

FACTS**WHAT DOES LEAD BANK 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 account transactions
- checking account information and credit history
- payment history and account balances

When you are *no longer* a 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 Lead Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lead Bank 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 affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 866-845-9545 or go to www.lead.bank

**California Consumer Privacy Act Compliance -
Personal Information
- Lead Bank does not sell this information**

Does Lead Bank Collect?**Can you limit this Collection?**

Real Name; Alias; Signature; Postal Address; Email Address; Online Identifier Internet Protocol Address; Account Name; Social Security Number; Driver's License Number or State Identification Card Number; Passport Number; Unique Personal Identifier; Credit Card Number; Debit Card Number; Professional or Employment Information; Education Information; Records of Personal Property; Products or Services Purchased, and Obtained, or Considered; Our Website Browsing History; Search History; or Interaction with Our Website; Applications	Yes	No
Other purchasing or Consumer Histories or Tendencies; Biometric Information; Advertisements; Geolocation Data; Audio, Electronic, Visual, Thermal, Olfactory, or similar information; and Inferences Drawn from any information collected.	No	N/A

Who we are

Who is providing this notice?

Lead Bank

What we do

How does Lead Bank 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 Lead Bank collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or open an account
- show your government-issued ID or use your credit or debit card
- provide employment information

We also collect your personal information from other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purpose-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.

- *Our affiliates include others, such as Luna Parent, Inc.*

Nonaffiliates

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

- *Lead Bank 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.

- Third Party Financial Service Providers

Other important information

Lead Bank is chartered under the laws of the State of Missouri and is subject to regulatory oversight by the FDIC. Any consumer wishing to file a complaint against Lead Bank should contact the FDIC through one of the following means: In person, by U.S. Mail: 110 Walnut Street; Suite 2100; Kansas City, MO 64106, by Telephone (800) 209-7459, or Online at: <https://ask.fdic.gov/FDICCustomerAssistanceForm>