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Austin, Texas 78759
Info@BCRTX.org

BIZCAPITAL RESOURCE PRIVACY POLICY

This Privacy Policy describes how BizCapital Resource, a subsidiary of Help Holdings, LLC ("we," "us," or "our"), collects, uses, and discloses your personal information when you use our services or interact with our website. We are committed to protecting your privacy and ensuring the security of your information.

1. Contact Information

If you have any questions about this Privacy Policy, or if you wish to exercise any of your rights regarding your data (as outlined in Section 8), please contact us using one of the following methods:

- **By mail:** BizCapital Resource, 8911 N. Capital of Texas Hwy, Suite 4200 Austin, Texas 78759
- **By email:** Info@BCRTX.org (We recommend using email for the fastest response)
- **By phone:** 512-953-3710 (Phone calls may be recorded for quality assurance and training purposes. You will be notified if a call is being recorded)

2. Information We Collect

We collect several categories of information, depending on how you interact with us. We will only collect the information necessary to fulfill the purpose for which it is collected. Here's a breakdown of the information we collect:

- **Personal Information:** This includes information that can be used to identify you as an individual, such as:
 - **Full Legal Name:** We require your full legal name to verify your identity and comply with anti-money laundering regulations.
 - **Date of Birth:** Your date of birth is used for age verification purposes.
 - **Social Security Number (SSN):** We may collect your SSN for identity verification and fraud prevention. This information is transmitted securely and stored using industry-standard encryption.
 - **Residential Address:** We use your residential address for verification purposes and to send you important loan documents.
 - **Business Address (if applicable):** If you are applying for a business loan, we will collect the address of your business operations.

- **Email address:** Your email address is our primary method of communication with you. We will send you loan application updates, loan documents, and other important information via email.
- **Phone number (optional):** You may provide your phone number for us to contact you regarding your loan application or servicing needs.
- **Employment information:** We may collect your employer name and contact information, and income verification documents, to assess your ability to repay a loan.
- **Financial information:** This may include bank account details, tax returns, income statements, and credit history. We use this information to understand your overall financial health and assess your creditworthiness.
- **Business Information:** This includes information about your business, such as:
 - **Business Name (legal name):** We require the legal name under which your business operates.
 - **State of Registration:** The state where your business is legally formed.
 - **Tax ID number (Employer Identification Number (EIN)):** Your business tax identification number is used for verification purposes.
 - **Business address (primary place of operation):** The physical location of your business operations.
 - **Business type (industry classification):** The industry sector your business operates in (e.g., retail, manufacturing, healthcare).
 - **Industry (specific sector):** A more specific classification within your industry (e.g., restaurant, software development, construction).
 - **Financial statements:** We may request your balance sheets, income statements, and cash flow statements to analyze your business's financial health.
 - **Tax information:** Tax returns and filings may be required to verify your business income and tax compliance.
- **Asset Information (if applicable):** If you pledge an asset as collateral for a loan, we may collect detailed information about the asset, including:
 - **Description of the asset:** This includes the type of asset (e.g., vehicle, equipment, real estate), make, model, serial number (if applicable), and any other relevant details.
 - **Value of the asset:** We may use appraisals or market data to determine the fair market value of the pledged asset.
 - **Ownership documents:** We may require proof of title or ownership documents for the pledged asset.

3. Methods of Data Collection

We collect information from you in a variety of ways, ensuring the security and confidentiality of your data throughout the process:

- **Secure Online Forms:** Our website uses Secure Sockets Layer (SSL) technology to encrypt your information during transmission. This industry-standard encryption protects your data from unauthorized interception.
- **Email Correspondence:** When you communicate with us via email, we may collect your email address and the content of your message.
- **Phone Calls:** If you call us, we may collect your phone number and any information you provide during the call. Phone calls may be recorded for quality assurance and training purposes. You will be notified if a call is being recorded.
- **Paper Applications:** We may offer paper applications for loan requests. These applications will require the same information as the online forms.
- **Third-party Data Sources (with your consent):** With your explicit consent, we may collect information about you from third-party data sources, such as:
 - **Credit Bureaus:** We may obtain your credit report to assess your creditworthiness and loan repayment history.
 - **Public Records:** We may access publicly available information about your business, such as filings with the Secretary of State's office.
 - **Business Data Providers:** We may utilize business data providers to gather additional information about your industry and business operations.

4. Cookies and Tracking Technologies

We may use cookies and other tracking technologies to collect information about your activity on our website. These technologies help us improve the functionality and user experience of our website. Here's a breakdown of what we collect and how you can control it:

- **Cookies:** Small data files that are stored on your device when you visit our website. Cookies can remember your preferences and browsing history, which can personalize your experience.
- **Web Beacons:** Tiny graphic objects embedded in our website or emails that track activity, such as how many times a page is viewed.

How We Use Cookies and Tracking Technologies:

- **Improve Website Functionality:** We use cookies to remember your preferences (e.g., language) and improve the overall user experience.
- **Analyze Website Traffic:** We use web beacons and analytics tools to understand how visitors navigate our website and identify areas for improvement.

- **Personalize Your Experience:** We may use cookies to tailor content and loan recommendations to your specific interests and needs.

