

Privacy Policy

NOTICE OF THE PRIVACY POLICIES OF GARY D. MORGAN CPA, P.A

CPA firms providing financial services, such as estate and tax planning and tax preparation, to individuals are now required by federal law to inform their clients of their policies regarding privacy of client information. We have always safeguarded the confidentiality of information provided to us by our clients and are bound by our professional standards to continue to maintain this vital aspect of our professional relationship.

I. Acquisition of Client Information

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 business or personal income tax returns, compile financial statements, process payroll and payroll taxes, 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,
- letters or e-mails from you,
- tax return or financial planning organizers,
- accounts you have authorized us to access on your behalf

II. Disclosure of Nonpublic Information

Our firm policy is never to disclose nonpublic information about our clients. Nonpublic personal information is defined in the regulations as any publicly available information that we acquire by using information you have provided us in connection with any professional services we perform for you, which is not public information. An example would be a bank account number acquired from you. In a generic sense, any information that a client provides us that involves financial product or service is likely considered nonpublic personal information and receives the same protection from disclosure as all other information about our clients. For purposes of our business relationships with our clients, all information acquired is disclosed only under the following conditions:

Employees of the firm: Employees who need such information to conclude a transaction for which the client has engaged the firm

Privacy Policy

Service Providers: As with any business, we have our own firms that we may need to provide information that the regulations consider nonpublic personal information. An example would be computer consultants that must have access to certain client records so as to be able to increase the efficiency of our computer processing systems. We have always insisted that any such information that needed to be disclosed for a business purpose be considered confidential and not used for any purpose other than the specific business need. That well-understood business policy of confidentiality will be reinforced as needed by contractual agreements between such service providers to the firm, referencing the Federal Trade Commission (FTC) regulations.

Others: Other than as state above, we do not disclose nonpublic personal information, or any other information, to any outside party without specific client authorization. An example would be other professionals who are assisting the firm in carrying out a client engagement. In such a case, we would require the client's approval for such a disclosure.

In addition to the privacy protection that the new FTC regulations provide you, the Internal Revenue Code prevents the disclosure of client information provided for tax planning or preparation services without the client's written permission. Further, the ethics rules that govern the operation principles that our firm must follow prohibit disclosing client information.

III. Security Arrangements

We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard our clients' nonpublic personal information and any other information, to ensure our clients that their privacy is a major part of the firm's commitment to provide the finest service possible.

IV. Opt Out Provision

The Federal Trade Commission regulations provide that this notice must include a provision for you to request that the firm not release your nonpublic personal information. While such a request is unnecessary, because the firm does not disclose your nonpublic personal information in a manner that would allow you to opt out, in the interests of satisfying regulations, we include this Opt Out Provision.

Please call us at (704-279-9300) if you have any questions, because your privacy, our professional standard, and the ability to provide you with quality professional services are very important to us.