
<td>Joint marketing</td>
<td>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</td>
</tr>
<tr>
<td></td>
<td><em>Our joint marketing partners include investment and credit card companies.</em></td>
</tr>
</tbody>
</table>

### Other important information

We are committed to protecting your privacy by maintaining physical, electronic, and procedural safeguards in compliance with Federal and State regulations, to guard your nonpublic personal information.