

FACTS	WHAT DOES SMALL BUSINESS GROWTH FUNDS DO WITH YOUR PERSONAL INFORMATION?
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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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and bank account information; ▪ Account balances and income; and/or ▪ Payment history and 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 reason SBGF chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does SBGF 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 your transactions and experiences.	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness.	Yes	Yes
For our affiliates to market to you.	Yes	Yes
For nonaffiliates to market to you.	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 1 (681) 480-9551 for all states, and discuss with an SBGF committee or ▪ Visit us on the web at www.sbgfunds.us. <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 1 (681) 480-9551, for all states, or go to www.sbgfunds.us .

Who we are	
Who is providing this notice?	The SBGF under the committee are providing this privacy policy and it applies to all Loans ad Grants made and/or serviced by the companies and all products and services offered in connection with such loans or grants.

What we do	
How does SBGF Committee 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.
How does SBGF collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Apply for a loan; ▪ Give us your income information; ▪ Tell us where to send the money; ▪ Apply for our grant program; ▪ Provide account information; and/or ▪ Provide employment information. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <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; and/or ▪ Sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.
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Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include other lenders and direct marketing companies.</i>
Joint marketing	A formal agreement between nonaffiliates financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners can include institutions such as other lenders or marketers.</i>

Other important information
<p>If credit is extended to a consumer, or guarantee credit offered to a consumer by an unaffiliated third-party lender, we will consider the bank account information provided by the consumer as eligible for us to process payments against. We may identify other bank accounts under the ownership of the consumer during our information collection process. Information collected will be considered part of the consumer's application and used in our underwriting process.</p> <p>To protect both you and us, we use services provided by a third-party to help decide whether to accept transactions from personal computers, mobile phones, or other devices. The third-party service checks whether these devices have been identified with fraudulent or abusive transactions in the past, such as reported instances of identity theft, account takeovers, or malware attacks. For this purpose, a cookie file, flash storage token, or other code file may be placed on your device to identify it in the future when you visit our website or connect with our applications. On connection with our site or service, we will transmit that device identification code to the third-party's server, along with data concerning certain technical attributes of your device such as the model, operating system, and browser version, as well as the IP address, all of which are used to confirm device identification. The third-party's server returns a response recommending that transactions be accepted or denied, according to settings we have selected. If you set your browser or device to reject these cookies or tokens, you may not be able to conclude some transactions through our website or application. If your requested transaction is declined, or if you have questions about our use of a "device reputation" service, please contact Customer Service at Customerservice@sbgfunds.us.</p> <p>Please review our privacy policy above to understand how we collect, protect, share, and use your personal information. In submitting an application to us, you agree that we may share your personal information with other lenders to market their services to you. If you have questions regarding the use of your personal information or if you want to limit sharing, please contact Customer Service at Customerservice@sbgfunds.us.</p>