

Policy on Disclosure of Your Personal Information

The Beard Harris & Co., P.C. “BHCO” privacy policy applies to current and former clients of BHCO. It also applies to individuals who disclose personal information to BHCO in a consultation that does not culminate in the engagement of BHCO as the client’s tax preparer. In the process of providing professional tax and financial services, we collect nonpublic information about you that is provided by you or obtained by us with your authorization. In addition, we may from time to time receive information about you from a consumer reporting agency. Personal information is information that we collect from you that is not otherwise available from public sources. The categories of personal information we collect include your name, social security number, names of family members, and assets. Other examples include account balances, investments, current and prior tax information, and credit card usage.

We do not sell information about current or former clients or their accounts to anyone. Generally speaking, we do not disclose nonpublic personal information to anyone, consistent with our professional confidentiality requirements. We will release personal information in limited circumstances where permitted or required by law to do so, such as in cooperation with regulators or in response to a subpoena. Permitted disclosures include, for example, providing information to our employees and to unrelated third parties who need to know that information to assist us in providing services to you. Third parties may be in and outside the United States. In all such situations, we enter into a contractual agreement with the third-party service provider to maintain the confidentiality of the information and are reasonably assured that the third-party service provider has appropriate procedures in place to prevent the unauthorized release of confidential information to others. We may disclose personal information about you to our affiliated investment advisory firm, BHCO Capital Management, Inc. Finally, we will release information about you if you direct us to do so.

Our employees are governed by a strict code of conduct and are required to maintain the confidentiality of our clients’ information. Additionally, we maintain physical, electronic, and procedural safeguards that comply with our professional standards to protect this information.

Please call us if you have any questions, because your privacy, our professional ethics, and the ability to provide you with quality tax and financial services are very important to us.