

# Consumer Privacy Notice

Flexible Finance, Inc. (Flex)

(Last updated April 7, 2023)

<b>Facts</b>	<b>What does Flex do with your personal information?</b>
<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>• Social Security number and income</li><li>• Account balances and payment history</li><li>• Credit history and credit scores</li></ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Flex chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Flex share?	Can you limit this sharing?
<b>For <u>our</u> everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, report to credit bureaus, or as otherwise permitted by law	Yes	No
<b>For <u>our</u> marketing purposes—</b> to offer our products and services to you	Yes	No

<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Question?**

Call 888-205-9407 or go to <https://help.getflex.com/hc/en-us>.

**Who we are**

**Who is providing this Privacy Policy?**

This privacy notice is provided by Flexible Finance Inc. ("Flex") 228 Park Ave S #75995, New York, NY 10003-1502.

**What we do**

**How does Flex 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.

We restrict our employees' access to your information so that it is only accessible when they need it to do their work, and we require companies that work for us to protect your information.

**How does Flex collect my personal information?**

We collect your personal information, for example, when you:

- provide us your contact information

	<ul style="list-style-type: none"> <li>● open an account, provide account information, login to your Flex account, or use Flex services</li> <li>● link your bank account, credit, or debit card to your Flex account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes— information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial service providers. Our affiliates include:</p> <ul style="list-style-type: none"> <li>● Flexible Finance Servicing, Inc.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial service providers.</p> <p>Nonaffiliates that we share personal information include vendors that perform services or functions on our behalf, and include credit bureaus, banks, security vendors, and data management vendors.</p>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include financial and property companies.</p>

## Other important information

**California Residents:** We will not share your information with non-affiliated third parties, except for our everyday business purposes, for marketing our products and services to you, with your consent (as required), or as otherwise permitted by law.

**Vermont Residents:** We will not share your information with non-affiliated third parties, except for our everyday business purposes, for marketing our products and services to you, with your consent (as required), or as otherwise permitted by law. We will not disclose creditworthiness information about you within or outside the Flex group except as permitted by law, unless we otherwise obtain your consent.

# Lead Bank Privacy Notice

<b>Facts</b>	<b>What does Lead Bank do with your personal information?</b>
<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and account transactions</li> <li>• Checking account information and credit history</li> <li>• Payment history and account balances</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Flex 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?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No

<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 866-845-9545; email <a href="mailto:ClientSupport@lead.bank">ClientSupport@lead.bank</a> or go to <a href="http://www.lead.bank">www.lead.bank</a>
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<b>California Consumer Privacy Act Compliance - Personal Information - Lead Bank does not sell this information</b>	<b>Does Lead Bank Collect?</b>	<b>Can you limit this collection?</b>
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 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 service providers.

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

<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• Lead Bank does not share with non-affiliates so they can market to you.</li></ul>
<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• Third Party Financial Service Providers</li></ul>

### 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: 1100 Walnut Street; Suite 2100; Kansas City, MO 64106, by Telephone (800) 209-7459, or Online at: <https://ask.fdic.gov/FDICCustomerAssistanceForm>

For more information about how Flex collects your information, please review the [Privacy Policy](#).