

Privacy Policy & Accessibility Statement

This privacy policy ("Privacy Policy") is applicable to Texas Business Finance and its subsidiaries (collectively, "Texas Business Finance", "TexasBusinessFinance.com", "TBF", "we" or "us"). At TBF, we consider the privacy of our clients, customers and users of our website and services (collectively, "Users" or "you") to be extremely important. In this document, we describe how TBF collects, uses and discloses the information we collect from you and about you when you browse our website ("Website") or use our finance products and online services ("Services").

Our objective is to provide you with transparent and accessible information about our information collection practices and your privacy choices. The following categories can assist you in navigating this privacy policy.

- Types of information collected
- Processes for Gathering Your Information
- Purpose for which information is collected
- Uses of information collected
- Sharing of collected information
- Storage and protection of collected information Users choices regarding information collection
- California Privacy Data Use Disclosure
- Florida Telephone Solicitation Act Policy
- Protecting Minors
- Links to other websites and services
- Contact information
- Changes to Privacy Policy – Any terms that are not defined in this Privacy Policy have the meaning given them in our Terms of Service.
- Types of Information Collected

In association with your use of our Website and Services, we gather the following categories of information:

Personal Information (PI): Personal Information includes any data that identifies or could reasonably be used to identify, reach, or locate the individual to whom such data pertains. This may include, but is not limited to, your name, address, phone number, fax number, email address, financial profiles, social security number, credit scores, and credit card details. PI does not include anonymously collected information (i.e., without identifying the individual user) or demographic information that cannot be reasonably linked to an identified individual. In this Privacy Policy, the term PI could be used to

specifically identify an individual business owner, principal, business representative, loan applicant, or Website visitor.

In the U.S., federal legislation necessitates that Texas Business Finance collect and authenticate beneficial ownership information of our Customers. Furthermore, if you make payments through the Services, Texas Business Finance may also collect payment and invoicing data including names, postal and email addresses, or phone numbers. Certain information may not be identifiable on its own but may become so when paired with other data. As a general practice, Texas Business Finance does not gather PI when you visit our Website, unless you decide to offer such information or utilize Services that necessitate the need to collect that data.

Device and Technical Information: When you utilize our Website, we automatically gather data about your computer, mobile device, and other information related to the device you use to access the Services. This includes data about downloads, use, and access for mobile applications or mobile-optimized sites; IP addresses or other unique identifiers automatically assigned to your device used to access the Website; the type of browser you're using; the third-party website that referred you; the operating system you're using; the name of your Internet service provider; the search terms you use on our Website; the specific areas within our Website or Service that you visit; and/or the time of day and duration of your visits, internet connection, referring/exit pages, clickstream data, and information that you search for using the Services. This information can be used to identify you and is considered PI.

Business-Related Information: This comprises information about businesses and their principals who use or otherwise access the Services. Details can include: business name, address, email, and telephone number, company structure, industry type, incorporation date, annual revenue, bank account details, marketplace account information, payment information, business social network data, accounting details, vendor usage information, information regarding our transactions and experiences with the business, information regarding business principals and beneficial ownership information (collectively, "Business-Related Information"). Business-Related Information may also include information about your customers if collected in connection with your use or access of the Services. The use of our Business Finance Services is governed by our Terms of Service and Business Finance Terms and Conditions.

Processes for Gathering Your Information

The data we collect about you is contingent upon how you utilize our Services.

Information Voluntarily Provided by You: Information might be collected from you when you register or use the Services. For instance, we might gather Personal Information, user details, and Business-Related Information when you create an account on our Sites, fill out forms or fields on the Sites, or apply for a product or service available through the Services. Information could also be collected when you communicate with us via email, mail, text, phone, facsimile, or other communication methods.

