

Privacy Policy

Effective Date: August 5, 2026

MBA Financial Tax & Accounting LLC operates the **TaxDebtWise** website and brand (“TaxDebtWise,” “MBA Financial,” “we,” “us,” or “our”).

We respect your privacy and are committed to protecting the personal, financial, and tax-related information entrusted to us.

This Privacy Policy explains how we collect, use, disclose, retain, and protect information when you:

- Visit www.TaxDebtWise.com
- Request information or schedule a consultation
- Purchase or use one of our products or services
- Submit information through our website
- Communicate with us by telephone, email, text message, client portal, or another method
- Otherwise interact with MBA Financial Tax & Accounting LLC or TaxDebtWise

By using our website or providing information to us, you acknowledge the practices described in this Privacy Policy.

1. Information We Collect

The information we collect depends on how you interact with us and which services you request.

Personal and Contact Information

We may collect information such as:

- Name
- Mailing address
- Billing address
- Email address
- Telephone number
- Preferred method of communication
- Appointment and consultation information
- Information submitted through website forms

Tax and Financial Information

When reasonably necessary to provide tax preparation, tax resolution, IRS or state representation, accounting, financial analysis, investigative, or debt-reduction services, we may collect:

- Social Security numbers
- Employer Identification Numbers
- Individual Taxpayer Identification Numbers
- Other taxpayer identification numbers
- Income, employment, and business information
- Tax returns and tax transcripts
- IRS and state tax-account records
- Wage, income, and withholding documents
- Bank-account and payment information
- Credit, asset, liability, and debt information
- Accounting and bookkeeping records
- IRS, state, or local tax notices
- Information concerning dependents and household members
- Financial statements and supporting documentation
- Other tax or financial records that you voluntarily provide

Please do not submit Social Security numbers, tax returns, banking information, passwords, or other sensitive financial information through an unsecured website message, standard email, or text message unless we specifically instruct you to do so.

When available, sensitive documents should be submitted through an approved secure client portal, encrypted system, or another authorized method.

Transaction and Payment Information

When you purchase a product or service, we may collect information concerning the transaction, including:

- Products or services purchased
- Payment amount
- Transaction date
- Billing information
- Order or payment confirmations
- Invoices
- Payment status
- Refund or adjustment information

Payment-card information may be collected and processed directly by a third-party payment processor or financial institution. We may not directly receive or retain your complete payment-card number.

Website and Device Information

When you visit or interact with our website, certain information may be collected automatically, including:

- Internet Protocol address
- Browser type
- Device type
- Operating system
- Referring website or source
- Pages viewed
- Links selected
- Dates and times of visits
- Website interactions
- Approximate geographic location derived from an IP address
- Cookie, pixel, and similar technology identifiers

Communications

We may collect and retain information you provide during or through:

- Consultations
- Telephone calls
- Voicemail messages
- Emails
- Text messages
- Website forms
- Client-portal communications
- Appointment requests
- Surveys
- Social-media communications
- Customer-service requests
- Other business communications

Telephone calls or online meetings may be recorded only when permitted by applicable law and when any required notice or consent has been provided.

2. How We Use Information

We may use personal information to:

- Schedule and conduct consultations
- Communicate with prospective and existing clients
- Verify identity and contact information
- Evaluate tax, accounting, financial, or debt-related needs
- Prepare federal, state, and local tax returns
- Prepare amended or delinquent tax returns
- Provide tax-resolution and tax-compliance services
- Provide IRS, state, or local taxing-authority representation
- Request, receive, and review tax records or transcripts
- Perform accounting, bookkeeping, or financial-analysis services
- Perform authorized investigative or debt-reduction services
- Prepare financial statements, reports, or supporting documentation
- Process purchases and payments
- Provide invoices, confirmations, receipts, and account updates
- Respond to questions and customer-service requests
- Maintain client, tax, accounting, and business records
- Administer client relationships and service agreements
- Protect against fraud, unauthorized activity, and security threats
- Operate, maintain, analyze, and improve our website
- Evaluate the effectiveness of our services and marketing
- Send newsletters or promotional communications when permitted
- Comply with legal, regulatory, professional, tax, and recordkeeping obligations
- Establish, exercise, or defend legal claims
- Enforce our agreements and protect our legal rights

We will not use tax-return information for an unrelated purpose when applicable law requires separate written consent.

3. Tax-Return Information

Tax-return preparers are subject to federal restrictions concerning the use and disclosure of tax-return information.

