**FACTS**

**WHAT DOES PRESIDENTIAL FINANCIAL 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(s) or service(s) you have with us. This information can include:

- Social Security number and income
- Account balances and transaction history
- Credit scores and credit history

When you are no longer our customer, we may 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 customer’s personal information; the reasons Presidential Financial chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Presidential Financial share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>For our everyday business purposes</strong>&lt;br&gt;Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our marketing purposes</strong>&lt;br&gt;To offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For joint marketing with other financial companies</strong></td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong>&lt;br&gt;Information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong>&lt;br&gt;Information about your creditworthiness</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>For our affiliates’ to market to you</strong></td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>For non-affiliates to market to you</strong></td>
<td>No</td>
<td>We don’t share</td>
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**To Limit Our Sharing**

- Call 1-800-563-6065 — our menu will prompt you through your choices, or
Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. If you are no longer a customer, we will continue to share your information as described in this notice.

However, you may contact us at any time to limit our sharing.

Questions?
Call 1-800-563-6065 or visit presidentialfinancial.com/privacy

<table>
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<th>What we do</th>
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<tr>
<td><strong>How does Presidential Financial protect my personal information?</strong></td>
<td>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. Third parties who are authorized by contract to access nonpublic personal information are required by contract to protect the information from unauthorized access.</td>
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</table>
| **How does Presidential Financial collect my personal information?** | We collect your personal information, for example when you
- Open an account
- Apply for a loan
- Make a draw on your line of credit
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 non-affiliates to market to you
State laws and individual companies may give you additional rights to limit sharing. |

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<th>Definitions</th>
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| **Affiliates** | Companies related by common ownership or control. They can be financial and non financial companies.
- *Financial affiliates, such as a bank and mortgage company.* |
| **Non-Affiliates** | Companies not related by common ownership or control. They can be financial or non financial companies.
- *Presidential Financial does not share with non-affiliates so they can market to you.* |
| **Joint marketing** | A formal agreement between non-affiliated financial companies that together market financial products or services to you.
- *We do not currently have joint marketing campaign agreements.* |