



Acquisition Q&A

Your Most Valuable Bank

GENERAL QUESTIONS

Why is MVB Bank acquiring CFG Community Bank?

- MVB Bank believes strongly in the community bank model and desires continuing to expand its valued products and services in the local area. CFG is a great bank and important to the community – MVB believes, working with CFG, it can enhance the client's banking experience and bring the best financial services to the Greater Baltimore metro area.

What are the benefits of CFG becoming MVB Bank?

- A larger community bank
- Additional support of financial and community needs
- New products and services including no-fee ATM with certain accounts
- Multiple insurance operations
- Strengthened mortgage lending
- Enhanced wealth management services
- Innovative technology including mobile applications

When will the acquisition officially occur?

- Although we don't know the exact date, we anticipate closing in early 2014.

When will CFG Community Bank branches change to MVB Bank?

- Branding will begin to change sometime in 2014 and will be phased in and not effect clients.

What will happen to my banker at CFG Community Bank?

- Although there will be some transitioning of current employees, you can expect to see most of the same friendly faces that you have come to know in your community and across all bank locations.

Will any of the CFG Community Bank locations close?

- No, MVB anticipates all current CFG Bank locations remaining open to serve you.

Will this acquisition affect the hours that CFG Community Bank currently operates?

- Although there may be some differences in opening and closing times between the banks, at this time, no changes have been made to CFG Community Bank's hours of operation. We will provide information should any hours change prior to the closing date.

PERSONAL CLIENTS

Should I continue to bank with CFG or wait until after it becomes MVB Bank?

- You should continue conducting your banking business with us as usual and at any of the CFG Community Bank locations.

Will my bank account number change?

- There is a possibility that your account number could change during any conversion at some time in the future. However, advanced notice will be provided to all bank clients prior to any conversion.

Will I need new checks or debit cards?

- Not at this time. Prior to any conversion, you will receive information about items such as new checks and debit cards, etc., but for now, please continue using your CFG products and services as usual.

Should I close my CFG Bank account now and move it to an MVB Bank?

- No, there is absolutely no reason for you to close your account. We value you as a client. Our goal is to continue to offer you excellent bank products and services. You will be notified well in advance of any changes that will occur to your accounts, products and services with us.

Will my CFG Bank account fees or other requirements change due to the change to MVB Bank?

- We do not anticipate any immediate changes. There may be some differences in product offerings and services that we believe may be of greater value to you. Your accounts will be automatically transitioned during any conversion process, and we will convert your existing CFG Bank account to the closest match possible in services and features with MVB Bank.

Will the transition to MVB Bank affect my existing CFG Bank loan?

- This acquisition will not have any impact on your existing loan rates, terms and conditions.
- You should continue to make your loan payments as usual until further notice.

What will happen to my internet banking, e-statements, and bill payments?

- You should continue using these services as usual and will be notified in advance of any changes that may occur due to the change to MVB Bank.

What about certificates of deposit?

- The maturity date and interest rates will not change on your certificates of deposit. MVB Bank renewal rates, terms, and conditions will apply once your certificate of deposit is up for renewal.

COMMERCIAL / BUSINESS CLIENTS

Will any change be required regarding the commercial loan our organization has with CFG Community Bank?

- The loan agreement you currently have will remain the same. All requirements for any annual review will still apply. MVB intends to continue all local relationships and decision making for our commercial clients.

Should I continue to bank my commercial / business account with CFG or wait until after it becomes MVB Bank?

- You should continue conducting your banking business with us as usual and at any of the CFG Bank locations.

Will my business bank account number change?

- There is a possibility that your account number could change during any conversion at some time in the future. However, advanced notice will be provided to all bank clients prior to any conversion.

Will my company require new checks or cards?

- Not at this time. Prior to any conversion, you will receive information about items such as new checks and debit cards, etc., but for now, please continue using your CFG products and services as usual.

Should I close my CFG Bank business account now and move it to an MVB Bank?

- No, there is absolutely no reason for you to close your account. We value you as a client. Our goal is to continue to offer you excellent bank products and services. You will be notified well in advance of any changes that will occur to your accounts, products and services with us.

Will my CFG Bank business account fees or other requirements change due to the change to MVB Bank?

- We do not anticipate any immediate changes. There may be some differences in product offerings and services that we believe may be of greater value to you. Your accounts will be automatically transitioned during any conversion process, and we will convert your existing CFG Bank account to the closest match possible in services and features with MVB Bank.