

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? The types of personal information we collect, and share depend on the product or service you have with us. This information can include:

- Name and contact information
- Social Security Number and income
- Account balances and transaction history
- Credit history and assets
- Payment and overdraft history

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 credit worthiness	NO	We don't share
For our affiliates to market to you	YES	YES
For non-affiliates to market to you	NO	We don't share

To limit our sharing

Call 1-866-238-0872

Please note: We can begin sharing your information 45 days from the date we provide this notice. When you are no *longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

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 Private Bank, a division of Silicon Valley Bank; and SVB Wealth Advisory, Inc., both part of SVB Financial Group.
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. Access to your information is only granted to employees and third-party service providers contracted to assist in the servicing of your accounts.
How does SVB Financial Group collect my personal information?	We collect your personal information, for example, when you <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 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"> ▪ 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 State laws and individual companies may give you additional rights to limit sharing.
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 non-financial companies. <ul style="list-style-type: none"> ▪ Our affiliates include companies that are owned by or under common control or ownership of SVB Financial Group.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ SVB Financial Group does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ SVB Financial Group does not jointly market.
Other Important Information	
California Opt Out: If you are a California resident, please see the enclosed notice entitled "Important Privacy Choices for Consumers."	