



Privacy Policy Notice

Applies to Consumer Accounts Only

| FACTS | | WHAT DOES JOHN MARSHALL BANK DO WITH YOUR PERSONAL INFORMATION? |
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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? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • account balances and payment history • credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> | |
| 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 John Marshall Bank chooses to share; and whether you can limit this sharing. | |

| Reasons we can share your personal information | Does John Marshall Bank share? | Can you limit this sharing? |
|--|---------------------------------------|------------------------------------|
| 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 | No | We don't share |
| For our affiliates' everyday business purposes — information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

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| Questions? | Call 703-584-0840 or go to www.johnmarshallbank.com |
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What we do

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| <p>How does John Marshall Bank protect my personal information?</p> | <p>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.</p> |
| <p>How does John Marshall Bank collect my personal information?</p> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| <p>Why can't I limit all sharing?</p> | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p> <p>California residents have the right to opt out of the sale or sharing of their personal information. To exercise this right, please click "Do Not Sell or Share My Personal Information" to submit a request using our Privacy Request form.</p> |

Definitions

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| <p>Affiliates</p> | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>John Marshall Bank has no affiliates</i> |
| <p>Nonaffiliates</p> | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>John Marshall Bank does not share with nonaffiliates so they can market to you</i> |
| <p>Joint marketing</p> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include other financial organizations such as companies that may provide financial products or services not offered by us.</i> |
| <p>Cookie</p> | <p>A cookie is a small bit of information given to your browser by a website, which can later be retrieved. A cookie is a way for a website to recognize whether or not you have visited the site before. The cookie can be read by the website that "set" the cookie.</p> <ul style="list-style-type: none"> • <i>We use cookies and similar technologies to enhance your web experience, analyze usage, and deliver personalized content.</i> |