We use and disclose tax-return information only:

- As necessary to prepare or assist in preparing a tax return
- To provide services specifically requested or authorized by the taxpayer

- As permitted or required by applicable law
- Pursuant to a legally valid authorization or consent
- In response to a valid legal or governmental request
- As otherwise permitted under professional and regulatory requirements

We do not use or disclose tax-return information for unrelated marketing purposes when separate taxpayer consent is required by law.

Nothing in this Privacy Policy replaces any separate authorization, consent, power of attorney, engagement agreement, or disclosure required for a particular tax or financial service.

4. How We Disclose Information

We may disclose information to the following categories of recipients when reasonably necessary:

Employees, Contractors, and Authorized Representatives

Information may be provided to employees, independent contractors, tax professionals, accountants, bookkeepers, administrative personnel, and other authorized representatives who require access to perform requested services.

Professional Service Providers

Information may be provided to professionals assisting with authorized work, including:

- Tax professionals
- Accountants
- Attorneys
- Financial professionals
- Information-technology professionals
- Security professionals
- Auditors
- Insurance representatives
- Other professional advisers

Business and Technology Service Providers

We may use third-party providers for:

- Website hosting
- Client portals
- Appointment scheduling
- Document management

- Electronic signatures
- Cloud storage
- Payment processing
- Accounting and tax software
- Customer-relationship management
- Email and text-message communications
- Telephone services
- Website analytics
- Marketing support
- Fraud prevention
- Cybersecurity
- Data backup and recovery

These providers may access information only as reasonably necessary to perform their services, comply with legal obligations, or protect their systems.

Governmental and Legal Disclosures

We may disclose information to:

- The Internal Revenue Service
- State or local taxing authorities
- Courts
- Regulators
- Law-enforcement agencies
- Government agencies
- Other parties involved in a legal or administrative proceeding

Such disclosures may occur when authorized by the client or when required or permitted by law.

Business Transfers

Information may be disclosed to a successor or potential successor in connection with a merger, acquisition, financing, restructuring, reorganization, sale of business assets, or similar business transaction, subject to applicable confidentiality and legal requirements.

Protection of Rights and Safety

We may disclose information when reasonably necessary to:

- Prevent fraud or unauthorized transactions
- Investigate suspected illegal activity
- Protect the safety of a person

- Protect our systems, property, or legal rights
- Enforce an agreement
- Respond to a lawful subpoena, court order, or government request
- Establish, exercise, or defend a legal claim

5. Selling and Sharing Personal Information

We do not sell personal information in exchange for money.

Our website or service providers may use cookies, pixels, analytics, advertising tools, or similar technologies. Certain state privacy laws may define some advertising-related disclosures as “sharing,” “targeted advertising,” or a “sale,” even when no money is exchanged.

Where applicable, you may request to opt out of qualifying targeted advertising, selling, or sharing by:

- Adjusting available cookie settings
- Using your browser’s privacy controls
- Contacting us using the information provided at the end of this policy

We do not sell or share the following information for targeted advertising:

- Social Security numbers
- Taxpayer identification numbers
- Tax returns
- Tax transcripts
- Bank-account information
- Complete payment-card information
- Client-portal credentials
- Other sensitive tax or financial information

6. Cookies and Similar Technologies

Our website and its service providers may use cookies, pixels, tags, log files, and similar technologies to:

- Keep the website functioning
- Maintain website security
- Remember user preferences
- Understand website traffic and performance
- Analyze how visitors interact with the website
- Detect fraud or security threats
- Measure marketing effectiveness

- Deliver relevant advertising where permitted

You may control cookies through your browser or through any cookie-management tools made available on the website.

Disabling certain cookies may affect the functionality or performance of the website.

7. Email, Telephone, and Text Communications

When you provide an email address or telephone number, we may contact you regarding:

- Consultation or appointment requests
- Requested products or services
- Client-account activity
- Payments and invoices
- Required documents
- Service updates
- Security matters
- Tax deadlines
- Business or customer-service matters

Promotional emails, marketing telephone calls, and marketing text messages will be sent only as permitted by applicable law.

Consent to receive promotional communications is not a condition of purchasing our products or services.

You may opt out of promotional communications by:

- Using the unsubscribe link in a marketing email
- Replying **STOP** to an applicable marketing text message
- Contacting us directly and requesting that promotional communications stop

Message and data rates may apply.

