
Privacy Policy

Effective Date: January 1, 2026

Last Update: August 28, 2026

This Privacy Policy explains how **Schneider, Larche, Haapala & Co PLLC** ("Company," "we," "us," or "our") collects, uses, shares, stores, and protects personal information when you visit, use, or interact with our website, mobile application, products, services, and related platforms (collectively, the "Services").

By using our Services, you acknowledge that you have read and understood this Privacy Policy.

1. Scope of This Privacy Policy

This Privacy Policy applies to personal information we collect from:

- Visitors to our website
- Users of our mobile app or digital platform
- Current, former, and prospective customers
- Individuals who contact us by website form, email, SMS/text message, phone, or social media
- Individuals who sign up for newsletters, promotions, alerts, or other communications
- Individuals whose payment information is processed in connection with purchases or services

This Privacy Policy does not apply to third-party websites, applications, or services that we do not own or control, even if they are linked through our Services.

2. Information We Collect

We may collect the following categories of personal information, depending on how you interact with us.

A. Information You Provide Directly

You may provide information to us when you:

- Complete a website or app form
- Create an account
- Request information or customer support
- Subscribe to email communications
- Sign up to receive SMS or text messages
- Make a purchase or payment
- Communicate with us by email, phone, chat, or text message
- Participate in surveys, promotions, or events

This information may include:

- Name
- Email address
- Mobile or other phone number

- Mailing and billing address
- Account credentials
- Order details and transaction history
- Payment-related information
- Company name and job title, if applicable
- Communication preferences
- Any other information you choose to provide

B. Information Collected Automatically

When you use our Services, we may automatically collect certain technical and usage information, such as:

- IP address
- Device identifiers
- Browser type and version
- Operating system
- App version and device type
- Pages, screens, and features viewed or used
- Dates, times, and duration of visits
- Referring and exit pages
- Clickstream and interaction data
- Approximate geolocation derived from IP address

C. Information Collected Through Cookies and Similar Technologies

We may use cookies, pixels, tags, SDKs, local storage, and similar technologies to collect information about activity on our website or app.

These technologies may collect information such as:

- Session activity
- User preferences
- Login or authentication status
- Website traffic and usage trends
- Campaign performance and response data
- General analytics data about how visitors and users interact with our Services

D. Information From Third Parties

We may receive information from third parties, including:

- Payment processors
- Email service providers
- SMS/text messaging platforms
- Analytics providers
- Customer relationship or support platforms
- Publicly available sources

We may combine third-party information with information we collect directly from you.

3. How We Use Personal Information

We may use personal information for the following business and commercial purposes:

- To provide, operate, maintain, and improve our Services
- To respond to inquiries and provide customer support
- To create and manage customer accounts
- To process purchases, payments, refunds, and transactions
- To send transactional emails or text messages, such as receipts, confirmations, service notices, and account updates
- To personalize user experiences and improve content, products, and services
- To monitor usage, perform analytics, and understand engagement with our website and app
- To detect, investigate, and help prevent fraud, unauthorized transactions, security incidents, and misuse
- To enforce our terms, policies, and other legal rights
- To comply with applicable U.S. federal law, Michigan law, and other lawful obligations
- To maintain internal records, conduct audits, and support business operations

4. SMS/Text Messaging

If you opt in to receive SMS or text messages from us, we may send you reminders, alerts, or service-related communications.

We generally obtain consent for SMS communication by asking you to:

- Provide your mobile number through a form or account registration process
- Check a box or otherwise indicate that you agree to receive text messages
- Confirm your enrollment where our process requires additional verification

Message frequency may vary. Message and data rates may apply depending on your mobile carrier and plan.

You may opt out of text messages at any time by:

- Replying **STOP** to a text message from us, where supported
- Following the instructions included in the text message
- Contacting us directly

If you opt out of SMS, we may still send limited transactional or service-related text messages where appropriate and permitted.

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All other categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties

5. Cookies, Analytics, and Tracking Technologies

We use cookies and similar technologies to support the functionality and performance of our Services and to better understand how users interact with them.

A. Types of Technologies We May Use

- **Necessary technologies:** Required for core website or app functionality
- **Preference technologies:** Remember settings and user choices
- **Analytics technologies:** Help us measure usage, troubleshoot issues, and improve performance

B. Analytics Tools

We may use general website and app analytics tools provided by third parties to understand traffic patterns, user behavior, feature usage, and overall performance.

These providers may collect information such as:

- Device and browser information
- IP address
- App and website interaction data
- Session and usage patterns
- Referral information

C. Your Tracking Choices

Depending on the tools we use and how our Services are configured, you may be able to:

- Adjust your browser settings to block or delete cookies
- Use device settings to limit certain app tracking permissions
- Manage cookie preferences through a cookie banner or similar settings tool, if available
- Opt out of certain analytics or advertising-related tracking where feasible

Please note that disabling certain cookies or tracking tools may affect the functionality or performance of portions of the Services.

