

EVB PRIVACY NOTICE: WHAT DOES EVB 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 information we collect and share depends on the product or service you have with us. This information can include: 1) Social Security number and employment information; 2) account balances, transaction history and credit information; and 3) assets and investment experience. |
| 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 EVB chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does EVB Share? | Can you limit this sharing? |
|--|-----------------|-----------------------------|
| For our everyday business purposes such as to process transactions, maintain your accounts, respond to court orders and legal investigations or report to credit bureaus | Yes | No |
| For Marketing Purposes - to offer our products and services to you | Yes | No |
| For Joint Marketing with Other Companies | Yes | No |
| For our affiliates' everyday business purposes-information about your transactions, experiences and your credit worthiness | No | We don't share |
| For non-affiliates - to market to you | No | We don't share |

QUESTIONS? Call 1-888-464-BANK (2265) or visit our website at www.bankevb.com

| WHAT WE DO | |
|--|---|
| How does EVB protect my personal information? | We use security measures that comply with federal law to protect your personal information from unauthorized access and use. These measures include computer safeguards and secured files and buildings. |
| How does EVB collect my personal information? | We collect personal information from you and from others such as credit bureaus, affiliates or other companies when you, for example, <ul style="list-style-type: none"> • open an account or apply for a loan • deposit money or give use your information • use your debit card |
| Why can't I limit all sharing? | Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' every day business purposes-information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing |

| DEFINITIONS | |
|------------------------|--|
| Affiliates | Companies related by common ownership or control; they can be financial or non-financial companies. EVB does not share with affiliates. |
| Non-affiliates | Companies not related by common ownership or control; they can be financial or non-financial companies. EVB does not share with non affiliates so that they can market to you. |
| Joint Marketing | A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include our credit card company. |