

Privacy Policy

Hemlock Financial Group

108 E Main St., Suite 220

Kingsport, TN 37660

Website: www.hemlockfinancialgroup.com

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1. Introduction

Hemlock Financial Group ("we," "us," or "our") is a certified public accounting firm providing tax planning, accounting services, tax preparation, business consulting, estate tax preparation, business exit planning, business valuations, and related financial services. We are committed to protecting your privacy and maintaining the confidentiality of your personal information. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our website www.hemlockfinancialgroup.com (the "Service") or engage with our professional services.

As a certified public accounting firm, we understand the sensitive nature of the information you entrust to us and are committed to maintaining the highest standards of privacy protection in compliance with applicable professional and regulatory standards.

2. Information We Collect

2.1 Personal Information You Provide

We may collect the following personal information that you voluntarily provide to us:

- **Contact Information:** Name, email address, phone number, mailing address
- **Payment Information:** Basic payment processing information (processed by third-party vendors, not stored on our systems)
- **Communication Data:** Information you provide through contact forms, newsletter signups, customer service interactions, and any other communications
- **Additional Information:** Any other information you choose to provide to us through our website or services

2.2 Information Collected Automatically

When you visit our website, we may automatically collect certain information, including:

- **Technical Data:** IP address, browser type and version, operating system, device information

- **Usage Data:** Pages visited, time spent on pages, click-through rates, and other website usage statistics
- **Cookies and Similar Technologies:** We use cookies and similar tracking technologies to enhance your experience and analyze website performance

2.3 Information from Third Parties

We may receive information about you from third-party service providers, business partners, or publicly available sources to enhance our services and verify information you provide.

3. How We Use Your Information

We use your personal information for the following purposes:

- **Service Provision:** To provide, maintain, and improve our financial services
- **Communication:** To respond to your inquiries, send service-related communications, and provide customer support
- **Marketing:** To create personalized offers, refine advertising campaigns, and send newsletters (with your consent)
- **Business Operations:** To process transactions, manage client relationships, and maintain our CRM system
- **Legal Compliance:** To comply with applicable laws, regulations, and industry standards
- **Security:** To protect against fraud, unauthorized access, and other security threats
- **Website Improvement:** To analyze website usage and improve user experience

4. Legal Basis for Processing (For EU Visitors)

If you are located in the European Union, our legal basis for processing your personal information includes:

- **Consent:** When you have given clear consent for specific processing activities
- **Contract Performance:** When processing is necessary for performing our services
- **Legal Obligation:** When we must process data to comply with legal requirements
- **Legitimate Interests:** When we have legitimate business interests that do not override your privacy rights

5. Information Sharing and Disclosure

We may share your personal information in the following circumstances:

5.1 Service Providers

We may share information with trusted third-party service providers who assist us in operating our website, conducting business, or providing services to you. These providers are bound by

confidentiality agreements and are only authorized to use your information as necessary to provide services to us.

5.2 Business Transfers

In the event of a merger, acquisition, or sale of assets, your information may be transferred as part of the transaction. We will notify you of any such change in ownership or control.

5.3 Legal and Professional Requirements

We may disclose your information when required by law, regulation, legal process, or governmental request, or when we believe disclosure is necessary to:

- Comply with applicable laws or respond to valid legal processes
- Meet professional obligations and standards as a CPA firm
- Protect our rights, property, or safety, or that of our clients or the public
- Investigate potential violations of our terms of service

5.4 Consent

We may share your information with your explicit consent for specific purposes not covered in this policy.

6. Cookies and Tracking Technologies

We use cookies and similar technologies to:

- Remember your preferences and settings
- Analyze website traffic and user behavior
- Provide personalized content and advertisements
- Improve website functionality and user experience

You can control cookie settings through your browser preferences. However, disabling cookies may limit certain website functionality.

7. Data Security

We implement appropriate technical and organizational security measures to protect your personal information against unauthorized access, alteration, disclosure, or destruction. These measures include:

- Encryption of sensitive data in transit and at rest
- Regular security assessments and updates
- Access controls and authentication procedures
- Employee training on data protection practices

- Secure data storage and backup procedures

However, no method of transmission over the internet or electronic storage is 100% secure. While we strive to protect your information, we cannot guarantee absolute security.

8. Data Retention

We retain your personal information only as long as necessary to fulfill the purposes outlined in this Privacy Policy, comply with legal obligations, resolve disputes, and enforce our agreements. Specific retention periods may vary based on:

- The type of information collected
- The purpose for which it was collected
- Legal and regulatory requirements
- Business operational needs

Professional records may be retained for extended periods as required by applicable accounting profession standards and regulations.

9. Your Privacy Rights

Depending on your location, you may have the following rights regarding your personal information:

9.1 General Rights

- **Access:** Request access to your personal information we hold
- **Correction:** Request correction of inaccurate or incomplete information
- **Deletion:** Request deletion of your personal information (subject to legal obligations)
- **Portability:** Request transfer of your information to another service provider
- **Objection:** Object to certain processing activities
- **Restriction:** Request restriction of processing under certain circumstances

9.2 Marketing Communications

You may opt out of marketing communications at any time by:

- Clicking the unsubscribe link in our emails
- Contacting us directly using the information provided below
- Updating your preferences in your account settings (when available)

9.3 Exercising Your Rights

To exercise these rights, please contact us using the information provided in the "Contact Us" section. We will review your request and respond within the timeframe required by applicable

law. Please note that certain requests may be subject to verification procedures to protect your privacy and security.

10. Children's Privacy

Our services are not intended for individuals under the age of 13. We do not knowingly collect personal information from children under 13. If we become aware that we have collected personal information from a child under 13, we will take steps to delete such information promptly.

11. International Data Transfers

If you are located outside the United States, please note that your information may be transferred to, stored, and processed in the United States where our servers are located. By using our services, you consent to the transfer of your information to the United States.

12. Third-Party Links and Services

Our website may contain links to third-party websites or services. This Privacy Policy does not apply to those third-party sites. We encourage you to review the privacy policies of any third-party sites you visit.

13. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices, technology, legal requirements, or other factors. We will notify you of material changes by:

- Posting the updated policy on our website
- Sending email notifications to registered users
- Providing notice through other communication channels as appropriate

Your continued use of our services after any changes constitutes acceptance of the updated Privacy Policy.

14. California Privacy Rights (CCPA)

If you are a California resident, you have additional rights under the California Consumer Privacy Act (CCPA):

- **Right to Know:** You can request information about the categories and specific pieces of personal information we collect
- **Right to Delete:** You can request deletion of your personal information
- **Right to Opt-Out:** You can opt out of the sale of personal information (we do not currently sell personal information)

- **Right to Non-Discrimination:** You cannot be discriminated against for exercising your privacy rights

To exercise these rights, please contact us using the information below.

15. Professional Standards Compliance

As a certified public accounting firm, we comply with applicable professional standards and regulations, including but not limited to requirements from state boards of accountancy, the American Institute of Certified Public Accountants (AICPA), and other relevant professional bodies. This includes additional protections and procedures for handling confidential client information in accordance with professional ethics and standards.

16. Contact Us

If you have questions about this Privacy Policy, wish to exercise your privacy rights, or need to report a privacy concern, please contact us:

Hemlock Financial Group
108 E Main St., Suite 220
Kingsport, TN 37660
Email: info@hemlockfg.com
Phone: (833) 424-9829

For privacy-related inquiries, please include "Privacy Policy" in the subject line of your communication.

This Privacy Policy is effective as of the date listed above and governs our collection, use, and disclosure of your personal information from that date forward.