



Privacy Policy

Effective Date: January 23, 2026

Last Updated: October 20, 2026

This Privacy Policy describes the policies of Your Financial Maven® LLC and Samantha M. Besnoff, CPA ("YFMLLC"), Lititz, PA, United States of America, email: smbymcas@yfmcas.com, phone: 888-593-6272 main line or 717-553-0217 on the collection, use and disclosure of your information that I collect when you use my website (www.yfmcas.com) and when you purchase Digital Products through our website (the "Service"). By accessing or using the Service, you are consenting to the collection, use and disclosure of your information in accordance with this Privacy Policy. If you do not consent to the same, please do not access or use the Service.

I may modify this Privacy Policy at any time without any prior notice to you and will post the revised Privacy Policy on the Service. The revised Policy will be effective 180 days from when the revised Policy is posted in the Service and your continued access or use of the Service after such time will constitute your acceptance of the revised Privacy Policy. I therefore recommend that you periodically review this page.

1. Information I May Collect

I may collect and process the following personal information about you:

- Name
- Email address
- Mobile phone number
- Mailing address
- Payment information (processed securely through our payment processor)
- Purchase history and transaction records related to Digital Products
- Download and access records for purchased Digital Products
- Device and browser information when accessing our website



Information is collected through our website contact form, email, payment checkout, third-party reservation systems, and our digital product delivery platform.

2. Digital Product Purchases

When you purchase a Digital Product (such as a financial guide, workbook, template, or any downloadable content) from www.yfmcas.com, I collect additional information necessary to process and fulfill your order, including:

- Name and email address for order confirmation and product delivery;
- Billing address and payment details, which are processed by our secure third-party payment processor and are not stored directly on our servers;

Purchase and transaction records for accounting, legal compliance, and customer support purposes; and

- Download or access activity to verify delivery of the purchased product.

Payment processing for Digital Product purchases is handled by a PCI-compliant third-party payment processor. Your Financial Maven® LLC does not store your full credit card or banking details on our systems.

All Digital Product sales are final in accordance with our No-Refund Policy. Purchase records may be retained for the period required by applicable tax, accounting, and legal obligations.

3. SMS Messaging Service

YFM LLC respects your privacy. By opting into our SMS messaging service, you agree to the following terms regarding how we handle your data:

- **Data Collection:** I will collect your name, email address, mailing address, and mobile phone number when you sign up for SMS updates. The information will



be collected via the website contact form, email, or third-party reservation systems.

- Data Usage: I use your data solely for sending updates, appointment reminders, and reminders related to services.
- Data Security: I protect your data with secure storage measures to prevent unauthorized access.
- Data Retention: I retain your information as long as you are subscribed to our SMS service. You may request deletion at any time.
- MESSAGE AND DATA RATES MAY APPLY: Your mobile carrier may charge fees for sending or receiving text messages, especially if you do not have an unlimited texting or data plan.
- Messages are recurring, and message frequency varies.
- Contact YFMLLC at the main line 888-593-6272 or at 717-553-0217 or at smbymcas@yfmcas.com for HELP or to STOP receiving messages.
- Opt-Out: You can opt out of the SMS list at any time by texting, emailing, or replying STOP or UNSUBSCRIBE to smbymcas@yfmcas.com or by calling 888-593-6272 or 717-553-0217. After unsubscribing, you will receive a final SMS to confirm you have unsubscribed and your number will be removed from our list within 24 hours.
- You can send HELP for additional assistance, and you will receive a text including my phone number, email, and website.
- Non-Sharing Clause: I do not share your data with third parties for marketing purposes. YFMLLC does not sell, rent, or share the collected mobile numbers.

4. How We Use Your Information

I will use the information that we collect about you for the following purposes:

- Processing and fulfilling Digital Product purchases and delivering purchased content;
- Sending order confirmations, receipts, and product access information;



- Providing customer support related to your purchases or inquiries;
- Processing payment transactions;
- Marketing and promotional communications (where you have consented);
- Testimonials (with your explicit consent);
- Targeted advertising; and
- Maintaining records required by applicable tax and accounting laws.

If I want to use your information for any other purpose, I will ask you for consent and will use your information only on receiving your consent and then, only for the purpose(s) for which you grant consent unless I am required to do otherwise by law.

5. How We Share Your Information

I will not transfer your personal information to any third party without seeking your consent, except in limited circumstances as described below:

- Analytics providers, to understand website usage and improve our Service;
- Data collection and processing providers who assist in operating our website;
- Payment processors, solely to complete your Digital Product transactions; and
- Digital product delivery platforms, to fulfill your purchases.

I require such third parties to use the personal information I transfer to them only for the purpose for which it was transferred and not to retain it for longer than is required for fulfilling the said purpose.

I may also disclose your personal information for the following: (1) to comply with applicable law, regulation, court order or other legal process; (2) to enforce your agreements with us, including this Privacy Policy; or (3) to respond to claims that your use of the Service violates any third-party rights. If the Service or our company is



merged or acquired with another company, your information will be one of the assets that is transferred to the new owner.

6. Retention of Your Information

I will retain your personal information with us for 90 days to 2 years after user accounts remain idle or for as long as I need it to fulfill the purposes for which it was collected as detailed in this Privacy Policy.

For Digital Product purchases, transaction and purchase records may be retained for a longer period as required by applicable tax, accounting, and legal obligations (typically up to 7 years in accordance with IRS recordkeeping requirements).

I may need to retain certain information for longer periods such as record-keeping or reporting in accordance with applicable law or for other legitimate reasons like enforcement of legal rights, fraud prevention, etc. Residual anonymous information and aggregate information, neither of which identifies you (directly or indirectly), may be stored indefinitely.

7. Your Rights

Depending on the law that applies, you may have a right to access and rectify or erase your personal data or receive a copy of your personal data, restrict or object to the active processing of your data, ask us to share (port) your personal information to another entity, withdraw any consent you provided to us to process your data, a right to lodge a complaint with a statutory authority and such other rights as may be relevant under applicable laws. To exercise these rights, you can write to me at smbymcas@yfmcas.com. I will respond to your request in accordance with applicable law.

You may opt-out of direct marketing communications or the profiling I carry out for marketing purposes by writing to us at smbymcas@yfmcas.com.



Do note that if you do not allow us to collect or process the required personal information or withdraw the consent to process the same for the required purposes, you may not be able to access or use the services for which your information was sought. This includes the ability to purchase or access Digital Products.

8. Cookies & Tracking Technologies

To learn more about how I use these and your choices in relation to these tracking technologies, please refer to our Cookie Policy available on our website.

9. Security

The security of your information is important to me and I will use reasonable security measures to prevent the loss, misuse or unauthorized alteration of your information under our control. For Digital Product transactions, payment information is processed using industry-standard encryption and PCI-compliant payment processors.

However, given the inherent risks, I cannot guarantee absolute security and consequently, I cannot ensure or warrant the security of any information you transmit to me and you do so at your own risk.

10. Third Party Links & Use of Your Information

My Service may contain links to other websites that are not operated by us. This Privacy Policy does not address the privacy policy and other practices of any third parties, including any third party operating any website or service that may be accessible via a link on the Service. I strongly advise you to review the privacy policy of every site you visit. I have no control over and assume no responsibility for the content, privacy policies or practices of any third-party sites or services.

11. Grievance / Data Protection Officer



If you have any queries or concerns about the processing of your information that is available with me, you may email my Grievance Officer at: smbymcas@yfmcas.com. I will address your concerns in accordance with applicable law.

smbymcas@yfmcas.com

www.yfmcas.com

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