

FACTS

WHAT DOES LeaderOne Financial Corporation 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:

- **Social Security number** and **Payment history**
- **Income** and **Credit history**
- **Assets** and **Credit scores**

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 **LeaderOne Financial Corporation** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does LeaderOne Financial Corporation 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	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions?

Call **800-270-3416** or go to **www.leader1.com**

Who we are

Who is providing this notice?

LeaderOne Financial Corporation

What we do

How does LeaderOne Financial Corporation 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 LeaderOne Financial Corporation collect my personal information?

We collect your personal information, for example, when you

- **Apply for a loan** or
- **Give us your income information** or
- **Provide employment information** or
- **Give us your employment history** or
- **Provide your mortgage information**

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

- sharing for affiliates' everyday business purposes — information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *LeaderOne Financial Corporation does not share with our affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *LeaderOne Financial Corporation does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include Realtors, builders, direct marketers and internet technology companies*

Other important information

The NMLS# for Leader One Financial is: 12007

The information below pertains to individual state laws and only applies to the residents of that particular state. If state law provides you with additional privacy protections, we follow state law.

California Residents: In accordance with California law, we will not share information we collect about you with companies outside of LeaderOne Financial, unless the law allows. For example, we may share information with your consent, to service your account, or to provide rewards or benefits you are entitled to. We will limit our sharing to the extent required by California law.

Nevada Residents

Nevada law (NRS ?228.600(3)) allows marketing calls to our existing customers listed on the National Do Not Call Registry. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call list by calling 800-270-3416 or writing to LeaderOne Financial Corporation, 7500 College Blvd., Suite 1150, Overland Park, KS 66210.

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: BCPINFO@ag.state.nv.us.

Vermont Residents

We will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by Vermont law.