Information Collected during Your Usage of Services: As previously mentioned, we automatically collect Personal Information from your computer, mobile device, or other devices associated with your access to the Services (including downloading and using a mobile application or accessing a mobile-optimized Site). Personal Information may be collected when you view content about the Services on a third-party website or open emails or links in email communications from us. We, our business partners, or our

service providers might use cookies, web beacons, pixel tags, and other similar technologies to collect information when we provide you with Services.

IP Address: An IP address is a unique number assigned to your computer, mobile or other computing devices when you're browsing the Internet. Web servers, which "serve up" web pages, automatically recognize your device by its IP address. When users request pages from our Website, servers may log their IP addresses. Texas Business Finance may collect IP addresses for several purposes, including system administration, to report non-personal aggregate information, and to track the usage of the Website. IP addresses linked with your computing devices, mobile phones, or other devices are considered Personal Information.

Cookies: Cookies are small text files containing a string of alphanumeric characters. When you visit the Service, we or our analytics providers may send one or more cookies to your computer to uniquely identify your browser and enhance your navigation experience on the site. We might use both session cookies and persistent cookies.

Session Cookies: A session cookie disappears after you close your browser.

Persistent Cookies: A persistent cookie remains even after you close your browser and may be utilized by your browser on subsequent visits to the Services. A persistent cookie can convey information to us about how you use the Service (e.g., the pages you view, the links you click, and other actions you take on the Service) and allow us to track your Service usage over time.

Cookie Choices: You can adjust your web browser settings to decline all cookies or to prompt you when a cookie is being sent. To learn how to modify your cookie settings, please review your web browser's "Help" file. Please note, if you delete or choose not to accept cookies from the Service, you may not be able to fully utilize all features of the Services.

Clear GIFs, Pixel Tags, and Other Technologies: Clear GIFs are small graphics with a unique identifier, functioning similarly to cookies. Unlike cookies stored on your computer's hard drive, clear GIFs are embedded invisibly on web pages. We may use clear GIFs (also known as web beacons, web bugs, or pixel tags) in conjunction with our Site to track the activities of Site visitors, manage content, and compile statistics about Site usage. We and our third-party service providers also use these technologies.

Uses of Information Collected

Marketing, Advertising, Third-Party Ad Networks, and Online Tracking: We, alongside advertisers, sponsors, and third-party service providers may engage third-party network advertisers to *display ads on our Site. These network advertisers are third parties that showcase advertisements based on your visits to our Site and other websites. We, advertisers, third-party service providers, and ad networks may track your activity on this Site. Specifically, third-party ad-network providers (such as Google or Facebook), advertisers, sponsors, and/or traffic-measurement services may use cookies, JavaScript, web beacons (including clear GIFs), Flash LSOs, and other technologies to gauge the effectiveness of their ads and personalize advertising content. This allows us and these third parties to target advertisements by displaying ads for products and services of potential interest to you. These third-party cookies and other technologies are governed by each third party's specific privacy policy, not this one.*

Application of Personal Information; Opt Out Rights: To produce such targeted advertisements, we may share certain information about your usage of our Site and Services, as well as aggregate or non-personally identifiable information about visitors to our Site and users of our Service with these third-party advertisers. This information typically includes the following PII: IP address, email address, phone number, mailing address (if applicable), name, and company name. Upon uploading, the ad server companies immediately encrypt this PII data for added security. These third-party companies may use this information to retarget you with ads we think may be of interest to you using “cookies”. We do not receive any compensation for the transfer of any of your PII to any third party. The ad server networks we use have confirmed that they will delete any customer data sent to them as soon as it matches their data set. We also offer users the right to opt out of receiving future advertisements in accordance with applicable law, as detailed in the targeted advertisements.

Automated Devices; Privacy Practices: We use automated devices and applications, such as Google Analytics, to evaluate usage of our Site, and, where permitted, our Apps. We use these tools to help improve our Site’s and Apps’ performance and user experiences. These entities may use cookies and other tracking technologies to perform their services. To learn more about Google’s privacy practices, please review the Google Privacy Policy at <https://www.google.com/policies/privacy/>. You can also download the Google Analytics Opt-out Browser Add-on to prevent your data from being used by Google Analytics at <https://tools.google.com/dlpage/gaoptout>.