Controlling Cookies:

You can control how cookies are used by adjusting the settings on your web browser. Most browsers allow you to block cookies altogether, or to choose which cookies to accept. However, disabling cookies may limit your ability to use certain features of our website.

5. Purpose of Data Collection and Usage

We collect and use your information for the following legitimate business purposes:

- **To process your loan application and determine your eligibility:** We use your personal and business information to assess your financial situation, creditworthiness, and ability to repay a loan.
- **To perform a personal and business financial review:** We may analyze your financial statements, tax returns, and bank account information to understand your overall financial health.
- **To assess your creditworthiness:** We may obtain your credit report from a credit bureau with your consent to evaluate your credit history and risk of default.
- **To verify your identity:** We may use your Social Security number and other identifying information to verify your identity and comply with anti-money laundering regulations.
- **To communicate with you about your loan application and servicing:** We will use your contact information to communicate with you about the status of your loan application, loan terms, repayment schedule, and other important updates.
- **To comply with legal and regulatory requirements:** We may be required to collect and disclose your information to comply with federal and state laws, including those related to anti-money laundering, know-your-customer (KYC), and fraud prevention.
- **To improve our services:** We may use your information to improve our loan products, website functionality, and customer service.
- **To personalize your experience:** We may use your information to tailor loan recommendations and marketing messages to your specific needs and interests, but only with your consent.

6. Data Storage and Security

We take data security very seriously and employ robust security measures to protect your information:

- **Secure Storage:** We store your information on a secure server maintained by a reputable third-party vendor (Dropbox Business) that utilizes industry-standard security measures. These measures include encryption of data at rest and in transit, access controls, firewalls, and regular security audits.

- **Limited Access:** Access to your information is restricted to authorized personnel who have a legitimate business need to access it.
- **Data Disposal:** We follow a secure data disposal process to destroy or permanently de-identify your information when it is no longer required.

However, no security system is perfect, and we cannot guarantee the security of your information. We will notify you in the event of a security breach that affects your information.

7. Sharing Your Information with Third Parties

We will only share your information with third parties in the following circumstances and with your consent whenever applicable:

- **Banks and Direct Lenders:** We may share your information with banks and direct lenders to facilitate the processing of your loan application and secure the best loan terms for you
- **Lease Companies:** If you apply for a lease financing option, we may share your information with lease companies with your consent.
- **Lawyers:** We may share your information with lawyers to collect on delinquent loans or enforce our legal rights, only as a last resort and after exhausting other options.
- **Asset Review Team:** If you pledge an asset as collateral, we may share your asset information with a qualified appraiser or valuation team to assess its value, with your prior consent.
- **Service Providers:** We may use third-party service providers for tasks such as data storage, loan processing, customer support, and marketing (with your consent for marketing). These providers will only have access to the information necessary to perform their services and are contractually obligated to protect your information using the same security standards as BizCapital Resource.

8. Your Rights Regarding Your Data

You have certain rights regarding your personal information under applicable laws and regulations. You can exercise these rights by contacting us using the methods outlined in Section 1. Here's a breakdown of your rights:

- **Access:** You have the right to request a copy of the personal information we hold about you. We will provide this information in a readily accessible format.
- **Correction:** You have the right to request that we correct any inaccurate or incomplete personal information about you.
- **Deletion:** You may request the deletion of your personal information. However, we may not be able to delete your information if it is required to fulfill a legal or contractual obligation, or for legitimate business purposes, such as preventing fraud.
- **Restriction of Processing:** You may request that we restrict the processing of your information. This means we can only use your information for certain limited purposes, such as legal compliance.

- **Data Portability:** You have the right to request that we transfer your personal information to another party in a readily portable format.

9. Data Retention

We will retain your information for as long as necessary to fulfill the purposes for which it was collected, including for any legal, accounting, or reporting requirements. We may also retain anonymized or aggregated data for statistical purposes.

10. Children's Privacy

Our website and services are not intended for children under the age of 13. We do not knowingly collect personal information from children under 13. If you are a parent or guardian and you believe that your child has under 13 has provided us with personal information, please contact us. We will delete the information from our systems.

11. California Privacy Rights

If you are a California resident, you have certain additional rights regarding your personal information under the California Consumer Privacy Act ("CCPA"). You can learn more about these rights and how to exercise them by visiting our California Consumer Privacy Notice [Insert Link to California Consumer Privacy Notice, if applicable].

12. Updates to this Privacy Policy

We may update this Privacy Policy from time to time. We will post any changes on our website and notify you by email (if you have provided your email address). You are advised to review this Privacy Policy periodically for any changes.

13. Your Consent

By using our website or services, you consent to the collection, use, and disclosure of your information as described in this Privacy Policy. You also consent to our use of cookies and other tracking technologies, as described in Section 4.

14. Contact Us

If you have any questions about this Privacy Policy, or if you wish to exercise any of your rights regarding your data, please contact us using one of the methods outlined in Section 1.

15. Customer Acknowledgement

By the below signature, BizCapital Resource customer acknowledges receipt this policy.

BizCapital Resource Customer

X _____

Name: _____

Date: _____