

## Privacy Policy of JM Accounting & Tax Services

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*This Client Confidentiality Agreement is made and entered into as of January 1, 2025. JM Accounting & Tax Services, with its principal place of business located at 108 W. Walton Blvd, Pontiac, MI 48340.*

### Recitals

*WHEREAS, the Firm provides accounting and tax related services to the Client;*

*WHEREAS, in the course of providing these Services, the Firm will have access to certain confidential and proprietary information belonging to the Client;*

*NOW, THEREFORE, in consideration of the mutual covenants and agreements contained herein, the parties hereto agree as follows:*

#### 1. Definition of Confidential Information

For purposes of this Agreement, "Confidential Information" shall mean any and all non-public information, including, without limitation, financial data, business strategies, plans, formulas, processes, and client data disclosed by the Client to the Firm, either directly or indirectly, in writing, orally, or by inspection of tangible objects.

#### 2. Obligations of the Firm

The Firm agrees to:

- a. Maintain the confidentiality of the Confidential Information;
- b. Use the Confidential Information solely for the purpose of providing the Services to the Client;
- c. Not disclose the Confidential Information to any third party without the prior written consent of the Client, except as required by law or court order;
- d. Take all reasonable precautions to protect the confidentiality of the Confidential Information

As such, your privacy policy should clarify that your business will store user data only for the period needed to fulfill its purpose, in full compliance with legal obligations. It should also state that, after this period, stored consumer data must then be securely deleted or anonymized.

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#### 1. Information We Collect

We collect and process the following types of personal information to provide our accounting services:

- **Personal Identification Information:** Name, address, email address, phone number, date of birth.
- **Financial Information:** Tax details, income, expenses, business financial data, assets, liabilities, and other necessary financial information.
- **Other Information:** Any data you provide to us in consultations, via email, or through interactions related to our services.

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#### 2. How We Use Your Information

We use the information we collect for the following purposes:

- **Providing Accounting Services:** This includes preparing financial statements, tax returns, and offering general financial advice.
- **Communication:** To respond to your inquiries, send updates about our services, and communicate important account-related information.
- **Compliance:** To comply with legal and regulatory obligations such as tax filings, financial audits, and other legal requirements.
- **Improving Services:** To enhance and tailor our services to meet your needs.

We will not use your personal data for any purposes beyond those listed above without your explicit consent.

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#### 3. Sharing and Disclosure of Your Information

We take your privacy seriously and are committed to not selling, renting, or trading your personal information for marketing purposes. We will not share your data with third parties for marketing purposes.

We may, however, share your information under the following circumstances:

- **Service Providers:** We may share necessary information with trusted third-party vendors who assist us in providing our services (e.g., tax software providers, cloud storage providers) under strict confidentiality agreements.
- **Legal Compliance:** We may disclose information if required to do so by law, such as in response to a subpoena, court order, or other legal process.
- **Business Transactions:** In the event of a merger, acquisition, or sale of assets, your personal information may be transferred to the new entity, with assurances that it will be handled in accordance with this Privacy Policy.

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#### 4. Data Security

We implement appropriate technical and organizational measures to protect your personal information from unauthorized access, disclosure, alteration, and destruction. These include:

- Encryption for sensitive information.
- Secure storage practices for personal and financial data.
- Limiting access to your information to authorized personnel only.

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#### 5. Your Data Privacy Rights

You have certain rights regarding your personal information, including:

- **Access:** You can request a copy of the personal data we have about you.
- **Correction:** You can request corrections or updates to inaccurate or incomplete information.
- **Deletion:** You can request that we delete your personal data, subject to any legal or regulatory requirements.
- **Opt-Out:** You can opt-out of receiving communications at any time by clicking the unsubscribe link in emails or by contacting us directly.

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#### 6. Data Retention

We will retain your personal data for as long as necessary to provide our services, comply with legal obligations, resolve disputes, and enforce our agreements. If you request the deletion of your data, we will comply, subject to any legal retention requirements.

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#### 8. Third-Party Websites

Our website and services may contain links to third-party websites. We are not responsible for the content, privacy practices, or the security of these external sites. We recommend reviewing their privacy policies.

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#### 9. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. When we do, we will post the revised policy on this page with the updated effective date. We encourage you to periodically review this policy to stay informed about how we protect your personal information.

