

**W. Ralph Sommers Tax Services
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PRIVACY POLICIES AND PRACTICES

We collect nonpublic personal information about you from the following sources:

- **Information we receive from you on documents, applications or other forms;**
- **Information about your transactions with us, our affiliates, or others; and**
- **Information we receive from reporting agencies.**

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We restrict access to nonpublic personal information about you to those who need to know that information to provide our products and/or services to you.

We maintain physical, electronic, and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

**This notice complies with Federal Trade Commission requirements for Tax Practitioners
FTC Rule 26 CFR 313
Privacy of Consumer Financial Information**