

Dynamic BDC Privacy Policy Statement

Last Updated: July 1, 2025

Here at Dynamic BDC (“we,” “us,” “our”), we work hard to build and maintain a relationship of trust with you. This Privacy Policy (the “Privacy Policy”) governs our collection, use, and disclosure of your Personal Information (as defined below) in connection with your use of our website(s) (“Site”) located at <https://dynamicbdc.com> (collectively, the services we perform are referred to as “Services”).

This Privacy Policy explains what information we collect about you, how we use or disclose such information, how to exercise any rights you may have with respect to your Personal Information (including any rights to opt out of certain uses of your information), and the safeguards we have in place to reduce the risk of unauthorized access and use.

This Privacy Policy does not describe our privacy practices with regard to data we process on behalf of companies for whom we perform work (“Clients”). For information about the collection, use, and disclosure of your information by our Clients or by us on behalf of our Clients, please review the relevant Client’s privacy policy. This Privacy Policy also does not describe our privacy practices with regard to information about job applicants, employees, beneficiaries, or contractors.

Our Site and Services are targeted to individuals acting in their capacity as a representative of their business in a commercial context. We do not intend our Site or Services to be utilized by individuals in their personal capacity. If you are interacting with our Site or Services in an individual capacity, immediately terminate your use and do not provide Personal Information (as defined below) to us or our Service Providers (as defined below).

Please carefully read this Privacy Policy, which is part of our Terms of Use, before using our Site and/or Services. If you do not agree with the Terms of Use and/or this Privacy Policy, you must refrain from using our Site and/or Services. By Accessing or using our Site and/or Services you agree to our use of your information consistent with the Terms of Use and this Privacy Policy.

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PRIVACY POLICY CHANGES

This Privacy Policy is subject to change. We encourage you to review this Privacy Policy frequently for any revisions or amendments. Changes to this Privacy Policy will be posted on this Site and will be effective immediately upon posting. You will be deemed to have been made aware of and have accepted the changes by your continued use of our Site or Services. If we determine that a change to this Privacy Policy will result in using your Personal Information acquired before the change in a materially new way, we will provide you notice before using your Personal Information in the new way.

CONFLICT BETWEEN THIS POLICY AND LOCAL LAWS AND REGULATIONS

When local laws and regulations require a higher level of protection for your Personal Information, they take precedence over this Privacy Policy. In addition, the specific requirements of this Privacy Policy apply only when local laws and regulations permit.

INFORMATION WE COLLECT

Personal Information

We may collect, use, and disclose information that personally identifies, relates to, describes, or is capable of being associated with you ("Personal Information"). The specific categories of Personal Information collected and how that Personal Information is used or disclosed may vary based on your relationship with us. Within the past twelve months, we have collected the following categories of Personal Information:

Personal Information Category	Examples	Do we collect this information?
Identifiers	A real name, alias, mailing address, phone number, email address, account name, or other similar identifiers.	YES
Personal Information listed in Cal. Civ Code 1798.80(e)	Name, address, and telephone number. Dynamic BDC does not collect personal information in this category beyond the personal information it collects in other categories identified herein.	YES
Protected classification characteristics under California or federal law	Age, race, ethnicity, gender, marital status.	NO

Commercial information	Transaction history, interest in our Services, records of communications with us, Sites or Services login history	YES
Internet or other electronic network activity	Browsing/search history, browser type, location of browser request, interaction with online advertisement, in-app notifications and settings.	NO
Geolocation data	Physical location or movements.	NO
Audio, electronic, visual, thermal, olfactory, or similar information (“sensory information”)	Call recordings.	YES
Inferences drawn from other personal information	Profile relating to your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	NO

The Personal Information collected, used, and disclosed on our Clients’ behalf is governed by their privacy policies.

Sensitive Personal Information

We do not collect “sensitive personal information” about you as defined under California law.

Usage Data and Site Activity

We collect information that you submit through the “Contact Us” form on the Site. Otherwise, we do not automatically collect information in connection with the actions you take on the Site or when using the Services. If you provide Personal Information through the Contact Us form, we will treat it in accordance with this Privacy Policy.

Communication Recordings

We and our Service Providers (defined below) may record calls and retain the content of text messages or other written/electronic communications between our Clients and us. By communicating with us, you consent to our and our Service Providers (defined below) recording and retention of communications.

HOW WE COLLECT PERSONAL INFORMATION

Voluntary Disclosure Directly From You

We may ask you to provide us with Personal Information when you communicate with us (online or offline) and at other times. You are not required to provide us your Personal Information; however, if

you choose not to provide the requested information, you may not be able to use some or all of the features of the Site or Services or we may not be able to fulfill your requested interaction.