Cross-Device Use: We and our service providers, including Google, may use the information that we collect about you to help us and our service providers identify other devices that you use. We and our service providers also may use the cross-device use and other information we learn about you to serve targeted advertising on your devices and send you emails. To opt-out of cross-device advertising, you may follow the instructions provided. Please note, your opt-out will be specific to the web browser if you opt-out of these targeted advertising cookies.

Ad Network Opt-Out Rights: You can opt out of many third-party ad networks, including those operated by members of the Network Advertising Initiative (“NAI”) and the Digital Advertising Alliance (“DAA”). For more information regarding this practice by NAI members and DAA members, and your choices, including how to opt out of third-party ad networks operated by NAI and DAA members, please visit their respective websites: www.networkadvertising.org/optout_nonppii.asp (NAI) and www.aboutads.info/choices (DAA).

Opting out of one or more NAI member or DAA member networks only means that those members no longer will deliver targeted content or ads to you. It does not mean that you will no longer receive any targeted content or ads on our Site or other websites. You may continue to receive advertisements based on, for example, the website that you are viewing. Also, if your browsers are configured to reject cookies when you visit the opt-out page, or if you subsequently erase your cookies, use a different computer, or change web browsers, your NAI or DAA opt-out may no longer be effective. Additional information is available on NAI’s and DAA’s websites, accessible by the links above.

Other Advertising and Telemarketing Uses: By providing your email address and/or phone number, you consent to our use of the email address and/or phone number for calls or text (SMS) messages to send you notices relating to the Service, including any notices required by law, in lieu of communication by postal mail. You further consent to our use of your email address and/or phone number for calls or text

(SMS) messages to send you advertisements or telemarketing messages relating to the Services. This consent can be revoked by providing written notice to us.

SMS Consent Policy

At Texas Business Finance (“TBF”), we prioritize the protection of your privacy and adhere to all applicable laws and regulations regarding electronic communications. This SMS Consent Policy outlines the terms and conditions for receiving SMS (Short Message Service) communications from TBF. By providing your mobile phone number and opting in to receive SMS communications, you agree to the following:

- **Consent to Receive SMS:** By providing your mobile phone number, you expressly consent to receive SMS communications from Texas Business Finance. These communications may include important updates, notifications, offers, promotions, and other information related to our funding services.
- **Opt-In Requirement:** By providing your mobile phone number, you confirm that you have voluntarily opted in to receive SMS communications from Texas Business Finance. You acknowledge that providing your mobile phone number and opting in to receive SMS communications is not a mandatory requirement to access our services.
- **Message Frequency:** You understand and acknowledge that the frequency of SMS communications may vary and depend on the nature of the information being communicated. Standard message and data rates may apply.
- **Consent Revocation:** You have the right to revoke your consent to receive SMS communications at any time. To unsubscribe from receiving SMS communications, you can text “STOP” or any other designated keyword to 888-310-3110 or contact us at info@TexasBusinessFinance.com. Once you have opted out, you will no longer receive SMS communications from Texas Business Finance, except for any legally required notifications.
- **Data Usage and Privacy:** We are committed to safeguarding your personal information and will handle it in accordance with our Privacy Policy. Your SMS opt in or your phone number will not be shared, it will not be rented, or leased, no other personal information to third parties for their marketing purposes it will not be shared.
- **Accessible Alternatives:** If you require alternative communication methods or have accessibility needs, please contact us at 214-310-4117 or info@TexasBusinessFinance.com, and we will make reasonable efforts to accommodate your request.
- **Legal Disclaimer:** You understand and acknowledge that SMS communications are subject to limitations and potential security risks inherent in electronic communication. Texas Business Finance shall not be held liable for any unauthorized access, interception, or loss of information transmitted through SMS communications.

