



PRIVACY POLICY

www.tjtaccounting.com

Effective date: 12th December 2024

At TJT Ventures, LLC (“Company,” “we,” “our,” or “us”), we value your privacy and are committed to protecting your personal and financial information. This Privacy Policy describes how we collect, use, and share information about you when you interact with our services, including through our website (www.tjtaccounting.com) and communications (e.g., SMS, email).

This Privacy Policy is designed to comply with applicable privacy laws, including the New York Stop Hacks and Improve Electronic Data Security Act (SHIELD Act), the Gramm-Leach-Bliley Act (GLBA), the California Consumer Privacy Act (CCPA), and other relevant U.S. federal and state regulations. By accessing or using our services, you consent to the practices described in this policy.

1. Introduction

This Privacy Policy explains how **TJT Ventures, LLC** collects, uses, stores, and protects the personal and financial information of our clients, users, and website visitors (“you” or “your”).

Our goal is to ensure transparency about our data practices while safeguarding your privacy and maintaining compliance with applicable laws. This Privacy Policy applies to:

- Information collected through our website (www.tjtaccounting.com).
- Information collected during service delivery, including tax preparation, accounting, bookkeeping, and other professional services.
- Communications via SMS, email, or phone related to our services.

This Privacy Policy covers all services offered by **TJT Ventures, LLC**, including tax preparation, accounting, and bookkeeping services, as well as service-related communications. It does not apply to third-party services that we may use (e.g., payment processors or tax software providers), which operate under their own privacy policies.

If you do not agree with any part of this Privacy Policy, please discontinue use of our services immediately.

2. Definitions

For the purposes of this Privacy Policy, the following terms shall have the meanings set forth below:

- **“Personal Data”**: Any information that identifies, relates to, or can reasonably be associated with an individual, such as name, address, Social Security Number (SSN), date of birth (DOB), email address, and phone number.
- **“Financial Data”**: Information related to your finances, such as bank account details, credit card numbers, payment information, and tax records.
- **“Derivative Data”**: Data automatically collected from your interactions with our website, including IP address, device information, and usage data.
- **“Processing”**: Any operation performed on personal or financial data, such as collection, storage, use, disclosure, or deletion.
- **“Data Subject”**: The individual whose personal or financial data is being collected or processed (you).
- **“Data Controller”**: The entity responsible for determining how and why data is processed (TJT Ventures, LLC).

These definitions ensure clarity and consistency throughout this Privacy Policy. Additional terms may be defined in the context of specific sections.

3. Information We Collect

We collect several categories of information to provide our services effectively and in compliance with applicable laws:

3.1 Personal Data

We collect Personal Data that you voluntarily provide, including:

- Full name, address, and phone number.
- Email address for communication purposes.
- Social Security Number (SSN) and Date of Birth (DOB) for tax preparation and verification.

3.2 Financial Data

We collect Financial Data necessary for accounting, tax filing, and bookkeeping services, including:

- Bank account information for payments and refunds.
- Credit card information for billing purposes.
- Financial documents, tax records, and related data provided by you.

3.3 Derivative Data

When you interact with our website, we automatically collect data, such as:

- **IP Address**: Used for security purposes and analytics.
- **Device Information**: Including browser type, operating system, and device identifiers.
- **Usage Data**: Pages visited, time spent on the site, and interaction patterns.

3.4 Communication Data

We collect information exchanged during SMS, email, or phone communications related to service delivery.

3.5 Sensitive Data

Sensitive data, such as SSN and financial information, is collected solely to perform the services you request and is handled with the utmost security.

3.6 Social Media and Mobile Device Data

In connection with providing our services, particularly in a remote capacity, we may access or collect

information related to your social media accounts or mobile devices, but only when you voluntarily provide such access or information. This may include:

- **Social Media Data:** Username, profile information, or other publicly available details from your social media accounts if used to interact with us or facilitate communication.
- **Mobile Device Data:** Information from your mobile device, such as operating system type, device identifiers, or access to specific data (e.g., photos or files), but only as explicitly authorized by you during service-related communications or transactions.

4. Sources of Information

We collect information from the following sources:

4.1 Information You Provide Directly

- When you fill out forms on our website.
- When you provide documents, such as tax records, during the course of our services.
- When you communicate with us via SMS, email, or phone.

