Engagement Letter for Tax Return Preparation

Thank you for choosing Crystal Clear Tax Solutions Inc to assist you with your 2020 taxes. This Client Service Agreement "CSA" confirms the terms of our engagement with you and outlines the nature and extent of the services we will provide. This CSA explains what you should expect from your tax preparer. It also explains what is needed from you so that we can provide the quality service you expect. This CSA contains an Arbitration Agreement, the terms of which are set forth below.

We will prepare your 2020 federal and state income tax returns and provide other auxiliary services you request. We will depend on you to provide the information we need to prepare complete and accurate returns. You agree to provide information related to all services you receive, including your W-2(s) and other information that affects your tax situation, and to verify the accuracy of this information. We may ask you to clarify some items but will not audit or otherwise verify the data you submit. We will not perform any compliance checks. If you discover that you did not provide complete and accurate information, you agree to file an amended return at your own expense. Your tax preparer would be happy to prepare any amendment for you, at an additional charge. An Organizer is available upon request help you collect the data required for your return. The Organizer will help you avoid overlooking important information. By using it, you will contribute to efficient preparation of your returns, and you confirm that the information you provide on the Organizer is true and accurate.

We will perform accounting services only as needed to prepare your tax returns at an additional cost. Our work will not include procedures to find defalcations or other irregularities. Accordingly, our engagement should not be relied upon to disclose errors, fraud, or other illegal acts, though it may be necessary for you to clarify some of the information you submit. We will, of course, inform you of any material errors, fraud, or other illegal acts we discover.

The law imposes penalties when taxpayers underestimate their tax liability. Please call us if you have concerns about such penalties. Should we encounter instances of unclear tax law, or of potential conflicts in the interpretation of the law, we will outline the reasonable courses of action and the risks and consequences of each. We will ultimately adopt, on your behalf, the alternative you select. In the case of clear tax law, we will not prepare your return in a manner opposing to such law. For instance, a written mileage log is required in order to take a vehicle deduction on your schedule C or A. We will not prepare your tax return with a vehicle deduction unless you have a written mileage log. This is only an example.

Our fee will be based on the forms required to prepare your return and the complexity thereof. It is possible your tax return will require additional bookkeeping, receipt management or other accounting services which are not included in the tax preparation fee. Fees for these additional services will be clearly stated on your invoice. Invoices are due and payable upon presentation. To the extent permitted by state law, an interest charge may be added to all accounts not paid within thirty (30) days. Tax returns will not be released to you or to any taxing authority, government agency, or other entity until payment of preparation fees has been made in full without express written payment agreement.

We will return your original records to you at the end of this engagement. You should securely store these records, along with all supporting documents, canceled checks, etc., as these items may later be needed to prove accuracy and completeness of a return. We will retain copies of some of your records and our work papers for your engagement for five years, after which these documents will be destroyed.

Our engagement to prepare your 2020 tax returns will conclude with the delivery of the completed returns to you (if paper-filing), or your signature and our subsequent submittal of your tax return (if e-filing). If you have not selected to e-file your returns with our office, you will be solely responsible to file the returns with the appropriate taxing authorities. Review all tax-return documents carefully before signing them.

The use and disclosure of your information is governed by the Privacy Notice provided to you. You may request a copy of our most recent Privacy Notice from any office, or you may request a digital copy by contacting our office. If your return is prepared by Crystal Clear Tax Solutions Inc., we may provide you technology services in order to facilitate e-filing and other tax preparation related technology services on your behalf. We have license to provide these services, but do not grant any copyrights, patent rights, trademarks, or other intellectual property rights to you, either expressly or by implication.

Taxpayer Initials _____ Spouse Initials (if MFJ) _____

ARBITRATION IF A DISPUTE ARISES ("ARBITRATION AGREEMENT")

1. **Scope of Arbitration Agreement.** All disputes and claims between you and any one or more of the Crystal Clear Tax Solutions Inc Parties (as defined below) shall be resolved through binding individual arbitration unless you opt out of this Arbitration Agreement using the process explained below. However, either you or the Crystal Clear Tax Solutions Inc Parties may bring an individual claim in small claims court, as long as it is brought and maintained as an individual claim. All issues are for the arbitrator to decide, except that issues relating to the validity, enforceability, and scope of this Arbitration Agreement, including the interpretation of paragraph 3 below, shall be determined by the court and not the arbitrator. For purposes of this Arbitration Agreement, the term "Crystal Clear Tax Solution Inc Parties" shall include Crystal Clear Tax Solutions Inc and any of their direct or indirect subsidiaries and affiliates. This term also includes the predecessors, successors, officers, directors, agents, employees, and franchisees of any of them.

