

PRIVACY POLICY

Last Updated: October 2022

Eskinde's Accounting & Tax (hereinafter variously, "Nicole E. Porter", "we," "us," or "our") respects the privacy of our users and has developed this privacy policy ("Privacy Policy") to demonstrate its commitment to protecting your privacy. This Privacy Policy applies to www.nicoleeporter.com, our mobile services, applications, content, products, services and any websites (collectively the "Services") owned and operated by **Nicole E. Porter** and explains the collection and use of your information.

We encourage you to read this Privacy Policy carefully when using our Services and/or transacting business with us. By using our Services in any manner, you indicate to Nicole E. Porter that you have read and accept this Privacy Policy and consent to the data practices described in this Privacy Policy. If you have any questions about our privacy practices, please refer to the end of this Privacy Policy for information on how to contact us. If you do not accept this Privacy Policy or do not meet or comply with the provisions set forth herein, then you may not use our Services.

Information we collect about you

In General

When you use our Services, you may provide **Nicole E. Porter** with two main types of information: (1) personally identifiable information that you knowingly choose to disclose, which is collected on an individual basis, and (2) general user information that does not contain personally identifiable information, which is collected on an aggregate basis as you browse and use our Services. Once you register, you have opted in to receive electronic communications from us. We collect information when you register or open an account, sign in, purchase a Service, call us for support, or give us feedback. We may also get information from other companies or third parties, such as when you sync a third party account and/or service, or when we may use service providers to supplement the personal information you give us to help us maintain the accuracy of your data and provide you with better service. Finally, we also collect content or other information that you may provide to us when you interact with our Services.

Personally Identifiable Information

- Information you provide. We may collect and store any personal information you enter on our Services or provide to us in some other manner. This includes identifying information, including without limitation (i) contact information (including name, address, e-mail address, and telephone number), (ii) if you transact business with us, financial information (such as your payment method, valid credit card number, type, expiration date, and/or other financial information), (iii) username and/or passwords, (iv) demographic information (including age, birthdate and gender), (v) location information (such as geographic location of the device you are using), (vi) preferences and/or behavior (such as information about your interests and activities, your financial life), and/or (vii) public information such as user ratings, reviews, comments, and other information you view and/or contribute to the Services.
- Username and Passwords for Third Party Sites. If you choose to use **Nicole E. Porter's** Services, we will request usernames and passwords in order to access information as it relates to your bank account, credit cards, investment account, and/or loans. **Nicole E. Porter** does not store your usernames or passwords for third parties and/or financial institutions on its servers.
- Information from other sources. We may also periodically obtain both personal and non-personal information about you from other business partners, contractors, and other third parties. Examples of information that we may receive include but is not limited to updated address information, purchase history, and additional demographic information.
- Surveys. We may also provide you with the opportunity to participate in surveys through our Services. If you participate, we will request certain personally identifiable information. Participation in surveys is completely voluntary and you therefore have a choice whether to disclose such information.

Non-personally Identifiable Information

- Device Identifier. When you download and use our Services, we automatically collect information on the type of device you use, operating system version, the language your system uses and the country and time zone, mobile phone carrier identification, and device software platform and firmware information, and the device identifier.

- Log files. This information may include Internet Protocol ("IP") addresses, browser type, Internet Service Provider, referring/exit pages, operating system, date/time stamp, and/or clickstream data. We do not link this automatically collected data to other information we collect about you.
- Cookies and Beacons. Technologies such as cookies, beacons, tags, and scripts are used by **Nicole E. Porter** and our third-party Service Providers. A "cookie" is a tiny data file that resides on your computer, mobile phone, or other device, and allows **Nicole E. Porter** to recognize you as a user when you return to our Services using the same computer and web browser. Web beacons (also known as clear gifs, pixel tags or web bugs) are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of web users or to access cookies. Unlike cookies, which are stored on the your computer hard drive, web beacons are embedded invisibly on the web pages (or in e-mail) and are about the size of the period at the end of this sentence. Web beacons may be used to deliver or communicate with cookies, to count users who have visited certain pages and to understand usage patterns. We also may receive an anonymous identification number if you come to our Services from an online advertisement displayed on a third-party website. These technologies are used in analyzing trends, administering the Services, tracking users' movements and to gather demographic information about our user base as a whole. We may receive reports based on the use of these technologies by such Service Providers on an individual as well as aggregated basis. We use cookies to remember users' settings (e.g. language preference) and for authentication. You can control the use of cookies at the individual browser level. If you reject cookies, you may still use our Services, but your ability to use some features and/or areas of our Services may be limited.
- Local Storage. We use local storage, such as 'HTML5', to store content information and preferences in order to make webpages render more quickly and speed up your experience. Third parties with whom we partner to provide certain features on our Services or to display advertising based upon your web browsing activity also use 'HTML5' to collect and store information.
- Third Party Services. To support the Services, we may use services hosted by third parties. Some of our pages utilize framing techniques to serve content from our partners while preserving the look and feel of our site. Please be aware that you are providing your personal information to these third parties and not to **Nicole E. Porter**.
- Analytics. We use analytics software to allow us to better understand the functionality of our Services. This software may record information such as how often you use the Services, the events that occur within the Services, aggregated usage, and performance data. We do not link the information we store within the analytics software to any personal information you submit within the Service.
- Social Media Plugins. Our Services include social media features and widgets, such as the 'Share' button or interactive mini-programs that run on our Services. These features may collect your IP address, which page you are visiting on our Service, and may set a cookie to enable the feature to function properly. Such features are either hosted by a third party or hosted directly on our Service.