4.2 Information Collected Automatically

- Derivative data collected through cookies and other tracking technologies during your interaction with our website.
- System logs that help us monitor and improve website functionality and security.

4.3 Information from Third Parties

We may collect information from third-party service providers that you authorize us to use, such as:

- Tax software platforms.
- Payment processors.
- Public databases or records when necessary for service compliance.

4.4 Information from Social Media and Mobile Devices

We may collect or access data from your social media accounts or mobile devices in the following circumstances:

- To facilitate remote services, such as verifying identity or receiving documents through social media platforms or mobile apps.
- When using features that require integration with your device, such as uploading documents or communicating via apps.
- When engaging with us on social media platforms for service inquiries or support.

Privacy Safeguards

Any data collected from social media or mobile devices is processed and stored securely, in compliance with this Privacy Policy. We will not access or use this data without your express consent and will limit its use strictly to the purposes necessary to deliver our services.

5. How We Use Your Information

We use your information for the following purposes:

5.1 Service Delivery

- To provide tax preparation, accounting, bookkeeping, and other professional services.
- To communicate with you regarding your service requests (e.g., status updates, document requests).

5.2 Compliance

- To comply with applicable legal and regulatory obligations, including IRS and state tax requirements.
- To detect, prevent, and respond to fraud, security incidents, or legal violations.

5.3 Communication

- To send service-related communications via SMS, email, or phone.
- To respond to your inquiries or requests for assistance.

5.4 Internal Business Purposes

- To analyze and improve our services and website functionality.
- To maintain internal records and ensure accurate billing.

We do not use your information for marketing or promotional purposes unless explicitly consented to by you.

6. Legal Bases for Processing

We process your data under the following legal bases, in accordance with applicable U.S. laws:

6.1 Contractual Necessity

- To perform the services requested by you, including tax preparation and accounting.

6.2 Legal Compliance

- To meet obligations under tax laws, data security regulations, and other applicable requirements.

6.3 Legitimate Interests

- To safeguard our systems and ensure the integrity of our services.

6.4 Consent

- For any purpose not explicitly outlined above, we will seek your consent before processing your data.

7. Sharing of Information

We may share your information with third parties only as necessary to provide our services or comply with legal obligations:

7.1 Service Providers

We share information with third-party providers, such as:

- Payment processors for secure billing transactions.
- Tax software platforms for filing purposes.
- IT providers for website hosting and security.

7.2 Legal and Regulatory Authorities

We may disclose your data to government agencies, such as the IRS or state tax authorities, to comply with filing requirements or legal investigations.

7.3 No Sale of Data

TJT Ventures, LLC does not sell your personal or financial data to third parties under any circumstances.

7.4 Other Disclosures

We may share information to protect our legal rights, prevent fraud, or ensure the security of our services.

8. SMS Communication

8.1 Purpose of SMS Communication

SMS opt-in or phone numbers for the purpose of SMS are not being shared with any third party and affiliate company for marketing purposes.

We use SMS messaging exclusively for service-related purposes, including:

- Confirmations of appointments or service engagements.
- Requests for additional documentation or information.
- Status updates on ongoing services such as tax preparation or bookkeeping.

8.2 Opting Out of SMS Communication

You may opt out of receiving SMS communications at any time by replying with the word “STOP” to any message you receive from us. Upon opting out:

- You will no longer receive service-related updates via SMS.
- You will still receive communications via other methods, such as email or phone, as necessary to fulfill our obligations to you.

8.3 SMS Record Retention

For compliance and audit purposes, we may retain records of SMS communications, including the content of messages sent or received, for a limited time. These records are stored securely and are not shared with third parties except as required by law.

8.4 Standard Messaging Rates

Standard messaging and data rates may apply to SMS communications. TJT Ventures, LLC is not responsible for fees or charges incurred by your mobile carrier.

9. Cookies and Tracking Technologies

9.1 Use of Cookies

Our website (www.tjtaccounting.com) uses cookies and similar technologies to enhance your browsing experience. Cookies are small files stored on your device that allow us to recognize your browser and remember certain information.

9.2 Types of Cookies We Use

We use the following types of cookies:

- **Strictly Necessary Cookies:** Required for the operation of our website (e.g., session management and security).
- **Performance Cookies:** Collect anonymous data about how users interact with our website to improve functionality.
- **Functional Cookies:** Enable enhanced functionality, such as remembering your preferences or login details.