6. How We Share Personal Information

We may share personal information in the following circumstances:

A. Service Providers

We may share information with service providers and vendors that perform services on our behalf, including:

- Email service providers for newsletters, campaigns, and customer communications
- SMS/texting platforms for message delivery and campaign management
- Analytics providers for website and app usage measurement and reporting
- Payment processors for secure payment handling, billing, and transaction processing
- Hosting, cloud storage, and technology providers
- Customer support and communication platforms
- Security and fraud prevention vendors

Where appropriate, these providers are authorized to use personal information only as needed to provide services to us, support our operations, or comply with legal obligations.

B. Business Transactions

We may disclose personal information in connection with an actual or proposed merger, acquisition, financing, reorganization, sale of assets, bankruptcy, or similar business transaction.

C. Legal Compliance and Protection

We may disclose personal information when we believe doing so is necessary to:

- Comply with applicable U.S. federal law, Michigan law, legal process, or lawful government requests
- Enforce our agreements, policies, or terms
- Protect our rights, property, and safety
- Protect the rights, property, and safety of our customers or others
- Detect, prevent, or address fraud, security, or technical issues

D. With Your Direction or Consent

We may share personal information with third parties when you direct us to do so or otherwise consent.

E. Aggregated or De-Identified Information

We may use and share aggregated, anonymized, or de-identified information that does not reasonably identify you, as permitted by applicable law.

7. Payment Processing

When you make a purchase or payment through our Services, your payment information may be collected and processed by third-party payment processors on our behalf.

We may receive limited information about the transaction, such as:

- Payment status
- Transaction amount
- Billing details
- Partial payment method information

We generally do not store full payment card information unless necessary for a specific business purpose and supported by appropriate safeguards. Payment processing is subject to the privacy and security practices of the applicable payment processor.

8. Data Retention

We retain personal information for as long as reasonably necessary for the purposes described in this Privacy Policy, including to:

- Provide products and services
- Maintain customer relationships and accounts
- Process transactions and keep business records
- Send requested communications
- Comply with legal, tax, accounting, and operational requirements
- Resolve disputes and enforce agreements
- Detect and prevent fraud or misuse

Retention periods may vary depending on the type of information, the reason it was collected, and applicable legal or operational requirements. When personal information is no longer needed, we will delete, anonymize, or securely dispose of it in accordance with our records retention practices.

9. Data Security

We maintain administrative, technical, and physical safeguards designed to protect personal information from unauthorized access, use, loss, alteration, or disclosure.

These safeguards may include:

- Access controls and account protections
- Encryption in transit and, where appropriate, at rest
- Secure payment processing arrangements
- Network and system monitoring
- Vendor review and management practices

- Workforce training and confidentiality obligations
- Incident response and recovery procedures

However, no system or method of transmission over the internet is completely secure. As a result, we cannot guarantee absolute security.

10. Your Choices and Controls

Subject to applicable law and our business processes, you may have the ability to:

- Request access to certain personal information we maintain about you
- Request updates or corrections to your contact or account information
- Update communication preferences
- Limit certain cookies or tracking technologies through browser, device, or available preference settings

To exercise these choices, please contact us using the information below. We may need to verify your identity before acting on certain requests.

11. Children's Privacy

Our Services are not directed to children under the age of 13, and we do not knowingly collect personal information from children under 13.

If you believe that a child under 13 has provided personal information to us, please contact us so that we can investigate and, if appropriate, delete the information.

12. Third-Party Services and Links

Our Services may contain links to third-party websites, tools, plug-ins, or applications, and may integrate third-party services such as payment processors, analytics platforms, email delivery tools, and text messaging providers.

We are not responsible for the privacy, security, or information-handling practices of third parties that we do not control. Your interactions with those third parties are governed by their own terms and privacy policies.

13. Compliance with U.S. and Michigan Law

We are committed to handling personal information in a manner consistent with applicable U.S. federal law and Michigan law, as those laws may apply to our business and our customers.

Because privacy requirements can change, we may update our practices and this Privacy Policy from time to time to reflect changes in our operations, service providers, legal obligations, or industry standards.

14. Changes to This Privacy Policy

We may revise this Privacy Policy from time to time. When we do, we will update the Last Updated date at the top of this page.

If we make material changes, we may provide additional notice through the Services, by email, or by other appropriate means.

15. Contact Us

If you have questions about this Privacy Policy, our privacy practices, or your communication preferences, please contact us:

Schneider, Larche, Haapala & Co PLLC
401 Ludington Street
Escanaba, MI 49829
United States
info@slh-cpa.com
(906) 786-3759
www.slh-cpa.com