

Colbert's BDC Sales Training & Development LLC /

Colbert's Business Funding Services LLC

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CREDIT APPLICATION PRIVACY DISCLOSURE

Effective Date: _____

Colbert's Business Funding Services ("We," "Us," or "Our") is committed to protecting the privacy of your personal and financial information. This Credit Application Privacy Disclosure (this "Disclosure") outlines our practices regarding the collection, use, and safeguarding of your information when you apply for business funding through our services.

1. Information We Collect:

When you apply for business funding with Colbert's Business Funding Services, we collect various types of personal and financial information from you. This information may include, but is not limited to:

Personal Information:

- Full Name
- Date of Birth
- Social Security Number (SSN) or Tax Identification Number (TIN)
- Contact Information (mailing address, phone number, email address)
- Employment Information (including employer name and position)
- Driver's License Number and State (for identification purposes)

Financial Information:

- Business financial statements (e.g., balance sheets, income statements)
- Bank statements (business and/or personal)
- Credit history (business and/or personal)
- Tax returns (business and/or personal)
- Revenue and profit/loss statements

2. How We Use Your Information:

We use the information collected from you for the following purposes:

- **Evaluation of Creditworthiness:** To assess your or your business's creditworthiness and eligibility for funding.
- **Application Processing:** To process your business funding application and facilitate the application process with potential lending partners.
- **Communication:** To communicate with you regarding your application status, requests for additional information, and other related matters.
- **Compliance:** To comply with applicable laws, regulations, and legal processes.
- **Internal Record Keeping:** For our internal records and business operations.

3. Information Disclosure:

We do not sell, rent, or lease your personal or financial information to third parties for marketing purposes. However, we may disclose your information to the following parties:

- **Lending Partners:** We may share your information with potential lending partners to facilitate the evaluation and processing of your funding application. These partners are also expected to have their own privacy policies.
- **Service Providers:** We may share your information with trusted third-party service providers who assist us in providing our services, such as credit bureaus, payment processors, and technology providers. These service providers are contractually obligated to protect your information.
- **Legal Requirements:** We may disclose your information if required by law, regulation, subpoena, court order, or other legal process.
- **Business Transfers:** In the event of a merger, acquisition, or sale of all or a portion of our assets, your information may be transferred to the acquiring entity. We will notify you of any such transfer and any changes to this Disclosure.

4. Data Security:

We implement and maintain reasonable and industry-standard security measures designed to protect your personal and financial information from

unauthorized access, use, disclosure, alteration, or destruction. These measures include physical, electronic, and procedural safeguards. However, no data transmission over the internet or electronic storage system can be guaranteed to be 100% secure.

5. Your Rights Under California Law (CCPA):

As a California-based business, we are committed to respecting your rights under the California Consumer Privacy Act (CCPA). You have the right to:

- **Know:** Request information about the categories and specific pieces of personal information we have collected about you, the sources of the personal information, the purposes for collecting it, and the categories of third parties with whom we share it.
- **Delete:** Request the deletion of your personal information, subject to certain exceptions.
- **Opt-Out of Sale:** We do not sell your personal information.
- **Non-Discrimination:** Not be discriminated against for exercising your CCPA rights.

To exercise your rights under the CCPA, please contact us using the contact information provided below.

6. Consent:

By submitting your business funding application, you acknowledge that you have read and understood this Credit Application Privacy Disclosure and consent to the collection, use, and disclosure of your personal and financial information as described herein.

7. Updates to Privacy Disclosure:

We may update this Credit Application Privacy Disclosure from time to time to reflect changes in our information practices. We will post any revised Disclosure on our website and will indicate the Effective Date of the update. We encourage you to review this Disclosure periodically.

8. Contact Us:

If you have any questions, concerns, or requests regarding this Privacy Disclosure or our privacy practices, please contact us at:

Richard RC Colbert colbertbdcdevelopment@gmail.com

Acknowledgement:

By signing below, you acknowledge that you have read and understood this Colbert's Business Funding Credit Application Privacy Disclosure.

Signature: _____

Date: _____

Printed Name: _____