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|-------|---|
| 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 depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"><li>• Social Security Number and income</li><li>• account balances and transaction history</li><li>• credit history and payment history</li></ul> |
| 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 Xenith Bank chooses to share; and whether you can limit this sharing.                        |

| Reasons we can share your personal information  | Does Xenith Bank 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 | Yes                     | No                          |
| <b>For our marketing purposes –</b> to offer our products and services to you   | Yes                     | No                          |
| <b>For joint marketing with other financial companies</b>   | Yes                     | No                          |
| <b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences   | Yes                     | No                          |
| <b>For our affiliates' everyday business purposes –</b> information about your creditworthiness   | Yes                     | Yes                         |
| <b>For our affiliates to market to you</b>  | Yes                     | Yes                         |
| <b>For nonaffiliates to market to you</b>   | No                      | We do not share             |

|                      |   |
|----------------------|---|
| To limit our sharing | Visit us online: <a href="https://www.XenithBank.com/Privacy">https://www.XenithBank.com/Privacy</a><br><br><b>Please note:</b><br>If you are a <i>new</i> customer, we can begin sharing your information 30 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.<br><br>However, you can contact us at any time to limit our sharing. |
| Questions            | Visit us online: <a href="https://www.XenithBank.com/Privacy">https://www.XenithBank.com/Privacy</a>  |

| Who we are  |   |
|---|---|
| Who is providing this notice?   | Xenith Bank, a digital banking division of Atlantic Union Bank.   |
| What we do  |   |
| How does Xenith 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. Our employees are bound by our Code of Business Conduct and Ethics and policies when accessing your personal information.   |
| How does Xenith Bank collect my personal information?                               | We collect your personal information, for example, when you <ul style="list-style-type: none"><li>• open an account or deposit money</li><li>• apply for a loan or pay your bills</li><li>• give us your contact information</li></ul> 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 <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. See below for more on your rights under state law. |
| What happens when I limit sharing for an account, I hold jointly with someone else? | Your choices will apply to everyone on your account.  |

| Definitions     |  |
|-----------------|--|
| Affiliates      | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br><br>Our affiliates include subsidiaries of Atlantic Union Bank. Additional companies include a trust company, an insurance company, and investment advisory firms.                      |
| Nonaffiliates   | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br><br><i>Xenith Bank does not share with nonaffiliates so they can market to you.</i>   |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br><br><i>Our joint marketing partners include other financial organizations such as companies that may provide financial products or services not offered by us.</i> |

**State and International Regulations:** In addition to federal law, you may have other privacy protections under some state or international laws. We will comply with all applicable laws as to information about you, including medical information.

For additional privacy information, please visit: <https://www.XenithBank.com/Privacy>

**Xenith Bank is a digital banking division of Atlantic Union Bank. Xenith Bank and Atlantic Union Bank are the same FDIC-insured institution. Deposits are held at Atlantic Union Bank, member FDIC. For purposes of FDIC coverage, deposits under each trade name are not separately insured, but are combined to determine whether a depositor has exceeded the FDIC limit.**