Right to Opt Out of This Arbitration Agreement: You are not required to accept arbitration even though you must sign this CSA to receive service today. You may opt out of this Arbitration Agreement within the first 60 days after you sign this CSA by fully filling out the form found at our local office or by sending a signed letter to Arbitration Opt-Out, Crystal Clear Tax Solutions Inc., 17460 Shelley Ave, Sandy, OR 97055. The letter should include your printed name, the first five digits of your Social Security Number, state, zip code, and the words "Reject Arbitration." If you opt out of this Arbitration Agreement, any prior arbitration agreement shall remain in force and affect.

2. **How Arbitration Works.** Either party may initiate arbitration, which shall be conducted by the American Arbitration Association ("AAA") pursuant to its Consumer Arbitration Rules ("AAA Rules"), as modified by this Arbitration Agreement. The AAA Rules are available on the AAA's website www.adr.org, or by calling the AAA at (800)778-7879. In the event the AAA is unavailable or unwilling to hear the dispute, the parties shall agree to, or the court shall select, another arbitration provider. Unless you and the Crystal Clear Tax Solutions Inc Parties agree otherwise, any arbitration hearing shall take place in the county of your residence. We encourage you to call (855)267-2202 in advance of filing a claim for arbitration to see if the dispute can be resolved prior to arbitration.

3. **Waiver of Right to Bring Class Action and Representative Claims.** All arbitrations shall proceed on an individual basis. The arbitrator is empowered to resolve the dispute with the same remedies available in court, including compensatory, statutory, and punitive damages; attorneys' fees; and declaratory, injunctive, and equitable relief. However, any relief must be individualized to you and shall not affect any other client. The arbitrator is also empowered to resolve the dispute with the same defenses available in court, including but not limited to statutes of limitation. **You and the Crystal Clear Tax Solutions Inc Parties also agree that each may bring claims against the other in arbitration only in your or their respective individual capacities and in so doing you and the Crystal Clear Tax Solutions Inc Parties hereby waive the right to a trial by jury, to assert or participate in a class action lawsuit or class action arbitration, to assert or participate in a private attorney general lawsuit or private attorney general arbitration, and to assert or participate in any joint or consolidated lawsuit or joint or consolidated arbitration of any kind.** If a court decides that applicable law precludes enforcement of any of this paragraph's limitations as to a particular cause of action, then that cause of action (and only that cause of action) must remain in court and be severed from any arbitration. The Crystal Clear Tax Solution Parties do not consent to, and the arbitrator shall not have the authority to conduct, any class action arbitration, private attorney general arbitration, or arbitration involving joint or consolidated claims, under any circumstance.

4. **Arbitration Costs.** The Crystal Clear Tax Solutions Inc Parties will pay all filing, administrative, arbitrator and hearing costs on any claim they bring against you. You will pay all filing, administrative, arbitrator and hearing costs on any claim you bring against them.

5. **Other Terms & Information.** This arbitration Agreement shall be governed by, and interpreted, construed, and enforced in accordance with, the Federal Arbitration Act and other applicable federal law. Except as set forth above, if any portion of this Arbitration Agreement is deemed invalid or unenforceable, it will not invalidate the remaining portions of the Arbitration Agreement.

Taxpayer Initials _____ Spouse Initials (if MFJ) _____

Engagement Letter for Tax Return Preparation

STANDARD GUARANTEE

Crystal Clear Tax Solutions Inc. offers and includes for no additional fee a standard guarantee on all tax returns prepared in entirety by us. The standard guarantee is limited as outlined in this agreement. The coverage provided by this agreement will be applied if we determine that an error was made in the tax preparation process which was the fault of the paid preparer employed by us. Determination of fault will be solely determined by Crystal Leibham, Designated Consultant. Objection or uncooperative behavior in any investigation will void this guarantee.

