

Ensuring Information Accuracy

Keeping your account information accurate and up-to-date is very important. We provide you with access to your investment or loan account information through various means such as account statements and online through **MyAccount** and Simply Statements.

If you have questions or feel that we have not handled information about you properly, please contact us through our Customer Relations team.



Keeping Up-to-Date with Our Privacy Statement

LCEF will provide notice of our privacy statement annually, as long as you maintain an ongoing relationship with us. This policy may change from time to time, but you can always review our current policy at lcef.org or contact us for a copy at 800-843-5233.

For information about our online privacy practices, please visit lcef.org.

Privacy Policy for Consumers

How we protect and use information.



LCEF is a nonprofit religious organization; therefore, LCEF investments are not FDIC-insured bank deposit accounts. This is not an offer to sell LCEF investments, nor a solicitation to buy. LCEF will offer and sell its securities only in states where authorized. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks.

Protecting Your Privacy

LCEF recognizes the importance of keeping information about you secure and confidential. It's important for you to know that, unlike many financial institutions, we do not sell or share any consumer's nonpublic personal information with outside marketers. You also need to know that we carefully manage information you provide to give you better service and more convenience.

This document describes LCEF's policy with respect to nonpublic personal information about consumers, which means personally identifiable information about a consumer or a consumer's current or former relationship with LCEF ("Consumer Information"). This policy is provided to you as required by federal law.

Making Information Security a Priority

Keeping financial information secure is important. We value your trust and handle information about you with care. We limit access to Consumer Information to those persons who need to know that information to provide LCEF's investment products and services to you. LCEF personnel and LCEF's service providers having access to Consumer Information are required by LCEF to maintain confidential treatment of Consumer Information.

We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard Consumer Information. We periodically assess new technology for protecting information and upgrading our systems when appropriate.

Collecting Information

We collect and use various types of information to service your investment and loan accounts. This enables us to help you learn more about investments and other products and services that may be of interest to you. We also collect information as required by law or regulation.

We collect Consumer Information from the following sources:

1. Information you provide to us on applications and through other means, such as your name, address and telephone number.
2. Information about your transactions and account experience with us, such as your account balance, your loan payment history and your account activity.
3. Information from a consumer report. (This currently applies only to Investors who have applied for a StewardAccount® or FlexPlus Note.)
4. Information from other sources such as employers, creditors, insurers or other third parties. (This applies only to rostered church workers who have applied for or have a residential or consumer loan with LCEF.)
5. Other general information we obtain about you, such as demographic information.

Disclosure of Consumer Information

Although we do not share Consumer Information with outside marketers, we do share information in certain circumstances as outlined below. We do this to provide you with our products and services with greater convenience and more choices, and also as permitted by law. However, we do limit who receives Consumer Information and what type of information is shared.

Sharing information with companies that work for us

We may disclose the Consumer Information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We also may disclose Consumer Information to third-party service providers as necessary to process, service and provide access to your investment and loan accounts with LCEF in a manner that promotes a good customer experience.

The companies that work on our behalf are contractually obligated to LCEF to keep the Consumer Information we provide to them confidential and to use the Consumer Information only to provide the services we've asked them to perform for you and us.

Disclosing information in other situations

We may also disclose Consumer Information to credit bureaus and similar organizations and otherwise when permitted by law. For example, this may include:

- A disclosure in connection with a subpoena or similar legal process or as required by law or regulation.
- A fraud investigation.
- Recording of deeds of trust and mortgages in public records.
- An audit or examination.