

Privacy Policy

1. Our Commitment to Your Privacy

Catalyst Community Capital, Inc. ("Catalyst", "we" or "us") recognizes the importance of data privacy in today's digital economy. We believe that privacy is a matter of trust, and we are committed to managing personal data lawfully, fairly and transparently. We want our website visitors, customers, and business partners (collectively, "you" or "your") to understand the ways we collect and use personal data about you.

2. Policy Scope

This Privacy Policy applies to our business operations in Tampa, Florida and to the website catalystimpact.org hosted in the United States.

3. Ways We Collect Your Personal Data

3.1. In General

We collect only personal data that you provide to us voluntarily and with your consent. Catalyst takes measures to ensure that we collect personal data for specified, explicit and legitimate reasons only – namely, to provide services to you and meet our legal obligations. We also take steps to limit the personal data we collect to only the minimum necessary to carry out our mission.

We may collect your personal data when you:

- Communicate with us via e-mail or other channels;
- When you sign up for our newsletters, subscribe to our blog or;
- When you submit an application.

In these instances, we may collect personal data such as your name, e-mail address, postal address, phone and fax number, company name, job title and/or your impact areas of interest (for example: education, healthcare, affordable housing).

If you submit an application through the website, we may also collect personal data, such as your name, contact phone and or email, as well as requested loan information such as loan amount and purpose of loan.

3.2. Third-Party Use of Cookies and Other Tracking Technologies

We use Google Analytics understand Site users' needs and to optimize the Site's service and experience. Google Analytics track usage information on the Site, including top webpages, what links users click, time spent on the Site and sources of traffic to the Site. Google Analytics uses cookies and other technologies to collect data on users' behavior and their devices (in particular devices' IP address captured and stored only in anonymized form), device screen size, device type (unique device identifiers), browser information, geographic location (country only), and preferred language used to display on the Site.

We do not use Google Analytics to track, collect or upload any data that personally identifies an individual (such as a name, email address or billing information), or other data which can be reasonably linked to such information by Google Analytics. Refer to the Google Analytics [Terms of Service](#) for more information.

We do not control these third parties' tracking technologies or how they may be used. You may opt-out of Google Analytics [here](#).

3.3. Your Consent to Our Collection and Subsequent Use

By using this Site or otherwise communicating with Catalyst electronically, you consent to our collection and subsequent use of your personal data for our legitimate business uses. If you do not consent to such collection or subsequent use of your personal data, please do not use this Site or communicate with Catalyst.

4. Ways We Use Your Personal Data

We may use your personal data to communicate with you. For example, we may use your personal data to:

- Send you newsletters and/or press releases;
- Send you invitations to events and conferences;
- Answer questions you submit to us;
- Maintain our contact list;
- Comply with our legal and contractual obligations.

If you wish to request that Catalyst refrains from using your personal data to communicate with you, please submit your request to Catalyst by using the [contact information below](#).

5. Ways We Share Your Personal Data

5.1. In General

We have not and will not sell or lease your personal data to third parties. In the context of the uses of personal data mentioned in the section above, we may share your personal data with third-parties we engage to help provide services to you. These third parties include, but are not limited to, organizations that provide:

- Customer relationship management (CRM) platform;
- User authentication tools and services;
- Auditing platforms and services;
- Email and direct marketing tools and services.

Our third-party service providers maintain their own Privacy Policies. We encourage you to visit their websites to learn more.

5.2. Special Circumstances

We may also share your personal data in special circumstances, such as:

- As required to by law or in response to a subpoena or other government information request;
- If we believe that the disclosure is in the interest of your security or the security of Catalyst (including exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction);
- If we merge with or are acquired by another company, or;
- If we go out of business, enter bankruptcy, or go through some other change of control.

6. Personal Data Retention

We retain your personal data for as long as you are a business contact to us or as needed to provide you services. Catalyst will retain and use your personal data as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

7. Individuals Under the Age of 16

Our Site is not intended for individuals under 16 years of age and Catalyst does not knowingly collect personal data from individuals under 16 years of age. An individual under age 16 should avoid providing any personal data to the Site without verifiable parental consent. If we learn that we collected or received personal data from an individual under 16 without verified parental consent, we will permanently delete that information.

8. Data Security

We constantly strive to align our data security practices with industry standards for securely handling, transmitting and storing personal data. To prevent unauthorized access, maintain data accuracy and the correct use of information, Catalyst implements administrative, physical and technical measures to safeguard and secure the information we collect on this Site. Access to your personal data on the Site is password-protected and the Site utilizes industry-accepted encryption technologies and strengths to reduce the risk that others can view information passing between our Site and your browser.

Since the Internet is not a completely secure environment, we cannot ensure or warrant the security of any information you transmit to us. Catalyst offers no guarantees that information cannot or will not be accessed, disclosed, altered or destroyed by a breach of any of our administrative, physical or technical measures.

9. Notification in Event of Data Breach

Catalyst is obligated by international, federal and state laws and regulations to notify individuals in the event of a breach of personal data. We will promptly notify those individuals whose personal data has been compromised, in accordance with notification procedures defined in our internal policies, and as required by applicable law.

10. Links

This Site may contain links to and from other third-party sites. Please be aware that Catalyst is not responsible for the privacy practices of these third-party sites. We encourage you to be aware when you leave our Site, and to read the privacy statements of each website that collects your personal data.

11. Updates to this Privacy Policy

This Privacy Policy and Terms of Use were reviewed and updated on July 28, 2020. We reserve the right, at our discretion, to change, modify, add, or remove portions of this Privacy Policy or Terms of Use at any time. Your continued use of the Site following reasonable notice of such modifications constitutes your acceptance of any changes to this Privacy Policy or Terms of Use.