

PRIVACY POLICY

OBJECTIVE AND SCOPE OF PRIVACY POLICY

DeafTax.com, a subsidiary of Schwarz Financial Services LLC, is committed to providing reliable, timely, and accurate income tax returns to its customers. Consistent with applicable law, DeafTax.com is dedicated to maintaining high standards of confidentiality with respect to the personal information it collects from its customers.

This Privacy Policy governs personal information collected from our customers for the purposes of completing and filing income tax returns. It does not cover aggregated data from which the identity of an individual cannot be determined, or information that is available from a public source, such as a telephone directory.

This Privacy Policy applies to all DeafTax.com employees, its franchisees and franchises' contracted employees. Using contractual or other arrangements, DeafTax.com will ensure that agents, contractors and third party service providers, who may receive personal information in the course of providing services to DeafTax.com as part of DeafTax.com's delivery of services, protect the personal information in a manner consistent with the principles set out in this Privacy Policy.

If a question arises regarding access to your personal information held by DeafTax.com, or there is a concern about the manner in which DeafTax.com collects, uses, retains and discloses your personal information as one of DeafTax.com's clients, please contact: louis@schwarz-financial.com

DEFINITIONS

"Consent" means voluntary agreement with the collection, use, retention and disclosure of information for the purposes for which DeafTax.com's services have been retained. Express consent is obtained explicitly, in writing, from the Customer.

"Collection" means any and all information obtained from the Customer for the purpose of providing the income tax return preparation and filing services of DeafTax.com. Collection also means any and all information obtained about the Customer from other third party sources for the purpose of providing income tax return preparation and filing services.

"Customer" means any individual that has retained DeafTax.com's services.

"Disclosure" means making available Personal Information and business information about the Customer to third party government agencies or organizations outside of DeafTax.com.

"Organization" means a business, association, partnership, person, or trade union.

"Personal Information" means any information about the Customer, recorded in any form that is identifiable to that individual either directly or by inference from the information, but does not include the name, title or address, or other information relating to the Customer's business or place of employment.

"Transfer" means filing or otherwise transferring Personal Information and business Information from the DeafTax.com off-site location to the DeafTax.com home office, from DeafTax.com to the Internal Revenue Service and state tax agencies, through any outside electronic filing service providers, and to or from any banks in connection with an application for a Refund Anticipation Loan or other bank product, for the purposes consented to by the Customer.

"Use" means the tabulation of all information obtained from the Customer and other third party sources, as well as the preparation and filing of all pertinent and relevant income tax forms as required by the Internal Revenue Service and state tax agencies.

COLLECTION, USE & TRANSFER OF PERSONAL INFORMATION

Purpose: The purpose for the collection, use and transfer of a Customer's Personal Information by DeafTax.com, its employees, and contracted employees, is to obtain all pertinent and necessary information for the preparation and filing of the Customer's income tax returns as required by the Internal Revenue Service and state tax agencies.

Collection: Personal Information will be collected, to the extent possible, directly from the Customer. Where Personal Information is not available from the Customer, but may be obtained from a financial institution, government agency, or other third party source, Personal Information will be collected from those sources. Personal Information that is collected by, and about, the Customer is limited to only that information that is required by the Internal Revenue Service and state tax agencies for the preparation and filing of the Customer's income tax return.

Use & Transfer: Personal Information that is collected in the preparation of a Customer's income tax return will be transferred to DeafTax.com home office for

final review prior to transfer to the Internal Revenue Service or state tax agencies. The Personal Information is not otherwise used or disclosed to any third party organizations for any reason outside the purpose stipulated above. Any data that is aggregated for statistical or business monitoring purposes will be rendered anonymous so as not to be identifiable to the Customer.

CONSENT

When a Customer signs the income tax return, the Customer consents and agrees to the following:

- a. DeafTax.com may collect, use, retain, disclose and/or transfer all Personal Information about the Customer for the purpose set out above;
- b. The Customer has a right to access or correct data collected by DeafTax.com;
- c. The Customer accepts the risks that may be associated with electronic transmission of his or her income tax return;
- d. DeafTax.com has the right to disclose Personal Information about the Customer in response to a subpoena, court order or other legal process.

ACCURACY

DeafTax.com endeavors to ensure that any Personal Information provided by its Customers and in its possession is accurate, current and complete as is necessary for the purposes for which the Personal Information is used and transferred. Upon notification by a Customer that the Personal Information collected and used by DeafTax.com requires correction or updating, DeafTax.com will endeavor to make the necessary corrections promptly. Personal Information contained in files that have been closed, or from prior year income tax returns, is not actively updated or maintained.

RETENTION

DeafTax.com retains Personal Information as long as DeafTax.com believes it is required to retain such information for the purpose of filing completed income tax returns and having such returns available in the event that such information is required by the Internal Revenue Service and state tax agencies. After a Customer's income tax return has been filed, the return and all Personal Information contained therein are stored at the DeafTax.com site where the return was prepared. The Personal Information is also stored on the DeafTax.com main database to enable DeafTax.com to respond to any inquiries by the Internal Revenue Service and state tax agencies, and for no other purpose.

