

## PRIVACY POLICY

SBFE's privacy policy may be updated by SBFE at any time without notice. Please check this website periodically for changes to SBFE's privacy policy. Any changes to the privacy policy supersede and replace all previously posted privacy policies.

It is SBFE's policy to respect and protect the privacy of its visitors. This policy statement tells you how SBFE collects information from you solely as a result of your use of this website and how that information is used and kept.

Users can visit our website without revealing any personal information. If a user chooses to provide personal information while on SBFE's website for the purposes of correspondence or processing a request, SBFE will retain a copy of the information for SBFE's records.

If a user informs SBFE that she does not wish to have her information used as a basis for further contact, SBFE will comply.

SBFE recognizes the importance of protecting any information SBFE may collect from visitors to its website. SBFE's policy is to keep the collected information for internal purposes only, and SBFE maintains fitting security measures to keep this information private and secure. Any collected information is not disclosed to third parties for commercial purposes.

### FOR CALIFORNIA RESIDENTS

SBFE, in its ordinary course of business and in accordance with SBFE's associated contractual commitments, receives, stores, and transmits information of California residents. SBFE does not receive, store, transmit or otherwise share information for marketing purposes or information of those under the age of 16. Under the California Consumer Privacy Act (the "CCPA"), SBFE must disclose the categories of information it receives, stores, and transmits. These categories may include, without limitation: an individual's name, address, city, state, ZIP code, telephone number, Social Security number, and certain payment information (but not a credit card CVV code or expiration date). SBFE receives such information from small business lenders that have contracted with SBFE to store the information, and the information that SBFE collects is provided to credit reporting agencies that use the information to provide commercial credit reports and other similar products and services to small business lenders. Under the CCPA, California residents may request the specific information SBFE has collected, may opt-out of the sale of their personal information, and may request that their personal information be removed; however, SBFE may decline to honor opt-out or removal requests if SBFE determines that the information must be maintained for one or more of the following reasons: (a) a transaction for which the personal information was collected, (b) provision of services requested or is reasonably anticipated within the context of an ongoing business relationship with a business lending institution, or (c) otherwise necessary to perform a contract between a lending institution and the requesting consumer. If you are a California resident and would like to make a request that is permissible under the CCPA, please contact SBFE at [ccpa@sbfe.org](mailto:ccpa@sbfe.org) or (855) 497-3638. All information that SBFE receives, stores, and transmits is provided by lending institutions and is related to business credit information collected by such lending institutions to facilitate business relationships between small businesses and such lending institutions. SBFE does not collect any information directly from consumers. Since all the information that SBFE maintains is done so on behalf of business lending institutions, California residents should contact their business lending institutions with which they have relationships to make CCPA-related requests. If a CCPA-related request is permissible under the CCPA, the applicable lending institution is responsible to take the appropriate steps to comply with CCPA pertaining to a data subject's rights under the CCPA, and if applicable, remove a data subject's data from SBFE's records.

Updated August 2020