Please note that standard message and data rates may apply. For further assistance or inquiries regarding our SMS Consent Policy, please contact Texas Business Finance at 214-410-4117 or info@TexasBusinessFinance.com.

This SMS Consent Policy is subject to change without prior notice. Please review this policy periodically for any updates or revisions.

Other Applications of Information: We utilize the information collected about you for other purposes relating to or enhancing our provision of Services to you, including to:

- Facilitate the provision, operation, maintenance, and enhancement of the Services.
- Enable your access to and use of the Services.
- Dispatch technical notices, updates, security alerts, and administrative messages.
- Streamline the customer registration and application process.
- Deliver customer support services.
- Conduct surveys and collate feedback about the Services.
- Monitor and analyze trends, usage, and other metrics relating to the Services, including aggregate metrics such as total number of visitors, traffic, and demographic patterns.
- Notify you about special offers and other products and services, and for related marketing and advertising purposes.
- Diagnose or rectify technology issues and other security-related purposes.
- Manage and safeguard our Website and IT infrastructure.
- Detect and protect against potentially prohibited or illegal activities, including fraud, unauthorized access, and intellectual property infringement.
- Respond to lawful requests for information or legal processes, or to establish, exercise, or defend a legal claim.
- Comply with our contractual obligations, our policies, industry standards, and applicable laws.
- Process and utilize your information in an anonymized or aggregated form for scorecarding, marketing, and other data analytics purposes.

Sharing of Collected Information

We will not rent or sell your information to third parties outside “TBF” Network and its group of affiliated companies (including any parent, subsidiaries and affiliates) without your consent, except as detailed below:

Sharing with Third Parties: We may share your information with third-party business partners to enable the provision of the Service to you. These partners are provided limited access to your information, only

as needed to deliver the Service. By providing Texas Business Finance with your Information and Documents, you expressly permit Texas Business Finance to disclose any or all of such Information and Documents to any banks, financial institutions, factors, companies providing merchant cash advances or receivables financing, or other business funding entities ("Funders"), including in connection with transactions initially declined by Texas Business Finance and/or its affiliates. Funders and other parties involved in the provision of commercial funding, merchant cash advances, or other business funding products ("Funder Parties") are permitted to disclose, share, retain, and use all of such Information and Documents in relation to potential transactions. You understand and agree that Funders may keep and/or share Information and Documents and any other data given by Texas Business Finance or received by them, regardless of whether you qualify for a funding or other funding product, and regardless of whether you initiate a credit or other transaction. You further agree to directly notify any Funders if you no longer wish to receive advertisements or telemarketing communications from them. We may also share your information with our funding subsidiaries, if you submit an application for business financing, including any additional documents and information if you decide to proceed with your small business financing.

Business Transformation: We may buy, sell, divest, transfer the company (including any shares in the company), or any combination of its products, services, assets, and/or businesses. Your information may be included among the items sold or otherwise transferred in these types of transactions. We may also sell, assign or otherwise transfer such information during corporate divestitures, mergers, acquisitions, bankruptcies, dissolutions, reorganizations, liquidations, similar transactions, or proceedings involving all or a portion of the company.

Pursuant to Lawful Requests: Texas Business Finance will disclose your information where required to do so by law or subpoena, or if we reasonably believe that such action is necessary to (a) comply with the law and the reasonable requests of law enforcement; (b) enforce our Terms of Service or protect the security or integrity of our Service; and/or (c) exercise or protect the rights, property, or personal safety of Texas Business Finance, our Users, or others.

Use of Aggregate or Pseudonymous Information: We may aggregate or anonymize data to remove all personally identifying characteristics, and we may share this aggregated, anonymized data with third parties.

