



LEADERS FINANCIAL COMPANY PRIVACY NOTICE

What Does Leaders Financial Company do with Your Personal Information?

Why?	Financial companies choose how they collect, store and 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 may include any and all of the following: <ul style="list-style-type: none"> ▪ Social Security Number ▪ Residential Address ▪ Telephone Number ▪ Driver’s License Number ▪ Birth Date ▪ Active Financial Account Number ▪ Credit History and Payment History ▪ Account Balance and Payment History
How?	All financial companies need to share customers’ personal information to operate their everyday business. In the section below, we detail the reasons that financial companies may share their customers’ personal information, the reasons Leaders Financial Company chooses to share, and; whether you may limit sharing.

Reasons we may share your personal information.	Does Leaders Financial Company 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 to report your information to credit bureaus:	Yes	No
For marketing purposes— To offer products and services to you:	Yes	Yes
For joint marketing purposes— To offer products and services to you:	Yes	No
For our affiliates’ everyday business purposes— Information about your transaction and experiences:	We don’t currently have affiliates, under the definition of “affiliates” as provided, below	Not applicable
For our affiliates’ everyday business purposes— Information about your credit worthiness:	We don’t currently have affiliates, under the definition of “affiliates” as provided, below	Not applicable
For our affiliates to market to you:	We don’t currently have affiliates, under the definition of “affiliates” as provided, below	Not applicable
For nonaffiliates to market to you:	Yes	No

To limit our sharing:	<ul style="list-style-type: none"> ▪ Call (908) 497-9100, Compliance Department, or ▪ Send written request to: Leaders Financial Company Attn: Compliance Cranford, NJ 07016 Or via Fax: (908) 497-9114, Attn: Compliance <p>If you are a <i>new</i> customer, we may begin sharing your information 30 days from the date we sent this notice this notice. When you are <i>no longer</i> our customer, we may continue to share your information as described in this notice. However, you may contact us at any time to limit our sharing.</p>
Questions?	Call (908) 497-9100, Compliance Department

Who we are	
Who is providing this message?	Leaders Financial Company, a New Jersey corporation

What we do	
How does Leaders Financial Company protect its customers' 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 Leaders Financial Company collect its customers' personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Apply for credit financing ▪ Provide your employment or account information ▪ Provide us your contact information <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't our customers' limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates business purposes—information about your credit worthiness ▪ 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>
What happens when customers limit sharing for an account jointly held with someone else?	Your choices will apply to everyone in your account.

Definitions	
Affiliates	Companies related to us by common ownership. They can be financial or nonfinancial companies.
Nonaffiliates	<p>Companies not related to us by common ownership. They can also be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>We make disclosures for your everyday business purposes, such as to process transactions, maintain accounts, respond to court orders and legal investigations and report to credit bureaus.</i>
Joint marketing	<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 partners include insurance companies, other financial and nonfinancial providers/servicers, and authorized dealers.</i>