

NOTICE OF THE PRIVACY POLICIES OF BERBERICH & BERBERICH, CPAS

Your privacy is important to us. We have always safeguarded the confidentiality of information provided to us by our clients and are bound by our professional standards to continue to maintain this vital aspect of our professional relationship.

The firm collects nonpublic personal information about our clients from the following sources:

- **Information You Provide:** Our client engagements routinely require us to obtain private information about our clients so that we can proceed with the various services we perform for our clients as part of the professional relationship.
- **Other Sources:** Depending upon the particular service a client has engaged the firm to complete, we may request nonpublic information concerning the matter at hand. However, this information is never obtained without our client's specific authorization for the type of information and the source(s) from which it may be obtained.

Our firm policy is never to disclose nonpublic information about our clients. For purposes of our business relationships with our clients, all information acquired is disclosed only under the following conditions:

- **Employees of the firm:** Employees who need such information to conclude a transaction for which the client has engaged the firm.
- **Service Providers:** As with any business, we have our own accounting, insurance and other service firms that we may need to provide information that the regulations consider nonpublic personal information. We have always insisted that any such information that needed to be disclosed for a business purpose be considered confidential and not used for any purpose other than the specific business need.
- **Others:** Other than as state above, we do not disclose nonpublic personal information, or any other information, to any outside party without specific client authorization.

In addition to the privacy protection that the new FTC regulations provide you, the Internal Revenue Code prevents the disclosure of client information provided for tax planning or preparation services without the client's written permission. Further, the ethics rules that govern the operation principles that our firm must follow prohibit disclosing client information.

We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard our clients' nonpublic personal information and any other information, to ensure our clients that their privacy is a major part of the firm's commitment to provide the finest service possible.

The Federal Trade Commission regulations provide that this notice must include a provision for you to request that the firm not release your nonpublic personal information. While such a request is unnecessary, because the firm does not disclose your nonpublic personal information in a manner that would allow you to opt out, in the interests of satisfying regulations, we include this Opt Out Provision. Please call us at 513-721-7036 if you have any questions, because your privacy, our professional standard, and the ability to provide you with quality professional services are very important to us.