Storage and protection of collected information Users choices regarding information collection

The information collected through the Service may be stored and processed both within the United States and other countries where Texas Business Finance, its affiliates, subsidiaries, or service providers have operational facilities. Texas Business Finance reserves the right to transfer data, including personal information, to its affiliated entities or other third parties across national borders and from your home country or jurisdiction to others globally.

If you reside in the European Union or other regions with data collection and use laws differing from those of U.S. law, please be aware that we may transfer your information, including personal information, to a country and jurisdiction that may not offer the same level of data protection as your jurisdiction. By using our services and providing your information, you consent to this transfer of information to the U.S. or any other country where Texas Business Finance, its affiliates, subsidiaries, or

service providers operate, and to the use and disclosure of your information as described in this Privacy Policy.

Texas Business Finance takes security seriously and reserves the right to remove any content that contains a virus or malicious code, or that violates any term of this Privacy Policy or our Terms of Service. We employ security measures to protect your information, and we continually adapt these measures in response to advances in technology and threats.

Security of Your Information

Texas Business Finance takes your information security very seriously. We implement commercially reasonable measures to safeguard the integrity and security of all information gathered through our Services. We have adopted a series of reasonable precautions, including physical, technical, and organizational measures, to protect your information from unauthorized access, disclosure, misuse, alteration, or destruction.

These protective measures encompass physical access controls, firewalls, data encryption, and information access authorization controls. As a user, you bear responsibility for any use of our Service on your account, whether by you or a third party. You're also responsible for managing access to any email communications from us at all times.

Despite our strong commitment to security, we can't guarantee or warrant the absolute security of any information you transmit to Texas Business Finance. We cannot guarantee that your information on our Service won't be accessed, disclosed, altered, or destroyed under all circumstances. However, we continuously strive to enhance our security measures in line with technological advancements and potential threats.

For site security purposes and to ensure that our Website remains available to all users, we may employ software programs to identify unauthorized attempts to upload or change information, or otherwise cause damage. When you submit information to us through our Website, you should be aware that your information is transmitted across the Internet, and that no method of transmission over the Internet is 100% secure. We have implemented security measures we consider reasonable and appropriate to protect against the loss, misuse and alteration of the information under our control. While we strive to protect your privacy, we cannot guarantee or warrant the security of any information you choose to disclose or transmit to us online and are not responsible for the theft, destruction, or inadvertent disclosure of your PII. In the event your PII (as the term or similar terms are defined by any applicable law requiring notice upon a security breach) is compromised, we may notify you (including by e-mail) at the last address you have provided us in the most expedient time reasonable under the circumstances; provided, however, delays in notification may occur while we take necessary measures to determine the scope of the breach and restore reasonable integrity to the system as well as for the legitimate needs of law enforcement if notification would impede a criminal investigation.

California Privacy Data Use Disclosure

California law grants California residents certain rights and imposes restrictions on particular business practices as set forth below. We are not compensated for the transfer of any of your PII to any third party (including third-party ad-network providers).

We are required to notify California residents, at or before the point of collection of their personal information, the categories of personal information collected and the purposes for which such information is used. Please see list below.

Other Permissible Collections and Uses: We may process your information in an anonymized or aggregated form for purposes other than described in this Privacy Policy. We may use the information we collect for other purposes for which we provide notice to you at the time of collection or for which we obtain your consent.

California Residents' Rights: California law grants California residents certain rights and imposes restrictions on particular business practices as set forth below.

Do-Not-Sell: California residents have the right to opt-out of the sale of their "personal information". We do not sell your personal information to anyone. We do provide certain personal information of customers and users to ad server networks to generate targeted ads for our products and services, but we offer such customers and users the right to opt out of receiving future advertisements. Please refer to section 3 above.

Initial Notice: We have listed below the categories of personal information about California residents that we collect and/or disclose to third parties, including service providers. We only collect and disclose your personal for a business purpose relating to our products and services.

Here are some Categories of information we may collect and potentially disclose:

NAME, CONTACT INFORMATION AND IDENTIFIERS: name, company name, address, email address, account information, social security number, driver's license number and other similar identifiers.