How we use the information we collect

In General

We use information collected through our Services for the purposes described in this Privacy Policy or as otherwise disclosed to you in connection with our Services. For example, we may use your information to:

- Deliver the products and services that you have requested;
- Manage your account and provide you with customer support;
- Perform research and analysis about your use of, or interest in, our products, services, or content, or products, services, or content offered by others;
- Aggregate data such as the anonymous personal financial data you may enter into our tools, which will not identify any particular user or otherwise allow anyone to recover sensitive information about individual users;
- Communicate with you by e-mail, postal mail, telephone and/or mobile devices about products or services that may be of interest to you either from us or third parties;
- Develop and display content and advertising tailored to your interests on our Services and other sites;
- Enforce our terms and conditions;
- Improve the design and content of our Services;
- Operate and improve our Services; and/or
- Perform functions as otherwise described to you at the time of collection.

We may share personal information

We want you to understand when and with whom we may share personal and/or other information we have collected about you or your activities while using our Services. We will share your personal information with third parties only in the ways that are described in this Privacy Policy. We may share personal information with:

- Authorized service providers. We may share your personal information with our authorized service providers, including but not limited to employees, partners, contractors, affiliates, and/or agents that we partner with and/or use to help **Nicole E. Porter** provide the Services to you (collectively, "Service Providers"). These Services may include processing credit card payments, providing customer service and marketing assistance, performing business and sales analysis, supporting our Services functionality, and supporting contests, sweepstakes, surveys and other features offered through our Services. Our Service Providers will be given access to your information as is reasonably necessary to provide the Services. We will not share your personally identifiable information in ways unrelated to those described in this Privacy Policy without providing you with an opportunity to opt out of such use or otherwise prohibit such unrelated use.
- Disclosures. **Nicole E. Porter** will not disclose your personal information to third parties except as set forth in this Privacy Policy and in the following circumstances: (i) to investigate and defend **Nicole E. Porter** members against any third party claims and/or allegations and/or otherwise to protect **Nicole E. Porter** from liability, (ii) to investigate, prevent and/or take action regarding suspected and/or actual illegal activities, (iii) to assist government enforcement agencies, respond to a legal process and/or comply with the law, (iv) to exercise or protect the rights, property and/or personal safety of the users of the Services and/or (v) to protect the security and/or integrity of the Services.
- Change of Control. If we sell or otherwise transfer part or all of **Nicole E. Porter** or our assets to another organization (e.g., in the course of a transaction such as a merger, acquisition, bankruptcy, dissolution, liquidation, etc.), your information such as name and email address, user content and/or any other information collected through the Services may be among the items sold and/or transferred.
- We do not sell your personal information to third parties.

How we protect your personal information

We take appropriate security measures (including physical, electronic and procedural measures) to help safeguard your personal information from unauthorized access and disclosure. For example, only authorized Service Providers are permitted to access personal information, and they may do so only for permitted business functions. In addition, we use encryption in the transmission of your sensitive personal information (such as credit card number and/or geo-location data) between your system and ours, we encrypt the transmission of that information using Secure Socket Layer technology, and we also use anti-virus software and firewalls to help prevent unauthorized persons from gaining access to your personal information. We want you to feel confident using our Services to transact business. However, no system can be completely secure. Therefore, although we take steps to secure your information, we do not promise, and you should not expect, that your personal information, searches, or other communications will always remain secure. You should take care with how you handle and disclose your personal information and should avoid sending personal information through insecure e-mail, such as bank account numbers, social security numbers, etc. Notably, **Nicole E. Porter** does not require, request, or otherwise collect your social security number under any circumstances, and we encourage you not to voluntarily share your social security number to **Nicole E. Porter** whether by e-mail, on the Services or on any other media. If you have any questions about security on our Services, you can contact us at nicole@eskindes.com. Please limit your access to your computer and/or mobile device and/or browser by signing off after you have finished accessing your account. We are not responsible for the functionality, privacy and/or security measures of any other organization.

Third Parties

Any third parties to whom we may disclose personal information may have their own privacy policies which describe how they use and/or disclose personal information. Those policies will govern use, handling, and disclosure of your personal information once we have shared it with those third parties as described in this Privacy Policy. If you want to learn more about their privacy practices, we encourage you to visit the websites of those third parties. These entities and/or their servers may be located either inside or outside the United States.