For a return to qualify for coverage it must meet the following criteria:

- The return was prepared by an Oregon State Board Licensed Tax Preparer or Consultant employed by us at the time of preparation.
- The rate paid for tax preparation was the regular rate charged during the normal tax season for the year prepared, and payment for the preparation was made in full at the time of preparation/filing.
- The taxpayer and/or spouse did not knowingly withhold information in any way during the tax preparation process.
- The taxpayer and/or spouse notify us in writing within 15 days of receipt of any notification by any agency referencing the tax return in question.
- The taxpayer and/or spouse comply with all of our requests in the investigation/process of amending and/or fixing any discrepancies found on the tax return in a reasonable and timely manner (determined by Crystal Clear Tax Solutions Inc.).

What the guarantee covers:

- **Audit support:** we will explain any notice you receive about your filed tax returns, help you compile a response if needed, and advise you on how to proceed. Audit support is limited to 1 hour. Additional hours are charged at the regular rate at the time of the audit.
- **Penalty payment:** we will pay a penalty incurred due to our error, as defined above, if additional tax is owed because of our error. If a penalty is assessed due to multiple discrepancies, we will cover a pro-rated amount based on our portion of the discrepancy. Penalty payment is limited to a maximum of $100. Additional penalties are the responsibility of the taxpayer and/or spouse. Penalties assessed after the date the return in question is fixed/amended will not be covered by this guarantee, this includes days between completion and pick-up/filing by taxpayer. We do not pay any tax owed, this clause only applies to penalties.
- **Interest payment:** we will pay interest incurred due to our error, as defined above, if additional tax is owed because of our error. If interest is assessed due to multiple discrepancies, we will cover a pro-rated amount based on our portion of the discrepancy. Interest payment is limited to a maximum of $100. Additional interest is the responsibility of the taxpayer and/or spouse. Interest assessed after the date the return in question is fixed/amended will not be covered by this guarantee, this includes days between completion and pick-up/filing by taxpayer. We do not pay any tax owed, this clause only applies to interest.

Additional tax owed due to ANY error will NOT be covered by this agreement.

THIS CONTRACT CONTAINS A BINDING ARBITRATION PROVISION

Signatures. The Crystal Clear Tax Solutions Inc Parties agree to be bound by the terms above. I have the authority to sign on behalf of the taxpayer(s), and I understand and voluntarily agree to the terms of the Arbitration Agreement described above, as well as all other terms, conditions and disclosures presented in this Client Service Agreement.

TAXPAYER

Signature: _____

Printed Name: _____

Date: _____

SPOUSE (MFJ)

Signature: _____

Printed Name: _____

Date: _____

Privacy & Record Retention Policy

PRIVACY POLICY

Crystal Clear Tax Solutions Inc. takes your privacy seriously. Please read the following privacy policy.

We collect nonpublic personal information about you from various sources, including:

- Interviews regarding your tax situation
- Applications, organizers, or other documents that supply such information as your name, address, telephone number, Social Security Number, number of dependents, income, and other tax-related data
- Tax-related documents you provide that are required for processing tax returns, such as Forms W-2, 1099-R, 1099-INT, and 1099-DIV, and stock transactions

We do not disclose any nonpublic personal information about our clients or former clients to anyone, except as requested by our clients in writing or as required by law.

We restrict access to personal information concerning you, except to our employees who need such information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal information.

RECORD RETENTION POLICY

HERE'S THE GREEK:

It is our policy to keep work papers related to client engagements for 5 years. Upon the expiration of the 5 year period we will destroy our work papers and you, our client, will be deemed to have agreed to this unless we are specifically notified in writing (sent certified, return receipt requested) to the contrary.

Commensurate with this action, it is the responsibility of each client to keep us informed of a current address in the event communication is required or deemed appropriate.

HERE'S THE ENGLISH VERSION

To keep several years worth of client files is not a problem, but retaining client records for much longer can become extremely cumbersome and costly (storage space alone can cost over $100 per month). Therefore, every tax firm has to develop some procedure for dealing with "older" client records. Now, let's be honest…clients would love it if we kept work papers for decades!! That sounds great, but we'd need a whole self-storage unit to do that. It's just not practical.