CUSTOMER RECORDS: paper and electronic customer and business records that you have uploaded onto our system, including the information specified in Section 1 of this Privacy Policy and in this Chart.

PROTECTED CLASSIFICATIONS: protected classifications under California or federal law, such as race, sex, age, religion, national origin, sexual orientation, disability, etc.

PURCHASE HISTORY AND TENDENCIES: commercial information, including products or services purchased or other purchasing or consuming histories or tendencies.

USAGE DATA: internet activity information, including browsing history, search history, and information regarding a resident's interaction with an internet website, application, or advertisement.

GEOLOCATION DATA: geographic location information about a user or device

AUDIO/VISUAL: audio, electronic, visual or other similar information.

EMPLOYMENT HISTORY: Professional or employment-related information.

EDUCATION INFORMATION: non- publicly available academic or other educational information.

PROFILES AND INFERENCES: characteristics used create a profile or reflect a user's preferences, characteristics, trends, predispositions, behavior, attitudes, abilities and aptitudes.

Verifiable Requests for Copy, Deletion and Right to Know. Subject to certain exceptions, California residents have the right to make the following requests, at no charge, up to twice every 12 months:

Right of Deletion: The right to request deletion of their personal information that we have collected about them and to have such personal information deleted, subject to certain exemptions, including where such information is necessary complete the transaction for which the personal information was collected, provide a good or service requested by the customer, or reasonably anticipated within the context of a business's ongoing business relationship with the customer, or otherwise perform a contract between a business and the customer.

Right to a Copy: The right to request a copy of the specific pieces of personal information that we have collected about them in the prior 12 months and to have this delivered, free of charge, either (a) by mail or (b) electronically in a portable and, to the extent technically feasible, readily useable format that allows the individual to transmit this information to another entity without hindrance.

Right to Know: The right to request that we provide them certain information about how we have handled their personal information in the prior 12 months, including the categories of personal information collected and the purposes for which such information was collected (in each case as specified in this Privacy Policy).

Shine the Light: California residents may request, free of charge, a list of what personal information (if any) we provided to third parties in the preceding year for that third party's direct-marketing purposes. You may make one request per calendar year. In your request, please attest that you are a California resident and provide a current California address for your response. You may request this information in writing by contacting us as set forth in the User Agreement. Please allow up to thirty (30) days for a response.

Incentives and "Non-Discrimination". The CCPA prohibits discrimination against California consumers for exercising their rights under the CCPA and imposes requirements on financial incentives, including loyalty programs offered to California consumers related to their personal information.

Non-Discrimination: if consumers exercise their rights under CCPA, businesses may not discriminate against them including by denying or providing a different level or quality of goods or services or charging or suggesting that a business will charge different prices or rates or impose penalties, unless doing so is reasonably related to the value provided by the consumer's data.

Submitting Requests. Requests to exercise the right to deletion, right to a copy, and / or the right to know may be submitted by contacting us at 1-888-310-3110 or by emailing us at privacy@TexasBusinessFinance.com. We will respond to verifiable requests received from California consumers as required by law.

Florida Telephone Solicitation Policy

- Introduction

Texas Business Finance ("TBF") is committed to complying with the provisions of the Florida Telephone Solicitation Act (the "Act") to protect the privacy and interests of consumers. This policy outlines our guidelines and procedures for telephone solicitation activities conducted by TBF.

- Do-Not-Call List

TBF maintains and regularly updates an internal Do-Not-Call list that includes phone numbers of consumers who have registered with the statewide Do-Not-Call list established under the Act. TBF strictly adheres to the restrictions on calling these registered phone numbers.

All employees and agents involved in telephone solicitation are trained in the importance of Do-Not-Call compliance and have access to the current Do-Not-Call list.

- Caller Identification

All telemarketing calls made by TBF will accurately transmit caller identification information, including the name and phone number of the solicitor, to the recipient's caller ID display.

