

FACTS	WHAT DOES SVB FINANCIAL GROUP 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?	<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 contact information ▪ Account balances and transaction history ▪ Credit history and assets
--------------	---

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 SVB Financial Group chooses to share; and whether you can limit this sharing.
-------------	--

Reasons we can share your personal information	Does SVB Financial Group 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	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<p>Visit us online: svb.com/private-bank/manage-privacy-preferences Or call 1-866-238-0872</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 45 days from the date we provide this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
-----------------------------	---

Questions?	Call 1-866-238-0872 M-F, 5:30am - 5:00pm PT or go to svb.com
-------------------	--

Who we are	
Who is providing this notice?	SVB Financial Group is providing this notice on behalf of the following wholly-owned legal entities and/or divisions: SVB Private Bank, a division of Silicon Valley Bank; SVB Investment Services Inc. and SVB Wealth LLC.

What we do

How does SVB Financial Group 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 SVB Financial Group collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or make deposits or withdrawals from your account ▪ apply for a loan or make a wire transfer ▪ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies that utilize the brand name SVB Financial Group and companies that are owned by or under common control or ownership of SVB Financial Group.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ <i>SVB Financial Group does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>SVB Financial Group does not jointly market consumer financial products using your information.</i>

Other Important Information

California Residents Only: If you are a California resident, please see the notice entitled "Important Privacy Choices for Consumers."

Vermont Residents Only: Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent, to service your accounts. We will not share information about your creditworthiness within our corporate family, but we may share information about our transactions or experiences with you within our corporate family without your consent.

Nevada Residents Only: Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702.486.3132; email: aginfo@ag.nv.gov; Silicon Valley Bank, 3003 Tasman Drive, Santa Clara, CA 95054