Third-Party Personal Information Sources

In connection with our Services to our Clients, we may collect Personal Information from third-party data sources such as the companies whose products we market and sell, Clients we serve, data aggregators/brokers, and lead sources. For information about the collection, use, and disclosure of your information by our Clients or by us on behalf of our Clients, please review the relevant Client's privacy policy.

Cookies & Other Automated Tools

We use cookies (a small text file placed on your computer to identify your computer and browser) to maintain the function of the Site. Many web browsers are initially set up to accept cookies. You can reset your web browser to refuse all cookies or to indicate when a cookie is being sent. However, certain features may not work if you delete or disable cookies.

PURPOSE FOR COLLECTING PERSONAL INFORMATION

Generally

We may collect, use, or disclose Personal Information for internal purposes, such as to:

- Provide you with the Site and Services;
- Facilitate our work for and on behalf of Clients;
- Process or complete transactions you requested;
- Support and improve the Site and Services, including customization and personalization;
- Develop new Services;
- Notify you of our products and services via mail, email, telephone, text messaging, web, and/or social media;
- Communicate with you about the Site, the Services, and other matters via mail, email, telephone, and/or text messaging; and
- Compile information and analyses to enhance the customer experience and improve our business.

Collection and Use Limitation

We will not collect additional categories of Personal Information or use Personal Information we collected for a materially different or incompatible purpose without updating our Privacy Policy. When we act as a service provider to our Clients, we are restricted from retaining, using, or disclosing Personal Information for any purpose other than for the business purposes specified in our contract with such Client.

Profiling

We do not use Personal Information for automated profiling of consumers with legal or similarly significant effects upon the consumer.

Service Providers

We may establish a relationship with other businesses to provide services to us (“Service Providers”), and we may disclose your Personal Information to Service Providers for business purposes including:

- Online hosting and maintenance;
- Marketing and promotion design and management;
- Communication facilitation such as printing and mailing or telecommunication services;
- Payment processing;
- Management of access to services;
- Data storage and management;
- Data analytics; and
- Identity and contact information validation.

We only provide our Service Providers with the information necessary for them to perform these services on our behalf. Each Service Provider is expected to use reasonable security measures appropriate to the nature of the information involved to protect your Personal Information from unauthorized access, use, or disclosure. Service Providers are prohibited from retaining, using, selling, sharing, or disclosing Personal Information other than as specified by us.

We disclose your Personal Information to one or more Service Providers. In the past twelve months, we have disclosed identifiers; commercial information; and sensory information; and inferences drawn from the foregoing categories of Personal Information.

Third-Party Selling & Sharing

We do not sell Personal Information or share Personal Information for cross-context behavioral advertising purposes to any third party for any purpose, including the Personal Information of persons under 16 years of age.

SECURITY

We recognize the importance of safeguarding the confidentiality of Personal Information from loss, misuse, or alteration. Accordingly, we employ commercially reasonable administrative, technical, and physical safeguards to protect such Personal Information from unauthorized access, disclosure, and use. Even with these safeguards, no data transmission over the Internet or other network can be guaranteed 100% secure. As a result, while we strive to protect information transmitted on or through our Site or Services, you transmit information at your own risk.

OTHER WEBSITES

Please be aware that third-party websites accessible through the Site or recommended through our Services may have their own privacy and data collection policies and practices. We are not responsible for any actions, content of websites, or privacy policies of such third parties. You should check the applicable privacy policies of those third parties when providing information.

COMPLIANCE WITH LAWS AND LAW ENFORCEMENT

We cooperate with government and law enforcement officials and private parties to enforce and comply with the law. We may disclose Personal Information and any other information about you to government or law enforcement officials or private parties if, in our discretion, we believe it is necessary

or appropriate to respond to legal requests (including court orders, investigative demands, and subpoenas); to protect the safety, property, or rights of ourselves, Clients, or any other third party; to prevent or stop any illegal, unethical, or legally actionable activity; or to comply with law.

OTHER TRANSFERS

We may share Personal Information with businesses controlling, controlled by, or under common control with us. If we are merged, acquired or sold, or in the event of a transfer of some, all, or substantially all of our assets, we may disclose or transfer Personal Information in connection with such transaction.

HOW LONG WE RETAIN YOUR PERSONAL INFORMATION

We retain your Personal Information for as long as we have a relationship, including a prospective relationship, with you and for a period of time after our relationship has ended where there is an ongoing business need to retain it. Our record retention policies are informed by our legal, regulatory, tax, and/or accounting obligations as well as reasonable business needs. If applicable law prohibits retaining Personal Information after a certain period of time, we will not retain Personal Information in violation of such law.

