

FACTS	¿WHAT DOES AMERICAS LEADING FINANCE 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: <ul style="list-style-type: none"> ▪ Social Security number ▪ Name and address ▪ Income information ▪ Account balances ▪ Payment history ▪ Credit history
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 Americas Leading Finance, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does Americas Leading Finance 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 transactions and experiences.	Yes	No
For our affiliates' everyday business purposes –information about your creditworthiness.	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	<p>Call (787) 626-0000</p> <p>Visit our website for an electronic copy of this Notice at www.americasleading.com/</p>
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Who we are?

Who is providing this notice?	Americas Leading Finance, LLC. Americas Leading Finance may provide this notice on behalf of third-parties, when it acts as a servicer on their behalf.
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What we do?

How does Americas Leading Finance 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.
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How does Americas Leading Finance collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ▪ Apply for financing ▪ Pay your bills ▪ Provides account information or contact information ▪ File an insurance claim Also, we collect information from collections activities or others like credit bureaus.
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Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> ▪ 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.
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Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Americas Leading Finance has affiliates that are not financial institutions.
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Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Americas Leading Finance, LLC. does not share information with non-affiliated companies so they can market to you.
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Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ Our joint marketing partners includes: direct marketing companies, telemarketing, financial institutions and insurance.
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