Any technical or operational issues that may prevent accurate caller identification transmission will be promptly addressed and resolved.

- Time Restrictions

Telephone solicitation calls will be made only during permissible hours, which generally fall between 8 a.m. and 9 p.m., as specified by the Act.

TBF ensures that its employees and agents are aware of the time restrictions and strictly adhere to them when conducting telephone solicitation activities.

- Identification and Disclosures

Our telemarketers will clearly identify themselves and the purpose of the call at the beginning of each telephone solicitation.

They will provide accurate and truthful information about the funding services being offered, including any relevant terms, conditions, or costs.

- Sales Practices

TBF strictly prohibits deceptive or unfair sales practices, including but not limited to making false statements, misrepresenting products or services, or engaging in fraudulent or misleading behavior.

Our telemarketers are trained to conduct themselves in a professional and ethical manner, ensuring compliance with the Act and other applicable laws and regulations.

- Record Keeping

TBF maintains comprehensive records of its call lists, including the source of the list, for a period as required by the Act.

These records are securely stored and made available for inspection by authorized regulatory authorities upon request.

- Compliance and Monitoring

TBF designates a responsible party to oversee compliance with the Act and related regulations.

Regular monitoring and audits are conducted to ensure adherence to the Act and the policies outlined in this document.

- Enforcement and Reporting

Any suspected violations of the Act or this policy should be immediately reported to the designated responsible party.

Appropriate disciplinary actions will be taken against employees or agents found to be in violation of the Act or this policy.

- Amendments

This policy may be amended as necessary to reflect changes in the Act or regulatory requirements. Any updates will be communicated to all relevant employees and agents.

For questions or further information about this policy, please contact us at 888-310-3110 or at privacy@TexasBusinessFinance.com.

By adhering to this Telephone Solicitation Policy, Texas Business Finance demonstrates its commitment to conducting telephone solicitation activities in accordance with the requirements of the Florida Telephone Solicitation Act and maintaining the privacy and trust of consumers.

Protecting Minors

Texas Business Finance is committed to the safety and privacy of children. We do not intend for any features or aspects of our Website that require the submission of personal information to be used by anyone under 18 years of age. We do not knowingly collect or solicit any information from individuals under 18 years of age, nor do we knowingly allow such persons to register as Users.

In the circumstance where we discover that we have unintentionally collected personal information from an individual under 18 without the requisite parental consent, we will promptly take measures to delete that information from our records.

If you have reasons to believe that we might possess any information from or about a minor under the age of 18, please reach out to us at info@texasbusinessfinance.com. Our commitment to protecting minors is paramount, and we appreciate your cooperation in helping us maintain a safe environment.

Your Control Over Your Information

You have the power to manage your account information and preferences: You can update your account information and modify your email communication preferences at any time by accessing your account and adjusting your profile settings. If you wish to stop receiving promotional email communications from us, if any, you can do so by clicking on the “unsubscribe link” included in such communications. We aim to process all unsubscribe requests promptly. Please note that you may not opt out of Service-related communications (e.g., account verification, updates to features of the Service, technical and security notices). If you have any inquiries about reviewing or modifying your account information, feel free to contact us directly at privacy@TexasBusinessFinance.com.

For instructions on how to delete and disable cookies, and other tracking/recording tools, please refer to your mobile device or browser's technical information. Depending on your type of device, it may not be possible to delete or disable tracking mechanisms on your mobile device. Please be aware that disabling cookies and/or other tracking tools prevents Texas Business Finance or our analytics providers from tracking your browser's activities in relation to the Service, and it may disable some of the features available through the Service. If you have any questions about opting out of the collection of cookies and other tracking/recording tools, you can contact us directly at privacy@TexasBusinessFinance.com.

At present, we do not have the capability to respond to Do Not Track signals from your browser or device, although we remain committed to respecting the privacy preferences of our Users. After the termination or deactivation of your User account, Texas Business Finance may retain some information you have provided to us for a commercially reasonable time for backup, archival, or audit purposes.

