NOTICE OF THE PRIVACY POLICIES OF THE LAW FIRM OF GEORGE R. ANDREWS & ASSOCIATES

(We reserve the right to change or update this privacy policy as necessary to comply with Virginia State Bar guidelines and state and federal regulations.)

I. Acquisition of Client Information

The firm collects nonpublic personal information about our clients from the following sources:

- Information You Provide: Our client engagements routinely require us to obtain private information about our clients so that we can proceed with the various services we perform for our clients as part of the professional relationship.
- Other Sources: Depending upon the particular service a client has engaged the firm to complete, we may request nonpublic information concerning the matter at hand. However, this information is never obtained without our client's specific authorization for the type of information and the source(s) from which it may be obtained.

II. Disclosure of Nonpublic Information

Our firm will not publicly disclose nonpublic information about our clients. In addition, we will not disclose generally held public information, such as an email address or name, when used to contact us through our website. Any information attained will not be sold to any third parties at any time without your express permission.

Nonpublic personal information is defined as any publicly available information that we acquire by using information you have provided us in connection with any professional services we perform for you. An example may be a bank account number that is somehow used to acquire information regarding a court trial or other public record that would not have been found by us without using the bank account number acquired from you. In a generic sense, any information that a client provides us that involves financial products or service is likely considered nonpublic personal information and receives the same protection from disclosure as all other information about our clients. For purposes of our business relationships with our clients, all information acquired is disclosed only under the following conditions:

- Employees of the firm: Employees who need such information to conclude a transaction for which the client has engaged the firm.
- Service Providers: As with any business, we have our own accounting, insurance and other service firms that we may need to provide information that the regulations consider nonpublic personal information. An example might be your account activity for our accounting firm to prepare financial statements for our internal or external purposes. Another example would be computer consultants that must have access to certain client records so as to be able to increase the efficiency of our computer processing systems.

We have always insisted that any such information that needed to be disclosed for a business purpose be considered confidential and not used for any purpose other than the specific business need.

• Others: Other than as state above, we do not disclose nonpublic personal information, or any other information, to any outside party without specific client authorization. An example would be other professionals who are assisting the firm in carrying out a client engagement. In such a case, we would require the client's approval for such a disclosure.

In addition, the ethics rules that govern the operation principles that our firm must follow prohibit disclosing client information.

III. Security Arrangements

We maintain physical, electronic and procedural safeguards that comply with federal regulations and Virginia State Bar guidelines to guard our clients' nonpublic personal information and any other information.

IV. Attorney-Client Relationship

No attorney-client relationship is formed simply by visiting this website. To retain the services of the firm, you must contact us through the telephone number or email address provided and speak with an attorney. At that time, if both parties choose to enter into an attorney-client relationship, information regarding fees or a retainer will be presented to you. The relationship can only be created by the agreement of both parties.

In addition, this website is maintained for informational and advertising purposes only. Visitors to this website should not rely on any of the information presented here as their sole source of information on any given legal topic. It is highly recommended you retain the services of an attorney for your actual legal needs.

V. Opt Out Provision

The Federal Trade Commission regulations provide that this notice must include a provision for you to request that the firm not release your nonpublic personal information. While such a request is unnecessary because the firm does not disclose your nonpublic personal information in a manner that would require you to opt out, in the interests of satisfying regulations, we include this Opt Out Provision.

Please call us at (804-784-3588) if you have any questions. Your privacy, our professional standard, and the ability to provide you with quality professional services are very important to us.