

# FACTS

## WHAT DOES KLIGER AND ZOLDAN, PC DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies, including accountants and tax preparers, choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number or tax ID number
- Name
- Dates of birth
- Income records
- Phone numbers
- Home address
- Business address
- Email address
- Routing and account numbers
- Payment card information (see below for more)

### How?

All financial companies, including accountants and tax preparers, need to share customers' personal information to run provide services to their clients and to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Kliger and Zoldan, PC chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Kliger and Zoldan, PC share? | Can you limit this sharing? |
|---|-----------------------------------|-----------------------------|
| <b>For our everyday business purposes—</b> such as to provide services to you, to process your transactions, maintain your account(s), respond to court orders and legal investigations, and to receive information from the IRS with your prior consent and express authorization. For customers that pay for our services by credit card, we use a third party payment process that is PCI-DSS compliant. | Yes                               | No                          |
| <b>For our marketing purposes—</b> to offer our products and services to you  | No                                | No                          |
| <b>For joint marketing with other financial companies</b>   | No                                | No                          |
| <b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences - as noted above, we have no affiliates, so this is not relevant to our business   | No/not applicable                 | No/not applicable           |
| <b>For our affiliates' everyday business purposes—</b> information about your creditworthiness – as noted above, we have no affiliates, so this is not relevant to our business   | No/not applicable                 | No/not applicable           |
| <b>For our affiliates to market to you</b> - as noted above, we have no affiliates, so this is not relevant to our business   | No/not applicable                 | No/not applicable           |
| <b>For nonaffiliates to market to you</b>   | No                                | No                          |

### To limit our sharing

- Call 732-370-5300 —our menu will prompt you through your choice(s)
- Visit us online: <https://www.kz-cpa.com/> or

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

We may not accommodate a request to limit our sharing if we believe the change would violate any law or legal requirement or cause the information to be incorrect. Further, we may not be able to immediately to limit our sharing while a pending transaction is not yet completed.

However, you can contact us at any time to limit our sharing.

## Questions?

Call 732-370-5300 or go to <https://www.kz-cpa.com/>

### Who we are

**Who is providing this notice?** Kliger and Zoldan, PC, a New Jersey professional corporation

### What we do

**How does Kliger and Zoldan, PC protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures consistent with federal law. These measures include computer access safeguards, encrypted transmission of files and security for our physical offices. We train our personnel on appropriate treatment of confidential customer information. We engage third parties to monitor our environment and conduct annual risk assessments. We use a third party vendor to process payment card transactions, which vendor is compliant with the Payment Card Industry Data Security Standard requirements.

**How does Kliger and Zoldan, PC collect my personal information?**

By way of example but not limitation, we collect your personal information

- when you provide information to us upon request
- when you send us an e-mail through our website or customer portal
- when you contact us via telephone
- automatically, such as whenever you interact with our website(s) or our customer portal
- from the Internal Revenue Service, after we have received a duly executed power of attorney from you
- from other sources you have authorized us to collect information, including the federal government.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness (note that we do not have affiliates and we do not conduct credit checks on our clients)
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

NOTE: we do not have affiliates, and we do not share your information with any third parties for purposes of permitting them to market to you

**What happens when I limit sharing for an account I hold jointly with someone else?**

Your choices will apply to everyone on your account and for whom we provide services through your account.

### Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates that we share with can include service providers such as cloud providers, credit card payment processors, managed service providers and security service providers. These third parties are only permitted to use your information in connection with our services to you, and for us to manage our day to day operations and environment. They are not authorized by us to use your information for any marketing or other purposes.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *We do not currently engage in joint marketing arrangements with nonaffiliated financial companies to market financial products or services to you.*

### Other important information

We have implemented reasonable administrative, technical, and physical safeguards designed to

- secure and keep your information confidential
- protect against reasonably anticipated threats or hazards to the security or integrity of customer information
- protect against unauthorized access to or use of customer information that could result in substantial harm or inconvenience to the customer

We exercise reasonable care to endeavor to provide secure transmission of information between your computer and our servers but given that no information transmitted over the Internet can be guaranteed 100% secure, we cannot guaranty or warrant the security of any information transmitted to us over the Internet. We recommend that you do not use unsecure channels to communicate sensitive or confidential information (such as your Social Security number) to us. If you are not sure of the security of your own systems, please do not transmit sensitive information to us by email.