

Terms of Use – StateCF.com

Effective Date: January 1, 2026

1. About StateCF.com

StateCF.com ("StateCF," "we," "our," or "us") operates under State Capital Foundation, Inc., a 501(c)(3) tax-exempt nonprofit organization. Our mission is to **promote financial literacy, community investment, and access to capital** through educational programs and technology-enabled tools. As a public charity, State Capital Foundation, Inc. directly advances financial literacy and community investment; we do not operate as a private grant-making foundation.

2. Technology Platform

StateCF.com utilizes a software licensing agreement with Sprowtt Inc., a licensed intermediary with the State of Florida Office of Financial Regulation. Sprowtt Inc. provides the platform and related technology tools, subject to its own Terms of Use and Privacy Policy, which we incorporate by reference. By using StateCF.com, you acknowledge that **Sprowtt Inc.'s technology powers specific compliance features and AI functionalities**.

3. Affiliated Organizations and Referral Arrangements

StateCF may enter into referral fee agreements with Capital Forge League, Inc., an affiliated 501(c)(3) nonprofit. These arrangements support joint initiatives promoting financial literacy and community engagement. All such referral activities comply with applicable nonprofit regulations, OFR rules, and SEC requirements.

4. Regulatory Compliance

StateCF.com offers educational resources, community investment opportunities, and related tools. We emphasize the following compliance standards:

- **No Investment Advice:** This site does not provide investment, legal, or tax advice.
- **Securities Compliance:** All securities-related activities on our platform comply with applicable federal and state securities laws, including the Florida Invest Local Exemption under Chapter 517, Florida Statutes, and relevant SEC Rules (such as Rule 147/147A for intrastate offerings).
- **Disclosure Requirements:** Where applicable, offering materials include all required disclosures, risk statements, and investor eligibility criteria.

5. User Responsibilities

You agree to use StateCF.com solely for lawful purposes and in accordance with these Terms. You are **solely responsible for complying with all applicable laws**, including securities regulations, during any investment-related activities.

6. Third-Party Content and Links

Our site may link to third-party websites, including those operated by Sprowtt Inc. and Capital Forge League, Inc. We are not responsible for the content, policies, or practices of these external sites.

7. Limitation of Liability

To the fullest extent permitted by law, StateCF, its affiliates, and partners disclaim all liability for any loss or damages arising from your use of this site or reliance on information provided herein.

8. Changes to These Terms

We may periodically update these Terms. Your continued use of the site after we post changes constitutes your acceptance of the revised Terms.

9. Contact Us

For questions regarding these Terms, please contact:

State Capital Foundation, Inc.
Contact Us
3030 N Rocky Point Dr W
Tampa, FL 33607
info@statecf.com

10. Privacy Policy

StateCF.com ("StateCF," "we," "our," or "us") commits to protecting your privacy. This Privacy Policy details how we collect, use, and share information through our website.

10.1. Information We Collect

- **Personally Identifiable Information (PII):** We may collect PII, such as your name, email, postal address, and phone number, when you register an account, subscribe to our newsletter, or submit inquiries.
- **Non-Personally Identifiable Information (Non-PII):** We automatically collect non-PII, including your IP address, browser type, operating system, and browsing activity.

10.2. How We Use Your Information

- To provide and improve services: We use your information to operate, maintain, and enhance StateCF.com functionalities.
- Communication: We send you updates and newsletters and respond to your inquiries.
- Analytics: We analyze user interaction with our site to improve the user experience.

10.3. Information Sharing and Disclosure

- Third-Party Service Providers: We may share your information with trusted third parties who assist us in operating our website, conducting business, or serving users, provided they agree to maintain confidentiality.
- Legal Requirements: We may disclose your information if required by law or in response to valid public authority requests (e.g., a court order or government agency).
- Affiliates: We may share information with affiliated organizations, like Capital Forge League, Inc., for joint initiatives, in compliance with applicable regulations.

10.4. Data Security

We implement various security measures to protect your personal information. However, no internet transmission or electronic storage method is 100% secure.

10.5. Your Choices

- Opt-out: You may opt out of future communications by using the unsubscribe link in our emails.
- Access and Update: You may access and update your PII by logging into your account or contacting us directly.

10.6. Minor Privacy

StateCF.com is not intended for users under eighteen. We do not knowingly collect PII from people under 18

10.7. Changes to This Privacy Policy

We may update this Privacy Policy. We will notify you of any changes by posting the new Privacy Policy on this page. Your continued use of the site after we post changes indicates your acceptance of the revised Privacy Policy.