So, like it says above (in Greek), after 5 years we are going to destroy our work papers. Note the use of the term "our" work papers. That's important because we are NOT talking about any of your original documents. We give those back to you each year. You are always responsible to keep those in a safe place (yes, we have copies, but don't rely on that solely).

What we are talking about is *our* work paper files. So, for example, a tax return file will contain a copy of the tax returns for that year, copies of pertinent documents (you keeping the originals) and some work papers we generated to complete the returns. That is what we will destroy.

Now, some of you know that we keep a special file called a CTF (Continuing Tax File) for each client. In that file we keep items of a continuing nature. For example, Articles of Incorporation, POA's, information regarding installment sales, and many other such items. WE DO NOT DESTROY THESE ITEMS UNTIL THEY ARE NO LONGER CURRENT (and then we wait 5 years).

Feel free to call with any questions.

CONSENT TO USE OF TAX RETURN INFORMATION BY CRYSTAL CLEAR TAX SOLUTIONS INC ONLY

We want to help you reach your financial goals and we would like to use your tax return information to do this. The Internal Revenue Code requires that without specific exception we obtain your consent before we use information provided to Crystal Clear Tax Solutions Inc. ("we" "us" and "our") in connection with preparing your tax return.

If you sign this form, you authorize us to use the specified tax return information for the designated purposes.

I authorize Crystal Clear Tax Solutions Inc ("their") to use relevant information I provide in connection with the preparation of my _____ tax return(s) to:

- Determine my eligibility for, inform me about, or research "tax favored" programs including credits, adjustments, and deductions (**ie. Changes to tax law**);
- Pull statistical information to develop new services, documents, and marketing strategies (**excluding all social security numbers and personally identifiable information**)

Signatures. By completing and signing this form, you (both taxpayers if MFJ) authorize us to use the tax return information described above for the designated purpose through October 1, _____.

Taxpayer's Signature _____ Date _____

Taxpayer's Printed Name _____

Spouse's Signature (if MFJ) _____ Date _____

Spouse's Printed Name (if MFJ) _____

Federal law requires this consent form be provided to you. Unless authorized by law, we cannot use, without your consent, your tax return information for purposes other than the preparation and filing of your tax return.

You are not required to complete this form. If we obtain your signature on this form by conditioning our services on your consent, your consent will not be valid. Your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year from the date of signature.
If you do not consent, then you may still have your tax return prepared and electronically filed by us for a fee.

If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484, or by email at complaints@tigta.treas.gov.

We will not use your tax return information for any other purpose in connection with this consent, except as required or permitted by law.

CONSENT TO DISCLOSURE OF TAX RETURN INFORMATION

We want to help you reach your financial goals and provide you the products and services you requested. To do this, we need your permission to share some of your tax return information. The Internal Revenue Code requires that without specific exception we obtain your consent before disclosing information provided to Crystal Clear Tax Solutions Inc. ("we" "us" and "our") in connection with preparing your tax return.
If you sign this form, you authorize us to disclose your tax return information for the purposes described below.

I authorize Crystal Clear Tax Solutions Inc (CCTAX) to disclose relevant information I provide in connection with the preparation of my _____ tax return(s) for the following purposes:

Data entry and mathematical services by Gruntworx technology.

Signatures. By completing and signing this form, you (both taxpayers if MFJ) authorize us to disclose your tax return information as described above.

Taxpayer's Signature _____ Date _____

Taxpayer's Printed Name _____

Spouse's Signature (if MFJ) _____ Date _____

Spouse's Printed Name (if MFJ) _____

Federal law requires this consent form be provided to you. Unless authorized by law, we cannot disclose your tax return information to third parties for purposes other than the preparation and filing of your tax return without your consent. If you consent to the disclosure of your tax return information, Federal law may not protect your tax return information from further use or distribution.

You are not required to complete this form to engage in tax return preparation services. If we obtain your signature on this form by conditioning our services on your consent, your consent will not be valid. If you agree to the disclosure of your tax return information, your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year from the date of signature.

If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484, or by email at complaints@tigta.treas.gov.

We will not disclose your tax return information for any other purpose in connection with this consent, except as required or permitted by law.