SECURITY

DeafTax.com endeavors to maintain physical, procedural and technological security at its offices, home office, and information storage facilities to prevent any loss, misuse, unauthorized access, inadvertent disclosure or modification of Personal Information.

DeafTax.com further protects Personal Information by restricting access to Personal Information to those employees that have authorized access in order for DeafTax.com to provide its services to its Customers. DeafTax.com has a policy under which employee misuse of Personal Information is treated as a serious offense for which disciplinary action may be taken.

Regarding electronic transmission of Personal Information in the form of the Customer's completed income tax return, there is no method of transmitting or storing data that is completely secure. Although DeafTax.com uses all available technological security in the transmission of Customer's income tax returns, all Internet transmissions are susceptible to possible loss, misrouting, interception and misuse. Before Personal Information is transferred or disclosed by electronic transmission, consent to such means of transfer will be sought from the Customer.

ACCESS TO PERSONAL INFORMATION

DeafTax.com permits a Customer to access and review the Personal Information it holds about the Customer upon receipt of a written request.

DeafTax.com reserves the right to refuse access to Personal Information about a Customer where the information requested:

- a. Concerns another individual or Customer of DeafTax.com and no consent has been granted by that Customer for such access;
- b. May harm or interfere with law enforcement activities and other investigative functions of a body authorized by statute to perform such functions;
- c. Is subject to attorney-client or litigation privilege; or
- d. Does not exist, is not held, or cannot be found by DeafTax.com.

Where Personal Information will not or cannot be disclosed, the Customer making the request will be provided with reasons for the non-disclosure.

DeafTax.com reserves the right to decline to respond to repetitious or vexatious requests for access. In determining whether a request is repetitious or vexatious, it will consider such factors as the purpose for which the Personal Information

was collected and used, the nature of the information being requested by the Customer, and the frequency with which the Customer repeats the same or similar access request.

To protect against fraudulent requests for access, DeafTax.com will require sufficient information or proof of identification from the Customer before granting access or making corrections to the Customer's Personal Information.

Where a request for access to a Customer's Personal Information is granted, DeafTax.com will endeavor to provide the information in question within a reasonable time and no later than 60 days following receipt of the written request and confirmation of the Customer's identity. DeafTax.com may charge a nominal cost to the Customer making the access request to cover photocopying or mailing costs, if necessary.

Where a Customer requests deletion of Personal Information held by DeafTax.com, DeafTax.com reserves the right to refuse such a request to the extent that its retention of Personal Information is required by the Internal Revenue Service, state tax agencies or applicable laws.

Retrieving Your Information

Our Service is available for starting, completing and e-filing your return from approximately mid-January through mid-October of each tax year. To view your return information, you may use your User ID and Password to access a free summary report and/or pay a fee to print, view, and electronically file your actual return. Once you have paid, you may continue to access, modify and/or print your tax return as often as needed during this time.

From mid-October through mid-December you can still complete and mail your return to the appropriate filing authorities. E-filing method is unavailable during this period.

After paying for your return, the financial information used to make your payment (e.g. credit card number), as well as the record of your payment, will not be retrievable by you.

AMENDMENT TO DEAF TAX.COM PRIVACY POLICY AND PROCEDURE

This Privacy Policy is in effect as of January 1, 2007. DeafTax.com recognizes that legal interpretation of current privacy laws and future privacy legislation may impact its privacy policies and procedures. DeafTax.com will review and revise this Privacy Policy from time to time, and notification of any revisions will be posted on DeafTax.com's Web Site, as well as communicated to DeafTax.com's locations. Privacy Policy changes will apply to the Personal Information collected from the date of posting of the revised Privacy Policy to DeafTax.com's Web Site.

COMPLAINT PROCESS

How to Contact Us

Should you have other questions or concerns about this Privacy Policy, please submit your questions using our Customer Support link or one of the methods below.

[Schwarz Financial Services LLC](#)

[4405 East-West Highway, Suite 502](#)

[Bethesda, MD 20814-4536](#)

Email: louis@schwarz-financial.com joshua@schwarz-financial.com

IM Screenshot: DeafBowTie DeafEconomist

Voice Relay: [866.824.4228](#) or [866.943.9990](#)

Fax: [301.718.0604](#) or [0605](#)

Any concern or complaint by a Customer about a DeafTax.com location's or employee's management of the Customer's Personal Information should be directed, in writing, to the DeafTax.com representative identified above. All complaints received will be investigated promptly and the Customer will be advised of the results of the investigation. Where corrective or disciplinary action is indicated by the investigation, DeafTax.com will undertake to take such corrective and/or disciplinary action promptly.

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