Third-Party websites

There may be places on our Services where you may click on a link to access other websites that do not operate under this Privacy Policy. For example, if you click on an advertisement or a search result on our Services, you may be taken to a website that we do not control. These third-party websites may independently solicit and collect information,

including personal information, from you and, in some instances, provide us with information about your activities on those websites. We recommend that you consult the privacy policies of all third-party websites you visit.

No Rights of Third Parties

You agree that we are not responsible and do not have control over any third-parties that you authorize to access your personal information. If you are using a third-party website and/or service and you allow them to access your personal information, you do so at your own risk.

Your information Choices

We respect your privacy and give you an opportunity to opt out of receiving announcements of certain information. Although we think that you benefit from a more personalized experience when we know more about you and what you like, you can limit the information you provide to Nicole E. Porter, and you can limit the communications that **Nicole E. Porter** sends to you. If you visit our Services and/or volunteer personally identifiable information, you can opt out of receiving notifications, and you may review, modify, update, and/or delete such personally identifiable information by changing your preferences on the Service. You can also review and/or update your personal information by contacting us at nicole@eskindes.com or by contacting us by U.S. mail at the contact information listed below. You may also choose to close your account by e-mailing us at nicole@eskindes.com. If you close your account, we may still retain certain information associated with your account (including geo-location data) for analytical purposes and recordkeeping integrity, as well as to prevent fraud, enforce our terms and conditions, take actions we deem necessary to protect the integrity of our Services or our users, or take other actions otherwise permitted by law. Please be aware that we may still email you non-commercial emails related to your account and your transactions through our Services. Following termination and/or deactivation of your account, **Nicole E. Porter** may retain information (including without limitation your profile information) for a commercially reasonable time for backup, archival, and/or audit purposes. In some cases, if you choose not to provide **Nicole E. Porter** with requested information, you may not be able to use and/or access all of our Services. In addition, if certain information has already been provided to third parties as described in this Privacy Policy, retention of that information will be subject to those third parties' policies.

Your California Privacy Rights

Under California Civil Code Sections 1798.83-1798.84, California residents are entitled to receive: (a) information identifying any third-party companies to whom **Nicole E. Porter** may have disclosed personal information to for direct marketing, within the past year; and (b) a description of the categories of personal information disclosed. To obtain such information, please email your request to nicole@eskindes.com and we will provide a list of categories of personal information disclosed within thirty (30) days of receiving such a request. This request may be made no more than once per calendar year. We reserve the right not to respond to requests submitted in ways other than those specified above.

Children's Online Privacy Protection Act (COPPA)

We are committed to protecting the privacy of children. Visitors under thirteen (13) years of age are not permitted to use and/or submit their personal information through the Services. We do not knowingly solicit or collect information from visitors under thirteen (13) years of age. If we obtain actual knowledge that we have collected personal information about an individual under thirteen (13) years of age, that information will be immediately deleted from our Services. If you believe that a child under the age of thirteen (13) may have provided us personal information, please contact us at nicole@eskindes.com.

Visiting our Services from outside the United States

This Privacy Policy is intended to cover collection of information on our Services from residents of the United States. If you are visiting our Services from outside the United States, please be aware that your information may be transferred to, stored, and processed in the United States where our servers are located and our central database is operated. The data protection and other laws of the United States and other countries might not be as comprehensive as those in your country. Please be assured that we seek to take reasonable steps to ensure that your privacy is protected. By using our Services, you agree and consent (and represent that you have the authority to provide such consent) to the information collection, use and sharing practices described in this Privacy Policy and understand that the laws of the United States related to the foregoing may differ from those of other countries and may not be as protective as the laws in the country where you reside.

Changes to this Privacy Policy

Our Services may change over time and we may introduce new features that may collect new or different types of information. We will occasionally update this Privacy Policy to reflect changes in our practices and Services. When we post changes to this Privacy Policy, we will revise the “last updated” date at the top of this document. If we make any material changes in the way we collect, use, and/or share your personal information, we may provide you additional forms of notice as appropriate under the circumstances including but not limited to sending an e-mail to the e-mail address you most recently provided us in your account, profile, or registration (unless we do not have such an e-mail address), and/or by prominently posting notice of the changes on our Services prior to the change becoming effective. We recommend that you check our Services from time to time to inform yourself of any changes in this Privacy Policy or any of our other policies. Your continued use of the Services after any modification to this Privacy Policy will constitute your acceptance of such modifications and/or updates.

How to contact us

If you have any questions about this Privacy Policy or our information-handling practices, or if you would like to request information about our disclosure of personal information to third parties for their direct marketing purposes, please contact us by e-mail or postal mail as follows:

Nicole E. Porter
Privacy Department
8431 Adair St.
Douglasville, GA 30134
nicole@eskindes.com