

## **Online Privacy Policy**

EspressoCPA has many procedures and policies in place to safeguard our users' privacy. The follow sections explain how we accomplish this.

### Information We Collect

Non-personal information is automatically collected from all visitors to our web site. This data regards Internet browser type and version, IP address, referring website, and basic browser settings. This information helps us determine what content our visitors are looking for, and for ways that we can improve upon their online experience

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide our services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### Information Our Users Give Us

During registration, users will be required to provide us with a valid e-mail address. This is used solely to communicate with that user in regards to online transactions or account maintenance requests. At no time is this address shared with third parties. A user will receive an e-mail notification when requesting a lost password, changing a password, or upon making a payment on their account.

Information such as zip code is used along with account number and name to help determine a users' identity during the registration process. This is compared to the information we have on file for such account. This information was provided to us when the contract was initially entered into our system or updated upon request via mail or telephone by the account holder or an authorized representative.

Sensitive payment information presented to us is stored only momentarily for verification and approval by the user. After submitted, it is offloaded to a secure server which is inaccessible from the Internet. This is explained in the <u>Security</u> section of this document.

Date and time information is stored to record account login history. This information is used by us in the event of an unauthorized login to an account.

## Cookies

A small amount of impersonal information is stored as a browser "cookie" when logged in to our site. This allows us to differentiate between simultaneous users of our website. No personal information is stored in this cookie, and under normal circumstances it will disappear when closing the web browser.

# **Security**

We maintain numerous physical, electronic, and procedural safeguards to protect personal information.

A user should ensure that their username and password are kept safe and confidential. To protect against "brute force" attacks, we have procedures in place that will disable an account login if a number of unsuccessful login attempts occur. Once this happens, a user will need to contact our customer service department before being allowed to login again.

Payment information is submitted to us utilizing SSL encryption technology. After this information is submitted to us it is immediately offloaded to a proprietary server which is inaccessible from the Internet. This data cannot be seen or modified from the Internet after this time.

## **General Terms Amendments / Addendum**

Telephone Communications: If you provide us with a cell phone number as a point of contact for your Account, you agree and expressly authorize that we may call that number with autodialing equipment or prerecorded service messages, notwithstanding any state or federal law or regulation that could otherwise prevent us from doing so.

This document is in addendum to the privacy policy set forth and provided when an account was established. An additional copy can be obtained by writing to us at:

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