

Disclosure & Privacy Policies of Carney & Associates, LLC

Notice

It has always been our policy to keep all information that we collect from you confidential from all sources. We restrict access to all nonpublic personal and tax information about you to members of our firm who need to know that information to provide services to you. We notify individuals about the personal information we collect from them, how we use it, and how to contact us with privacy concerns. Consent for personal and tax information to be collected, used, and/or disclosed in certain ways may be required in order for an individual to obtain or use our services.

We collect personal and tax information from individuals and companies only as permitted by the Principles or with the consent of the individual or company affected including the following sources:

- Information we receive from you on tax preparation organizers, worksheets, Federal and State tax reporting forms, and from other documents we use in tax preparation or other financial and related services.
- Information about your transactions with us, our affiliates, and others, and
- Information we may receive from outside agencies such as banks and brokerage houses.

Disclosures

*We shall not knowingly or recklessly disclose the information you furnish us except as provided by law. We may disclose tax return information to an officer or employee of the Internal Revenue Service. **We do not utilize "outsourcing" to foreign or domestic third parties for professional services, however, other tax preparers or accounting professionals may be consulted as noted below.***

Carney & Associates, May, consistent with applicable legal and ethical responsibilities, disclose personal or tax information for the following purposes or situations:

- We have written permission to make the disclosure by the individual or authorized representative.
- The disclosure is required by law or mandatory professional standards: e.g. court order, subpoena or summons; written request from investigative or oversight board or regulatory body related to investigation of the accounting practitioner or tax return preparer.
- The disclosure is reasonably related to the sale or other disposition of all or part of our business, or in the event of incapacity or death of the owner, for the purpose of operating the business by the legal or authorized representative of the owner or owner's estate.
- The information in question is publicly available;
- To employees of the firm for the purpose of providing other legal or accounting services to the client. In the normal course of rendering the accounting services to you, the firm may make the information available to third parties, including stockholders, management, suppliers, or lenders, unless you direct otherwise.
- To employees of the firm in the course of performing accounting services for another client, if the information is or may be relevant to the performance of those services and necessary for the proper performance of the services.
- If you die or become incompetent, insolvent, or bankrupt, or your assets are placed in conservatorship or receivership, the firm may disclose the information to your duly appointed fiduciary of your estate, or to the duly authorized agent of the fiduciary.
- The firm may disclose tax return information to a person under contract with the tax return preparer in connection with the programming, maintenance, repair, testing, or procurement of equipment or software used for purposes of tax return preparation and other accounting services only to the extent necessary for the person to provide the contracted services,
- In preparing a tax return of a second (related) taxpayer, the firm may use, and may disclose to the second taxpayer in the form in which it appears on the return, any tax return information that the tax return preparer obtained from you, and your tax interest in the information is not adverse to the second taxpayer's tax interest in the information. For these purposes, a taxpayer is related to another taxpayer if they have any one of the following relationships: Husband and wife, child and parent, grandchild and grandparent, partner and partnership, trust or estate and beneficiary. However, you may expressly prohibit such disclosure or use.
- In general, an officer, employee, or member of the firm may disclose tax return information to another tax return preparer for the purpose of preparing or assisting in preparing a tax return, or obtaining or providing auxiliary services in connection with the preparation of any tax return, so long as the services provided are not substantive determinations or advice affecting the tax liability reported by taxpayers. A substantive determination involves an analysis, interpretation, or application of the law. The authorized disclosures permitted include disclosures by a tax return preparer to an Authorized IRS e-file Provider for the purpose of electronically filing the return with the IRS.
- The firm may use and disclose tax return information that you provide to us to pay for tax preparation services to the extent necessary to process or collect the payment. Any tax return information that you did not give us for the purpose of making payment for tax preparation services may not be used or disclosed by the firm without your prior written consent, unless otherwise permitted under another provision.
- The firm may use, for the limited purpose specified, tax return information to produce a statistical compilation of data. The purpose and use of the statistical compilation must relate directly to the internal management or support of the firm's tax return preparation business.
- The firm may disclose your personal or tax return information for the purpose of a quality or peer review to the extent necessary to accomplish the review. A quality or peer review is undertaken to evaluate, monitor, and improve the quality and accuracy of the accountant's tax preparation, accounting, or auditing services.
- The firm may inform federal, state, or local officials of activities that may constitute, or may have constituted, a violation of any criminal law or to assist the official in investigating or prosecuting a violation of criminal law.

Data Security, Integrity and Access

We employ various physical, electronic, and managerial measures, including education and training of our personnel, designed to provide personal and tax information with reasonable protection from accidental loss or destruction, improper use, alteration, or disclosure. Personal or tax information collected or displayed through a Web site is protected in transit by standard encryption processes. However, we cannot guarantee the security of information on or transmitted via the Internet.

We process personal and tax information only in ways compatible with the purpose for which it was collected or authorized by the individual. To the extent necessary for such purposes, we take reasonable steps to make sure that this information is accurate, complete, current, and otherwise reliable with regard to its intended use.

If an individual or company becomes aware that information we maintain about them is inaccurate, or if an individual or company would like to update or review his or her information, we may be contacted using the contact information below. The individual or company will need to provide sufficient identifying information, such as name, address, birth date, and tax identification number. We may request additional identifying information as a security precaution.

Accountability and Enforcement

Personnel who violate our privacy policies will be subject to disciplinary process. If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484, or by email at complaints@tigta.treas.gov. Thank you for your attention in this matter and please contact us with any questions that you may have at 907-376-2191.