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**By using our services, you agree to the terms outlined in this Privacy Policy.**

##### 3. Return of Materials

Upon the termination of the Services or at the Client's request, the Firm shall return all materials containing Confidential Information to the Client or certify in writing that all such materials have been destroyed.

##### 4. No License

Nothing in this Agreement shall be construed as granting the Firm any rights in or to the Confidential Information, except as expressly set forth herein.

##### 5. Term

The obligations of the Firm under this Agreement shall survive the termination of the Services and shall continue in perpetuity.

##### 6. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the State of Michigan.

##### 7. Entire Agreement

This Agreement constitutes the entire agreement between the parties with respect to the subject matter hereof and supersedes all prior and contemporaneous agreements, understandings, negotiations, and discussions, whether oral or written.

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# Privacy Policy of JM Accounting & Tax Services

To Our Individual Clients:

Your privacy is important to us, and maintaining your trust and confidence is one of our highest priorities. We respect your right to keep your personal information confidential and understand your desire to avoid unwanted solicitations. A recent law change requires us (along with banks, brokerage houses, and other financial institutions) to disclose our Privacy Policy to you – which we are more than happy to do. We hope that by taking a few minutes to read it, you will have a better understanding of what we do with the information you provide us and how we keep it private and secure.

## A. Types of Information We Collect

We collect certain personal information about you – but only when that information is provided by you or is obtained by us with your authorization. We use that information to prepare your personal income tax returns and may also provide various tax and financial planning services to you at your request.

Examples of sources from which we collect information include:

- interviews and phone calls with you,
- tax return or financial planning
- financial history questionnaires.
- letters or e-mails from you,
- organizers, and

**Privacy Policy Effective Date:** January 1, 2025

JM Accounting & Tax Services is committed to protecting your privacy. This Privacy Policy outlines the information we collect, how we use it, and how we protect it when you engage with our accounting services. By using our services, you agree to the collection and use of information in accordance with this policy.

## 1. Information We Collect

We collect personal and business information that is necessary to provide accounting services, including but not limited to:

- **Personal Identification Information:** Name, address, phone number, email address, date of birth.
- **Financial Information:** Tax information, income, expenses, assets, liabilities, and other financial details necessary for providing accounting and tax services.
- **Business Information:** Company name, business structure, financial reports, business income, and expenses.
- **Other Relevant Data:** Any additional information you provide through consultations, emails, or other interactions with us.

## 2. How We Use Your Information

We use the information we collect to provide, manage, and improve our services. This includes:

- Preparing tax returns and financial statements.
- Offering financial advice and consulting.
- Communicating with you about our services, updates, or changes to the services.
- Processing payments for services rendered.
- Complying with applicable laws and regulations.

## 3. How We Protect Your Information

We take the security of your personal and financial information seriously. We employ administrative, technical, and physical safeguards to protect your data from unauthorized access, disclosure, alteration, and destruction. These include:

- Encryption of sensitive information.
- Secure storage practices for personal and business data.
- Limited access to sensitive data only to authorized personnel.

## 4. Sharing Your Information

We will not share your personal or business information with third parties except in the following circumstances:

- **Service Providers:** We may share your data with trusted third-party service providers (e.g., tax software providers) to assist in fulfilling our services to you.
- **Legal Requirements:** We may disclose your information to comply with legal obligations, such as in response to a subpoena, court order, or similar legal process.
- **Business Transfers:** In the event of a merger, acquisition, or sale of assets, your information may be transferred as part of that transaction.

## 5. Your Rights and Choices

You have the right to:

- Access the information we hold about you.
- Request that we correct or update your information if it is inaccurate.
- Request that we delete your information, subject to applicable legal requirements.
- Opt out of receiving communications at any time by following the unsubscribe instructions in our emails or contacting us directly.

## 6. Data Retention

We will retain your personal and financial information for as long as necessary to fulfill the purposes outlined in this Privacy Policy, or as required by law or professional standards.

## 7. Third-Party Links

Our website or services may contain links to third-party websites. We are not responsible for the privacy practices or content of these third-party websites.

## 8. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. When we do, we will post the revised policy with the new effective date. Please review this policy periodically to stay informed about how we are protecting your information.

