

## VSS FINANCIAL GROUP Master Policies & Public Disclosures

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<https://www.vssfinancialgroup.com>

**TSBPA NOTICE:** This firm is not a CPA firm, and these services are not regulated by the Texas State Board of Public Accountancy.

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**INTRODUCTION** The policies below serve as a general disclosure of our firm's practices. All clients engaging in Tax Preparation, Bookkeeping, Notary, Financial Coaching, Training, and Loan Solutions are required to sign a formal Master Service Agreement (MSA) via our secure client portal or in person at our Kilgore office.

**1. PRIVACY POLICY** VSS Financial Group is committed to protecting your personal information. We collect client data only for scheduling, communication, tax preparation, bookkeeping, financial coaching, training, and related services.

**Data Disclosure (IRC § 7216):** Your information is never sold or shared with outside parties except when required to deliver services you request or to comply with legal or regulatory obligations. You provide express consent for VSS Financial Group to disclose information to our designated professional partners (IRS Enrolled Agents) and banking partners (EPS Financial/Pathward Bank) solely for the fulfillment of your requested services.

Clients may contact our office at any time to update their information or request clarification regarding how their data is used. By using our website, booking services, or submitting information, you consent to our privacy practices.

**2. TERMS OF SERVICE** By scheduling an appointment or engaging with VSS Financial Group, you agree to the following terms:

- Clients must provide accurate and complete information for all services.
- VSS Financial Group is not responsible for delays caused by missing, incomplete, or inaccurate documents.
- All tax filings require client review and signature before submission.

- We do not guarantee loan approvals, tax outcomes, or financial results.
- Services provided are for educational and informational purposes and do not replace legal or investment advice.
- Communication through our website, email, or client portal must remain professional and respectful.
- Fraudulent, abusive, or non-compliant behavior may result in service refusal.

**IRS Compliance (OBDD Act):** For the filing year, clients must provide final year-end pay stubs for overtime deductions and disclose all digital asset/1099-K activity (including Venmo, PayPal, and Crypto).

### **3. REFUND & CANCELLATION POLICY**

#### **Free Estimates**

- New clients receive one free basic estimate.
- Additional estimates require paid appointments.
- Estimates are based solely on the documents provided.
- Final tax preparation fees are determined by the forms, schedules, and complexity of the return.

**No Refunds** ALL PAYMENTS ARE FINAL. No refunds are issued once work has begun, documents have been reviewed, or appointments have been completed.

**Cancellation & No-Show Fees** To respect our time and ensure availability for all clients:

- A \$50 fee is charged for all no-call/no-show appointments.
- A \$50 fee is charged for cancellations made with less than 24 hours' notice.
- Fees must be paid before scheduling any future appointments.
- Repeated violations may result in restricted scheduling access.

**Rescheduling** Appointments may be rescheduled through our online scheduling system. If required documents are not provided in advance, the appointment may be rescheduled at the client's expense.

**Classes & Training** Registration fees for classes and training sessions are non-refundable and non-transferable unless otherwise stated.

**4. LEGAL NOTICES Theft of Service:** Per Texas Penal Code § 31.04, intentionally avoiding payment for professional services is a criminal offense. We reserve the right to pursue all legal and criminal remedies for unpaid fees.

**Electronic Signatures:** Under the Texas Uniform Electronic Transactions Act (UETA), digital signatures provided through our portal carry the same legal weight as handwritten signatures.

**Entity Separation:** Variety Strategic Solutions LLC dba VSS Financial Group and Variety Strategic Travel Solutions LLC are separate legal entities. Client data is not shared between entities without express written authorization.

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*Last Updated: February 2026*