Effective Date: 9/9/2025

1. Introduction

Welcome to BA Financial. We are committed to safeguarding your privacy and ensuring that your personal information is protected. This Privacy Policy describes the types of information we collect from visitors and users of www.ba-mmfinancial.com (the "Website"), how we use and protect that information, and your rights regarding your data.

2. Information We Collect

We may collect the following types of information from you:

- **Personal Information:** Information you provide voluntarily, such as your name, email address, phone number, or other contact details when you submit forms or communicate with us.
- **Usage Data:** Information automatically collected, such as IP addresses, browser types, pages visited, and other data on how you interact with the Website.
- Cookies and Tracking Technologies: We use cookies and similar technologies to enhance user experience, analyze traffic, and gather information on how users interact with our Website. You can manage cookie preferences through your browser settings.

3. How We Use Your Information

We use your information for the following purposes:

- To provide services: Fulfill your requests, process applications, or respond to inquiries.
- **To improve our Website:** Analyze and optimize our Website's performance and personalize your experience.
- **For marketing and promotions:** With your consent, we may use your information to inform you about new products, services, or promotions.

4. Information Sharing and Disclosure

We do not sell or rent your personal information to third parties. However, we may share your data with:

- **Service Providers:** Third-party vendors that help us operate our Website or deliver services (e.g., analytics providers).
- **Legal Compliance:** If required by law or in response to valid legal processes, such as subpoenas or court orders.

5. Data Security

We use industry-standard security measures, including SSL (Secure Socket Layer) protocol, to protect your personal information from unauthorized access, alteration, or disclosure. However, please note that no method of transmission over the internet or electronic storage is completely secure.

6. Your Rights

Depending on your jurisdiction, you may have the following rights concerning your personal information:

- Access and Correction: You have the right to access and request corrections to your personal data.
- **Deletion:** You can request that we delete certain personal information we hold about you.
- Opt-Out: You may opt out of receiving promotional communications at any time.

To exercise any of these rights, please contact us at **contact@ba-mmfinancial.com**.

7. Children's Privacy

Our Website is not intended for use by individuals under the age of 16. We do not knowingly collect personal information from children. If we become aware that a child has provided us with personal data, we will delete such information promptly.

8. Third-Party Links

Our Website may contain links to third-party websites. This Privacy Policy does not apply to those websites, and we are not responsible for their content or privacy practices. We encourage you to review the privacy policies of any third-party sites you visit.

9. Changes to This Privacy Policy

We may update this Privacy Policy periodically. Changes will be posted on this page with an updated "Effective Date." Your continued use of our Website after any modifications signifies your acceptance of the revised Privacy Policy.

10. Contact Us

If you have any questions about this Privacy Policy or our privacy practices, please contact us at:

BA Financial contact@ba-mmfinancial.com (515) 257-6152