



## Demographic Information: Q&A

**1. Q: Why does Lendistry need this information from me?**

**A:** Your loan may be supported with funding provided through the State Small Business Credit Initiative (SSBCI), a federal program that supports small business lending and investment programs. SSBCI programs are designed to help more businesses access affordable loans. If your loan is supported with funding provided through an SSBCI program, then this information will help ensure that communities' small business credit needs are being fulfilled and will allow SSBCI to analyze the populations that SSBCI funding is benefiting.

**2. Q: Is it mandatory to provide demographic information?**

**A:** Filling out this form and providing demographic information is optional. You're not required to provide the requested information, but you're encouraged to. If you would rather not respond, please select "prefer not to respond".

**3. Q: If I prefer not to disclose, will this affect my ability to receive funding?**

**A:** No. If you decide not to provide this information, it will not affect your application.

**4. Q: If I do respond, will my demographic information affect my ability to receive funding, the level of funding offered, or the cost of the loan?**

**A:** No. In fact, it would be illegal for Lendistry to discriminate on the basis of whether an applicant provides this information or based on any information provided on this form.

**5. Q: How will my demographic information be used?**

**A:** Your demographic-related information can only be used for the potential SSBCI program described above and must not be used for any other purposes (like marketing and sale to third parties).

**6. Q: Who will receive my demographic information?**

**A:** If your loan is supported with funding provided through an SSBCI program, this information may be provided to the SSBCI program administrator.

**7. Q: Where can I learn more about Lendistry's privacy policy?**

**A:** Review Lendistry Privacy Policy here: <https://lendistry.com/privacypolicy/> and the SSBCI Privacy Policy here: <https://lendistry.com/ssbci-privacy-notice-and-privacy-act-statement/>





**8. Q: Where can I learn more about SSBCI?**

A: You can learn more about SSBCI here: <https://home.treasury.gov/policy-issues/small-business-programs/state-small-business-credit-initiative-ssbci>

**9. Q: Why am I being asked about "Socially and Economically Disadvantaged Individuals" (SEDI)?**

A: This certification provides documentation that an SSBCI loan or investment supported a SEDI-owned business. The information collected from this certification can only be used for purposes of the SSBCI program and must not be used for any other purposes (e.g., marketing, sale to third parties). The information collected must also not be used in a manner that violates any applicable anti-discrimination laws, including, but not limited to, the laws specified in Section IX.b of the Capital Program Policy Guidelines (Compliance with Civil Rights Requirements). The borrower or investee is not required to provide this certification.