9.3 Managing Cookies

You can manage or disable cookies through your browser settings. Please note that disabling cookies may affect the functionality of our website and your ability to use certain features.

9.4 Third-Party Tracking

We do not allow third-party advertisers to use tracking technologies on our website. However, third-party tools integrated into our website (e.g., analytics platforms) may collect data in accordance with their own privacy policies.

10. Data Retention

10.1 Retention Periods

We retain personal and financial data only for as long as necessary to fulfill the purposes outlined in this Privacy Policy, including:

- For tax and accounting services: Data is retained for up to 7 years to comply with IRS record-keeping requirements.
- For legal compliance: Data is retained as required by applicable laws or regulations.
- For business purposes: Data may be retained for internal recordkeeping, analysis, and auditing purposes.

10.2 Deletion of Data

When the retention period expires, or upon your request (where applicable), we securely delete or anonymize your data, unless required to retain it for legal reasons.

10.3 Exceptions to Retention Policy

We may retain certain data beyond the stated retention periods if:

- It is required for resolving disputes.
- It is necessary to enforce our agreements or comply with legal obligations.

11. Data Security

11.1 Security Measures

We implement industry-standard administrative, technical, and physical safeguards to protect your personal and financial information. These include:

- **Encryption:** Sensitive data, such as SSN and financial information, is encrypted during storage and transmission.
- **Access Controls:** Access to personal and financial data is limited to authorized personnel who need it to perform their job duties.
- **System Monitoring:** Regular audits and monitoring of our systems to detect and prevent unauthorized access.

11.2 User Responsibility

While we take every precaution to safeguard your data, you are responsible for securing your own devices, internet connections, and login credentials.

11.3 Disclaimer of Liability

Although we strive to protect your data, no security system is foolproof. By using our services, you acknowledge that TJT Ventures, LLC is not liable for unauthorized access, loss, or misuse of your data caused by third-party breaches, cyberattacks, or circumstances beyond our control.

12. Rights of Users

Depending on your location and applicable laws, you may have the following rights regarding your data:

12.1 Right to Access

You have the right to request a copy of the personal data we hold about you.

12.2 Right to Correction

You have the right to request corrections to any inaccuracies in your personal data.

12.3 Right to Deletion

You may request that we delete your personal data, subject to legal and regulatory obligations requiring us to retain it.

12.4 Right to Restrict Processing

You have the right to request that we limit the processing of your data in specific circumstances.

12.5 Right to Data Portability

You may request that we provide your personal data in a structured, commonly used, and machine-readable format.

12.6 How to Exercise Your Rights

To exercise any of these rights, please contact us at tiffanythomas@tjtventuresllc.com. We will respond to your request within a reasonable timeframe, in accordance with applicable laws.

12.7 California Consumer Privacy Act (CCPA) Rights

If you are a California resident, you have additional rights under the CCPA, including:

- **Right to Know:** You have the right to know what personal information we collect about you, the categories of sources from which we collect that information, the business or commercial purposes for collecting or selling that information, the categories of third parties with whom we share that information, and the specific pieces of personal information we have collected about you.
- **Right to Delete:** You have the right to request that we delete any personal information that we have collected from you, subject to certain exceptions.
- **Right to Opt-Out of the Sale of Your Personal Information:** You have the right to opt-out of the sale of your personal information. We do not sell your personal information.
- **Right to Non-Discrimination:** You have the right not to receive discriminatory treatment for exercising your CCPA rights.

To exercise any of these rights, including your CCPA rights, please contact us. We will respond to your request within a reasonable timeframe, in accordance with applicable laws.

13. Children's Privacy

13.1 No Services for Children Under 13

Our services are not directed to children under the age of 13, and we do not knowingly collect personal data from children.

13.2 Parental Responsibility

If you are a parent or guardian and believe that your child has provided us with personal information, please contact us immediately at tiffanythomas@tjtventuresllc.com.

13.3 Compliance with COPPA

We comply with the **Children's Online Privacy Protection Act (COPPA)** and applicable New York laws. Any information inadvertently collected from a child will be promptly deleted upon verification.

14. Third-Party Websites and Services

14.1 Links to Third-Party Websites

Our website may contain links to third-party websites or services. These third-party websites operate independently and have their own privacy policies.