Opting out of promotional communications will not prevent us from sending necessary transactional, service-related, security, appointment, payment, or legally required communications.

Mobile telephone information, text-message opt-in information, and consent records will not be sold or provided to third parties for their independent marketing purposes.

8. Data Security

We use reasonable administrative, technical, and physical safeguards designed to protect personal information against:

- Unauthorized access
- Loss
- Misuse
- Alteration
- Destruction
- Unauthorized disclosure

These safeguards may include access controls, password protections, secure systems, encrypted transmission methods, employee or contractor confidentiality requirements, data backups, and security monitoring where appropriate.

However, no website, email system, telephone system, storage platform, client portal, or transmission method can be guaranteed to be completely secure.

You are responsible for:

- Protecting your passwords and account credentials
- Using secure devices and internet connections
- Reviewing communications for possible fraud or impersonation
- Protecting copies of tax and financial documents in your possession
- Promptly notifying us of suspected unauthorized access

If you believe information provided to us has been lost, compromised, or accessed without authorization, please contact us immediately.

9. Data Retention

We retain information for as long as reasonably necessary to:

- Provide requested services
- Maintain appropriate tax, accounting, and business records
- Fulfill contractual obligations
- Comply with professional requirements
- Process payments and maintain transaction records
- Resolve disputes
- Enforce agreements
- Prevent fraud
- Maintain insurance documentation
- Satisfy legal, regulatory, tax, or recordkeeping obligations
- Establish, exercise, or defend legal claims

Retention periods may vary depending on:

- The type of information

- The services provided
- The status of the client relationship
- Professional recordkeeping requirements
- Applicable statutes of limitation
- Tax and regulatory requirements
- Pending disputes or legal proceedings

When information is no longer reasonably necessary, we may securely delete, destroy, anonymize, or de-identify it, subject to applicable law and professional obligations.

10. Your Privacy Choices and Rights

Depending on your state of residence and applicable law, you may have the right to request that we:

- Confirm whether we process your personal information
- Provide access to certain personal information
- Correct inaccurate personal information
- Delete certain personal information
- Provide a portable copy of certain information
- Limit certain uses or disclosures of sensitive information
- Opt you out of targeted advertising
- Opt you out of qualifying sales or sharing
- Review an appeal concerning a denied privacy request

These rights are subject to applicable legal exceptions.

For example, we may retain information that is reasonably necessary for:

- Tax preparation and representation
- Accounting records
- Regulatory compliance
- Fraud prevention
- Contractual obligations
- Professional recordkeeping
- Legal claims
- Security purposes

Before completing a privacy request, we may take reasonable steps to verify your identity and authority to make the request.

We will not unlawfully discriminate against you for exercising an applicable privacy right.

Privacy rights concerning tax-return information may also be governed by separate federal tax laws, professional rules, engagement agreements, and taxpayer authorizations.

11. Children's Privacy

Our website and services are intended for adults and are not directed to children under 18.

We do not knowingly collect personal information directly from children through the website.

Information concerning a child or dependent may be collected from a parent, guardian, taxpayer, or other legally authorized person when reasonably necessary to provide tax, accounting, or financial services.

12. Third-Party Websites and Services

Our website may contain links to or integrations with third-party services, including:

- Client portals
- Scheduling platforms
- Payment processors
- Electronic-signature providers
- Social-media platforms
- Tax or accounting software
- Government websites
- Educational or informational resources

Third-party services operate under their own terms, security practices, and privacy policies.

We are not responsible for the privacy, security, availability, accuracy, or content of an independently operated third-party website or service.

You should review the privacy policy of any third-party service before providing personal information.

13. Changes to This Privacy Policy

We may update this Privacy Policy periodically to reflect changes in:

- Our services
- Our website
- Technology
- Legal or regulatory requirements
- Professional obligations
- Information-handling practices

The revised Privacy Policy will be posted on this page with an updated effective date.

Your continued use of the website after an updated policy is posted constitutes acknowledgment of the revised policy to the extent permitted by applicable law.

14. Contact Us

For privacy-related questions, concerns, requests, or suspected security issues, contact:

MBA Financial Tax & Accounting LLC
TaxDebtWise

Website: www.TaxDebtWise.com

Telephone: (989) 686-6633

Correspondence Address

4106 East Wilder Road, Suite 288
Bay City, Michigan 48706

Satellite Office

4200 Fashion Square Boulevard, Suite 214
Saginaw, Michigan 48603