CHILDREN'S PRIVACY

The Site and Services are not intended for children under the age of 16 and we do not knowingly collect Personal Information from children under the age of 16. If we become aware that we have inadvertently received Personal Information from a child under the age of 16, we will delete such information from our records.

ADDITIONAL CALIFORNIA CONSUMER RIGHTS

If you are a resident of California, you the following have additional privacy rights under the California Consumer Privacy Act as amended by California Privacy Rights Act:

Right to Know

You have the right to request twice per 12-month period that we disclose to you certain information about our collection, use, and disclosure of your Personal Information over the past 12 months, including: (i) the categories or specific pieces of Personal Information we collected about you; (ii) the categories of sources from which your Personal Information was collected; (iii) the business or commercial purpose(s) for which we collected your Personal Information; (iv) the categories of third parties (excluding Service Providers) with whom we shared your Personal Information, if any; (v) the categories of Personal Information we sold to third parties (excluding Service Providers) and the categories of third parties (excluding Service Providers) to whom we sold your Personal Information, if any; and (vi) the categories of Personal Information that we disclosed for a business purpose and the categories of third parties (excluding Services Providers) to whom we disclosed each category for a business purpose.

We are not permitted to provide access to specific pieces of Personal Information if the Personal Information is sensitive or creates a high risk of potential harm from disclosure to an unauthorized

person such as financial information, social security numbers, and driver's license numbers. We will not provide specific pieces of Personal Information unless you expressly request them.

Right to Deletion

You have the right to request that we delete any Personal Information we have collected about you. Please understand that we are not required to honor a deletion request if a legal exemption applies such as if we need the information to complete a requested or reasonably anticipated transaction, prevent security incidents or fraud, or comply with legal obligations.

Right to Correct

You have the right to request that we correct inaccurate Personal Information we maintain about you. After you request to correct inaccurate Personal Information, we will provide instructions for you to provide us with optional documentation to support your request and we will consider any supporting documentation you provide.

We may decline to correct your Personal Information if we determine based on the totality of the circumstances that your Personal Information on file is more likely than not accurate. We may also decline to correct your Personal Information if we determine that your request is fraudulent or abusive. If your request to correct your Personal Information is denied, you may request that we note in our records and notify any Service Providers to whom we disclosed your allegedly inaccurate Personal Information that its accuracy has been disputed.

We may decide to delete your allegedly inaccurate Personal Information instead of correcting it.

Submitting a Rights Request

You may submit your request(s) by: sending an email to privacy@dynamicbdc.com or completing our online request form. If you email us, please include at least your name, mailing address, email address, and a description of your request.

After you submit your request, we may contact you to obtain additional information necessary to verify your identity. For example, we may require you to verify certain information in our files or submit a signed declaration under penalty of perjury verifying your identity. We will not process Right to Know or Deletion requests without verifying your identity, so please respond promptly. If you do not timely respond to our requests for information, we may deny your request.

We will process verified Right to Know, Correct, and Delete requests within 45 days of receipt, subject to any applicable exemptions and extensions permitted by law up to 90 days. If you request access to specific Personal Information and that information creates a high risk of potential harm from disclosure to an unauthorized person, we will withhold that information and replace it with a category identifier. For example, if we withhold a social security number, we will inform you that we have a social security number on file. If you have an online account with us, we will provide the response to your request via the online account, otherwise, we will give you the option to choose between mail and electronic delivery. We will retain a copy of your request for at least two years as required by law.

Authorized Agent

If you are an authorized agent submitting a request on behalf of another person, you must provide a copy of a lawful power of attorney or a written signed authorization from that person along with proof of your identity. You may provide this documentation via email to privacy@dynamicbdc.com after submitting the request. We may contact you and the person on whose behalf you claim to act to verify your identity, the identity of the person, and your authorization to act on their behalf.

California “Do Not Track” Disclosure

Do Not Track is a web browser privacy preference that causes the web browser to broadcast a signal to websites requesting that a user’s activity not be tracked. At this time, our Site and Services do not respond to “do not track” signals.

Non-Discrimination Notice

We will not discriminate against any consumer for exercising their privacy rights under law or this Privacy Policy.

Non-Waiver Notice

We will not agree to or contract to limit or waive any consumer’s privacy rights under law or this Privacy Policy.

CONTACT US

If you have any questions about our Site, Services, or this Privacy Policy, please email us at privacy@dynamicbdc.com, or send us a letter to the following address:

Dynamic BDC

Attn: Privacy

348 E. Maple Rd.

Birmingham, MI 48009

UNITED STATES OF AMERICA