#### **9. Contact Us**

If you have any questions or concerns about this Privacy Policy, or if you wish to exercise your rights regarding your personal data, please contact us at: You may visit our webpage <https://www.jmacctax.com/>

J M Accounting & Tax Services, 108 W Walton Blvd, Pontiac, MI 48340

Tel: (248) 430-0651

[jmacctaxservices26@gmail.com](mailto:jmacctaxservices26@gmail.com)

#### **B. Parties to Whom We Disclose Information**

As a general rule, we do not disclose personal information about our clients or former clients to anyone. However, to the extent permitted by law and any applicable state Code of Professional Conduct, certain nonpublic information about you may be disclosed in the following situations:

- To comply with a validly issued and enforceable subpoena or summons.
- In the course of a review of our firm's practices under the authorization of a state or national licensing board, or as necessary to properly respond to an inquiry or complaint from such a licensing board of organization.
- In conjunction with a prospective purchase, sale, or merger of all or part of our practice, provided that we take appropriate precautions (for example, through a written confidentiality agreement) so the prospective purchaser or merger partner does not disclose information obtained in the course of the review.
- As a part of any actual or threatened legal proceedings or alternative dispute resolution proceedings either initiated by or against us, provided we disclose only the information necessary to file, pursue, or defend against the lawsuit and take reasonable precautions to ensure that the information disclosed does not become a matter of public record.
- To provide information to affiliates of the firm and nonaffiliated third parties who perform services or functions for us in conjunction with our services to you, but only if we have a contractual agreement with the other party which prohibits them from disclosing or using the information other than for the purposes for which it was disclosed. (Examples of such disclosures include using an outside service bureau to process tax returns or engaging a records-retention agency to store prior year records.)

#### **C. Confidentiality and Security of Nonpublic Personal Information**

Except as otherwise described in this notice, we restrict access to nonpublic personal information about you to employees of our firm and other parties who must use that information to provide services to you. Their right to further disclose and use the information is limited by the policies of our firm, applicable law, our Code of Professional Conduct, and nondisclosure agreements where appropriate. We also maintain physical, electronic, and procedural safeguards in compliance with applicable laws and regulations to guard your personal information from unauthorized access, alteration, or premature destruction. Thank you for allowing us to serve your accounting, tax, and financial planning needs. We value your business and are committed to protecting your privacy. We hope you view our firm as your most trusted advisor and we will work to continue earning your trust. Please call us if you have any questions or if we can be of further service.

Best regards,

J M Accounting & Tax Services

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## J M Accounting & Tax Services SMS Terms and Conditions / Privacy Policy

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**J M Accounting & Tax Services respects your privacy.** By opting into our SMS messaging service, you agree to the following terms regarding how we handle your data:

- **Data Collection:** We will collect your name, email address, mailing address, and mobile phone number when you sign up for SMS updates. The information will be collected via the physical document contact form, email.
- **Data Usage:** We use your data solely for sending updates, and reminders related to our accounting services.
- **Data Security:** We protect your data with secure storage measures to prevent unauthorized access.
- **Data Retention:** We retain your information as long as you are subscribed to our SMS service. You may request deletion at any time.
- **MESSAGE AND DATA RATES MAY APPLY.** Your mobile carrier may charge fees for sending or receiving text messages, especially if you do not have an unlimited texting or data plan.
- Messages are recurring, and message frequency varies.
- Contact J M Accounting & Tax Services at (248) 430-0651 or [jmacctaxservices26@gmail.com](mailto:jmacctaxservices26@gmail.com) for HELP or to STOP receiving messages.
- **Opt-Out:** You can opt out of the SMS list at any time by texting, emailing, or replying STOP, CANCEL or UNSUBSCRIBE to [jmacctaxservices26@gmail.com](mailto:jmacctaxservices26@gmail.com) or (248) 430-0651. After unsubscribing, you will receive a final SMS to confirm you have unsubscribed and we will remove your number from our list within 24 hours.
- You can send HELP for additional assistance using the number (248) 430-0651, and you will receive a text including our Phone number and email. We are here to help you.
- **Non-Sharing Clause:** We do not share your data with third parties for marketing purposes. J M Accounting & Tax Services will not sell, rent, or share the collected mobile numbers. No transfer of consumer data to external organizations unless: Necessary for services provided

To prevent unauthorized data sharing we will do regular audits and the employees will be trained on data privacy