

**FACTS****WHAT DOES Middletown Valley Bank  
DO WITH YOUR PERSONAL INFORMATION?****Why?**

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.

**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 **Account balances**
- **Credit history** and **Payment history**
- **Credit scores** and **Income**

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 **Middletown Valley Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does <b>Middletown Valley Bank</b> 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>No</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>No</b>	<b>We Don't Share</b>
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	<b>No</b>	<b>We Don't Share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We Don't Share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We Don't Share</b>

**Questions?**Call **844-533-9211**or go to **www.mvbbank.com**

## Who we are

Who is providing this notice?

Middletown Valley Bank

## What we do

How does Middletown Valley 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.

How does Middletown Valley Bank collect my personal information?

We collect your personal information, for example, when you

- **Open an account** or
- **Use your credit or debit card** or
- **Pay your bills** or
- **Apply for a loan** or
- **Make deposits or withdrawals from your account**

We also collect your personal information from 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 laws and individual companies may give you additional rights to limit sharing. **See below for more on your rights under state law.**

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Middletown Valley Bank does not share with our affiliates.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Middletown Valley Bank does not share with nonaffiliates so they can market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Middletown Valley Bank does not jointly market.*

## Other important information

**Middletown Valley Bank is a subsidiary of Community Heritage Financial, Inc. and an affiliate of Millennium Financial Group, Inc. Middletown Valley Bank is chartered under the laws of the State of Maryland and is subject to the regulatory oversight by the Office of the Commissioner of Financial Regulation, 500 North Calvert Street, Suite 402, Baltimore, Maryland 21202 or by Telephone 410-230-6077 or by Email: DLFRComplaints-DLLR@maryland.gov.**