Links to Other Websites and Services

We cannot be held accountable for the practices used by websites or services linked to or from our Service, including the information or content contained therein or sent to you in a message from any third party that contacts you using our Service. Please bear in mind that when you use a link to navigate from our Service to another website, our Privacy Policy does not apply to those third-party websites or services. Your browsing and interaction on any third-party website or service, including those with a link on our website or through our Service, are subject to that third party's own rules and policies. This Privacy Policy does not cover information we collect by other means (including offline) or from other sources besides our Service.

How to Reach Us:

Should you have any inquiries about this Privacy Policy or our Service, please feel free to contact us at privacy@TexasBusinessFinance.com. For additional convenience, you can write to us at:

Texas Business Finance

3001 S. Hard Blvd. Suite 110-313, McKinney Texas 75070

214-310-4117

Updates to Our Privacy Policy

We revise our Privacy Policy on an annual basis to mirror changes in our business and practices, hence you should revisit this page periodically. When we make a substantial change to the policy, we will notify you and update the 'last modified' date at the bottom of this page.

We limit the collection, retention and use of individual customer information to the minimum amount required to deliver useful products and services and other opportunities to customers and to fulfill our business needs. We may collect nonpublic personal information about you from different sources. For example, when you inquire of us or apply to us in writing, on the phone, by e-mail or from our website, we may collect information about you, such as your name, phone numbers, email address, assets, income and TIN/social security number, from applications or other forms. We collect information about our customers through your transactions with us, with our affiliates, or with others, which may include

information about the devices used (operating systems, browser type, device type) browsing information as well as account balances, payment history, and parties to transactions. We also collect information from credit bureaus, including your credit history. We may receive information from other sources such as providers of marketing and demographic data.

Accessibility Statement

Accessibility Statement for the Texas Business Finance Website and Affiliated Pages

This is an accessibility statement from Texas Business Finance. This statement was last updated on June 12, 2024.

Measures to support accessibility

Texas Business Finance takes the following measures to ensure accessibility of the Texas Business Finance Website:

Provide continual accessibility training for our staff.

Assign clear accessibility goals and responsibilities.

Employ formal accessibility quality assurance methods.

Conformance status

The Web Content Accessibility Guidelines (WCAG) defines requirements for designers and developers to improve accessibility for people with disabilities. The TexasBusinessFinance.com Website aims to comply with the Web Content Accessibility Guidelines (WCAG) to enhance accessibility for individuals with disabilities. WCAG sets forth standards for designers and developers to ensure inclusivity. The website is partially conformant with WCAG, indicating that certain areas may not fully adhere to the accessibility standards. We are actively working to address any non-conformant elements and improve the overall accessibility of our website. Please be aware that while efforts are made to provide an inclusive user experience, some content may still require further adjustments.

If you encounter any difficulties or have suggestions regarding accessibility on our website, mobile app, or other online platforms, we encourage you to inform us. In the rare event that you encounter an accessibility issue that prevents you from accessing information or completing a transaction, please notify us, and we will make every effort to provide the necessary assistance through alternative means. You can contact us by email at info@TexasBusinessFinance.com or call us toll-free at 214-310-4117. We value your feedback and are committed to ensuring a positive experience for all users of our online services.

We strive to promptly address any feedback we receive and aim to provide a response within 2-5 business days. Your input is valuable to us, and we appreciate your patience as we work to address your concerns or suggestions.

Feedback / Contact Information

We welcome your feedback on the accessibility of the TexasBusinessFinance.com Website. Please let us know if you encounter accessibility barriers on the TexasBusinessFinance.com Website:

Phone: 214-310-4117

E-mail: info@TexasBusinessFinance.com

Postal Address: 3001 S. Hard Blvd. Suite 110-313, McKinney Texas 75070