14.2 Disclaimer for Third-Party Services

TJT Ventures, LLC is not responsible for the privacy practices, policies, or content of third-party websites or services. We encourage you to review their privacy policies before providing any personal information.

14.3 Third-Party Integrations

Where third-party tools or services are integrated into our operations (e.g., payment processors or tax software), data shared with these providers is governed by their privacy practices, and we exercise due diligence to ensure they adhere to high standards of data security.

15. Compliance with Legal and Regulatory Obligations

15.1 General Compliance

TJT Ventures, LLC is committed to complying with all applicable federal, state, and local privacy laws, including but not limited to:

- **New York SHIELD Act:** Ensuring reasonable safeguards for the protection of personal data.
- **Gramm-Leach-Bliley Act (GLBA):** Maintaining the confidentiality and security of financial information.
- **IRS Regulations:** Adhering to data handling and confidentiality requirements for tax-related data.
- **FTC Act:** Preventing deceptive practices and protecting consumer privacy.
- **California Consumer Privacy Act (CCPA):** Adhering to the rights of California residents regarding their personal information.

15.2 Legal Disclosures

We may disclose your personal or financial data if required to do so by law, such as in response to a subpoena, court order, or legal process. We may also disclose your information to:

- Comply with legal obligations or government requests.
- Protect our rights, privacy, safety, or property, or that of others.
- Prevent fraud or detect, investigate, and respond to security incidents or illegal activities.

15.3 Cooperation with Regulators

We fully cooperate with regulatory authorities and comply with investigations or audits to ensure adherence to applicable laws and standards.

16. Data Transfers

16.1 Data Storage and Processing

All data collected by TJT Ventures, LLC is stored and processed within the United States.

16.2 International Data Transfers

If you access our services from outside the United States, you acknowledge that your data may be transferred to, processed, and stored in the United States, where privacy laws may differ from those in your country. By using our services, you consent to such data transfers.

16.3 Safeguards for Data Transfers

We implement appropriate safeguards to protect your data during transfers, including encryption and secure storage protocols.

17. Updates to the Privacy Policy

17.1 Right to Modify

TJT Ventures, LLC reserves the right to modify or update this Privacy Policy at any time to reflect changes in our practices, services, legal obligations, or other circumstances.

17.2 Notification of Changes

If we make material changes to this Privacy Policy, we will notify you by:

- Posting a prominent notice on our website.
- Sending an email to the address you have provided.

17.3 User Responsibility

It is your responsibility to review this Privacy Policy periodically for updates. Your continued use of our services after the effective date of any updates constitutes your acceptance of the revised policy.

Effective Date of Updates

All changes to this Privacy Policy will include a clearly indicated "Effective Date" at the top of the policy.

18. Opt-Out Options

18.1 Opting Out of Communications

- **SMS Messages:** You can opt out of SMS communications by replying with the word "STOP" to any message.
- **Emails:** You can unsubscribe from service-related or marketing emails by clicking the "unsubscribe" link provided in the email.

18.2 Limitations of Opt-Outs

- Certain service-related communications (e.g., notices required by law, payment confirmations, or essential updates) cannot be opted out of, as they are necessary for service delivery.

18.3 Cookie Preferences

You can manage your cookie preferences and opt out of certain tracking technologies by adjusting your browser settings or using opt-out tools provided on our website.

19. Limitations of Liability

19.1 General Disclaimer

While TJT Ventures, LLC implements rigorous safeguards to protect your data, you acknowledge and agree that:

- No security system is entirely foolproof, and we cannot guarantee absolute protection of your data from unauthorized access, loss, or misuse.
- We are not liable for data breaches or security incidents caused by third parties, such as payment processors or tax software providers.

19.2 Third-Party Responsibility

We are not responsible for the privacy practices, data handling, or security measures of third-party websites or services that may be linked to or integrated into our website.

19.3 Maximum Liability

To the extent permitted by law, the maximum liability of TJT Ventures, LLC for any claims related to data breaches, loss of data, or misuse of personal information is limited to the total amount you have paid for our services within the preceding 12 months.

20. Contact Information

If you have any questions, concerns, or requests regarding this Privacy Policy or your personal data, please contact us using the details below:

TJT Ventures, LLC

Email: tiffanythomas@tjtventuresllc.com

We will respond to inquiries and requests within a reasonable timeframe, in compliance with applicable privacy laws.