



**2020 Annual Meeting of MVB Financial Corp. Shareholders
May 19, 2020, 9:00 am EST
Virtually via the internet at
www.meetingcenter.io/215475574**

We are sensitive to the public health and travel concerns of our shareholders and employees and the protocols that federal, state and local government have imposed, and may continue to impose due to COVID-19 (Coronavirus). Therefore, this year's Annual Meeting will be our first time hosting a completely virtual meeting of shareholders, which will be conducted solely online via live webcast. You will be able to attend and participate in the Annual Meeting online, vote your shares electronically and submit your questions prior to and during the meeting as described in the proxy statement. Due to travel restrictions currently in place by Computershare, you will be able to view the presentations on the screen and will be able to hear the speakers, but you will not be able to see the speakers.

Questions and Answers about the Virtual Annual Meeting:

Q: Who is permitted to attend the Virtual Annual Meeting?

A: Shareholders and guests are permitted to attend the Virtual Annual Meeting. However, only shareholders of the Company as of the close of business on March 25, 2020 and hold a valid proxy for the Annual Meeting will be able to vote their shares. Both shareholders and guests will be permitted to ask questions during the Q&A session of the meeting.

Q: How do I register to attend the Annual Meeting virtually on the Internet?

A: If you are a registered shareholder (i.e., you hold your shares through our transfer agent, Computershare):

You do not need to register in advance to attend the Annual Meeting virtually on the Internet.

If you hold your shares through an intermediary, such as a bank or broker, you must register in advance to attend the Annual Meeting virtually on the Internet.

To register to attend the Virtual Annual Meeting online by webcast you must submit proof of your proxy power (legal proxy) reflecting your MVB holdings along with your name and email address to Computershare. Requests for registration must be labeled as "Legal Proxy" and be received **no later than three days prior to the meeting.**

Requests for registration can be directed by email to Computershare by email:

Forward the email from your broker, or attach an image of your legal proxy, to legalproxy@computershare.com

Q: How can I vote my shares prior to the Annual Meeting?

A: If you are a registered shareholder (i.e., you hold your shares directly through our transfer agent, Computershare):

We encourage you to vote your shares prior to the Annual Virtual Meeting through any of the following methods:

- By Internet - You can vote via the Internet at www.investorvote.com/MVBF. Your identification numbers for Internet voting are on the Notice, and voting is available 24 hours a day. Those numbers can also be found on your proxy card if you requested a paper copy of the Proxy Materials.
- By Telephone - 1-800-652-VOTE (8683)
You can vote via the telephone by using any touch-tone telephone to transmit your voting instructions up until 11:59 p.m. Eastern Standard Time, on May 18, 2020. Your identification numbers for voting via telephone are on the Notice, and voting is available 24 hours a day. Those numbers can also be found on your proxy card.
- By Mail
Complete, sign and date the proxy card that will be mailed to you if you have requested a paper copy of the Proxy Materials. Return it to the Company in the postage prepaid envelope that will be included in the mailing.

If you hold your shares through an intermediary, such as a bank or broker:

You may visit www.edocumentview.com/MVBF to review the proxy materials and then vote your shares by following the directions contained in the voting instruction card sent to you by your stockbroker, bank or other nominee. Typically, voting instruction cards allow you to direct the voting of your shares by returning the voting instruction card by mail or by submitting your directions via the Internet or by telephone. Your stockbroker, bank or other nominee is required to vote your shares according to the directions you have given.

Q: Can I submit my question(s) ahead of the Virtual Annual Meeting?

A: Yes. You may submit a question up to an hour prior to the meeting. Just log into the Virtual Annual Meeting platform beginning at 8:00 a.m. EST on May 19, 2020. The meeting will begin promptly at 9:00 a.m. EST on May 19, 2020.

Q: How do I submit a question for the Virtual Annual Meeting?

A: Up to an hour prior to the meeting, log into the meeting site: www.meetingcenter.io/215475574 and enter your 16-digit control number and Password "MVBF2020" (Guests will enter their name and email address in lieu of this information). Once past the login screen, click on the "Messages" icon at the top of the screen and type in your question, and then click on the arrow icon on the right to submit.

Questions pertinent to meeting matters will be answered during the meeting, subject to time constraints. Any questions that cannot be answered during the meeting due to time constraints will be posted online and answered at <https://ir.mvbbanking.com/>. The questions and answers will be available as soon as practical after the meeting and will remain available until one week after posting.

Q: How can I attend the Annual Meeting?

A: If you are a shareholder and have your 16-digit control #: Simply join the meeting at www.meetingcenter.io/215475574 and type in your 16-digit Control # located on your proxy card, meeting notice or provided by your broker. You'll also type in the password, which is: **MVBF2020**. You will be able to participate in all aspects of the meeting, which includes voting from the floor, watching the presentations and typing in questions for the Chairman and/or CEO.

If you are a shareholder, but do not have your 16-digit control #, you may attend as a Guest. As a Guest, you can join the meeting at www.meetingcenter.io/215475574 and enter your name and email address. You will be able to view the presentations and type in questions for the Chairman and/or CEO. You will not be permitted to vote on any of the proposals.

If you are a Guest: Simply join the meeting at www.meetingcenter.io/215475574 and enter your name and email address. You will be able to view the presentations and type in questions for the Chairman and/or CEO. You will not be permitted to vote on any of the proposals.

Q: What if I encounter technical difficulties during the Virtual Annual Meeting platform?

A: If you have technical issues once you access the webcast, click on the "Support" link in the upper right of the broadcast screen.

Rules of Conduct at Shareholders' Meetings.

The chairman of any meeting of shareholders shall have the right and authority to prescribe such rules, regulations and procedures and to do all such acts and things as are necessary or desirable for the proper conduct of the meeting, including, without limitation: maintenance of order; safety; limitations on the time allotted to questions or comments on the affairs of the Corporation; ruling motions or comments out of order as in poor taste, unworkable, moot, repetitious of another proposal on the agenda, or otherwise; restrictions on entry to the meeting after the time prescribed for the commencement thereof; and the opening and closing of the voting polls.