

## Website Privacy Policy

**Effective date:** 12/08/2025

This Website Privacy Policy (“Policy”) explains how **Silver Spring Financial PLLC** (“Silver Spring Financial,” “we,” “us,” or “our”) collects, uses, shares, and protects personal information when you visit our website or otherwise interact with us online.

This Policy applies to information collected through our website and online forms. It does **not** replace our separate **SMS Privacy Policy**, which explains how we handle information collected through our text messaging services.

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### 1. Information We Collect

We may collect the following types of information when you use our website:

#### 1.1 Information you provide directly

Examples include:

- Name, email address, phone number, and mailing address
- Information you submit via contact forms, scheduling forms, or document request forms
- Any other information you choose to provide when communicating with us

#### 1.2 Information collected automatically

When you visit our website, certain information may be collected automatically, such as:

- IP address and approximate location
- Browser type and version, device type, and operating system
- Pages visited, time and date of your visit, and how you navigated the site
- Referring website or link

This information is typically collected using cookies and similar technologies.

#### 1.3 Information from third parties

We may receive information about you from:

- Service providers that help us operate our website, scheduling tools, or email services
- Payment processors or client portals you use in connection with our services

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## 2. How We Use Your Information

We may use the information we collect for purposes including:

- Providing, operating, and improving our website and services
- Responding to your inquiries, requests, or questions
- Scheduling and managing appointments and engagements
- Sending administrative or service-related communications (e.g., confirmations, reminders)
- Maintaining business and tax records consistent with professional and legal requirements
- Protecting our rights, property, and the security of our systems and users
- Complying with applicable laws, regulations, and professional standards

We do **not** sell your personal information.

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## 3. Cookies and Similar Technologies

We may use cookies and similar technologies to:

- Help our website function properly
- Understand how visitors use our site
- Improve performance and user experience

You can usually set your browser to refuse cookies or alert you when cookies are being sent. However, some parts of the website may not function properly if you disable cookies.

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## 4. How We Share Your Information

We may share your information in the following situations:

- **Service Providers:** With trusted third-party vendors who help us operate our website, send emails, host data, provide IT support, or deliver other services on our behalf. These providers are permitted to use your information only as necessary to provide services to us and must protect it appropriately.

- **Professional and Legal Obligations:** With government authorities, regulators, courts, or other parties when required by law, regulation, legal process, or professional standards.
- **Business Transfers:** If we undergo a merger, reorganization, or other business transaction, your information may be transferred as part of that transaction, subject to similar protections.
- **With Your Consent:** When you ask or authorize us to share information with a third party (for example, coordinating with another professional advisor).

We do **not** sell or rent your personal information to third parties for their own marketing purposes.

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## 5. Data Security

As a financial and professional services firm, we understand the importance of protecting client information. We use reasonable physical, technical, and administrative safeguards designed to protect personal information from unauthorized access, disclosure, alteration, or destruction, consistent with applicable professional standards and guidance (including the FTC's Safeguards Rule under the Gramm–Leach–Bliley Act, where applicable).

However, no method of transmission over the internet or electronic storage is completely secure, and we cannot guarantee absolute security.

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## 6. Data Retention

We retain personal information for as long as necessary to:

- Provide our services and maintain our relationship with you
- Meet legal, regulatory, and professional obligations
- Keep appropriate business and tax records

When information is no longer needed, we will delete, anonymize, or otherwise dispose of it in accordance with our data retention practices and applicable law.

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## 7. Your Choices and Rights

Depending on your location and applicable law, you may have certain rights regarding your personal information, such as the right to:

- Request access to the personal information we hold about you
- Request correction or update of inaccurate information
- Request deletion of certain information, subject to legal and professional record-keeping requirements

To exercise these rights or update your information, please contact us using the details in the **Contact Us** section below. We may need to verify your identity before responding.

You may also:

- Adjust your browser settings to manage cookies
- Opt out of non-essential email communications by using any unsubscribe link provided or contacting us directly

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## 8. Children's Privacy

Our website and services are not directed to children under 13, and we do not knowingly collect personal information from children under 13 online. If we learn that we have collected such information, we will delete it as soon as reasonably practicable.

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## 9. Links to Other Websites

Our website may contain links to third-party websites or services that are not controlled by Silver Spring Financial PLLC. We are not responsible for the privacy practices of those third parties. We encourage you to review the privacy policies of any websites you visit.

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## 10. SMS and Other Communications

If you choose to communicate with us by text message, our handling of information collected via SMS is governed by our separate **SMS Privacy Policy**, which is available on our website.

We may occasionally reference our website in SMS messages (for example, providing links to scheduling pages, secure portals, or resources). When you follow those links, this Website Privacy Policy will apply to information collected through the website.

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## **11. Changes to This Policy**

We may update this Privacy Policy from time to time to reflect changes in our practices, technology, or legal requirements. When we make changes, we will update the **Effective date** at the top of this page. We encourage you to review this Policy periodically.

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## **12. Contact Us**

If you have any questions about this Privacy Policy or our data practices, please contact us:

**Silver Spring Financial PLLC**

865 W 3000 N

Rexburg, ID 83440

Email: [\*\*office@silverspringfinancial.com\*\*](mailto:office@silverspringfinancial.com)

Phone: **208-227-8069**