

Privacy Policy

Open Mind Ledger

Last Updated: January 20, 2026

1. Introduction

Open Mind Ledger ("Service," "Platform," "we," "us," or "our"), operated by Uncle Sam Tax Rescue LLC dba Open Mind Archives, a Florida limited liability company ("Company"), is committed to protecting the privacy of our users. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you use our cloud-based financial dashboard and analytics platform.

Please read this Privacy Policy carefully. By accessing or using the Service, you acknowledge that you have read, understood, and agree to be bound by this Privacy Policy. If you do not agree with our policies and practices, do not use the Service.

2. Information We Collect

We collect information in the following categories:

2.1 Account Information

When you create an account, we collect:

Data Type	Purpose	Retention
Email address	Account identification, communications	Duration of account + 2 years
Full name	Account personalization, display	Duration of account + 2 years
Password (hashed)	Authentication	Duration of account
Avatar/profile photo	Profile personalization	Duration of account
Language preference	User interface localization	Duration of account
Timezone	Date/time display preferences	Duration of account
Signup source	Analytics, product assignment	Duration of account

2.2 Team and Organization Information

For each team/client organization you create:

Data Type	Purpose	Retention
Team name	Organization identification	Duration of team + 2 years
Team slug (URL identifier)	Unique URL generation	Duration of team + 2 years
Dashboard access code	Secondary authentication for clients	Duration of team
Client welcome note	Custom messaging to clients	Duration of team
Subscription tier	Service level management	Duration of team + 7 years (financial records)
Membership roles	Access control	Duration of membership

2.3 Financial Data (from QuickBooks Online)

When you connect your QuickBooks Online account, we access and store:

Data Type	Purpose	Retention
Company name	Display and identification	Duration of connection + 1 year
Realm ID	QBO company identifier	Duration of connection + 1 year
Accounting method (Cash/Accrual)	Accurate report generation	Duration of connection
Chart of accounts	Dashboard categorization	Duration of connection
Profit and loss data	CEO Dashboard, Tax Planning	Duration of connection
Balance sheet data	Financial analytics	Duration of connection
Transaction details	Expense tracking, analysis	Duration of connection
Customer information	Revenue analytics	Duration of connection
Vendor information	Expense analytics, 1099 tracking	Duration of connection

2.4 Tax Planning Data

If you use the Tax Planning module:

Data Type	Purpose	Retention
Filing status	Tax calculation	Duration of profile + 7 years
State of residence	State tax calculations	Duration of profile + 7 years
Number of dependents	Tax credit calculations	Duration of profile + 7 years
W-2 wage information	Income aggregation	Duration of profile + 7 years
Spouse income (if MFJ)	Joint filing calculations	Duration of profile + 7 years
Investment income (dividends, interest, capital gains)	Total income calculation	Duration of profile + 7 years
Rental income	Passive income tracking	Duration of profile + 7 years
Retirement distributions	Income calculation	Duration of profile + 7 years
Business entity type	SE tax determination	Duration of profile + 7 years
Quarterly estimated payments	Payment tracking	Duration of profile + 7 years
Deduction method and amounts	Tax liability calculation	Duration of profile + 7 years
Ownership percentage	Partnership/S-Corp allocation	Duration of profile + 7 years

2.5 Budget and Financial Planning Data

If you use the Budget module:

Data Type	Purpose	Retention
Budget line items	Budget tracking	Duration of budget + 3 years
Scenario data	Scenario planning	Duration of scenario + 3 years
Variance analysis	Performance tracking	Duration of analysis + 3 years

2.6 Technical and Usage Data

We automatically collect:

Data Type	Purpose	Retention
IP address	Security, fraud prevention	90 days
Browser type and version	Compatibility, troubleshooting	90 days
Device information	Responsive design optimization	90 days
Pages visited	Analytics, UX improvement	90 days
Time spent on pages	Analytics, UX improvement	90 days
Referring URL	Marketing analytics	90 days
Error logs	Debugging, service improvement	30 days

2.7 OAuth Tokens and API Keys

For integrations:

Data Type	Purpose	Security Measures
QBO OAuth access tokens	API authentication	Fernet (AES-128-CBC) encryption at rest
QBO OAuth refresh tokens	Token renewal	Fernet encryption at rest
AI provider API keys (optional)	Custom AI integrations	Fernet encryption at rest

3. How We Use Your Information

3.1 Primary Uses

We use your information to:

- **Provide the Service:** Process financial data, generate dashboards and reports, calculate tax estimates
- **Authenticate Users:** Verify identity, manage sessions, enforce access controls
- **Process Payments:** Bill subscriptions, handle payment failures, generate invoices
- **Communicate:** Send transactional emails, service updates, and support responses
- **Improve the Service:** Analyze usage patterns, fix bugs, develop new features
- **Ensure Security:** Detect fraud, prevent unauthorized access, investigate incidents

3.2 Legal Bases for Processing (GDPR)

For users in the European Economic Area (EEA), we process data under the following legal bases:

Purpose	Legal Basis
Provide the Service	Contract performance
Process payments	Contract performance
Security and fraud prevention	Legitimate interest
Service improvement	Legitimate interest
Marketing communications	Consent
Legal compliance	Legal obligation

3.3 Aggregated and Anonymized Data

We may create aggregated, anonymized datasets from your information for: - Industry benchmarking (e.g., average metrics by industry) - Platform analytics and performance monitoring - Research and publication

Aggregated data cannot be used to identify you or your clients.

4. How We Share Your Information

4.1 Service Providers

We share information with third-party service providers who process data on our behalf:

Provider	Purpose	Data Shared	Privacy Policy
Intuit (QuickBooks Online)	Financial data integration	OAuth tokens, data queries	Intuit Privacy

Provider	Purpose	Data Shared			Privacy Policy
Stripe, Inc.	Payment processing	Billing info, subscription data			Stripe Privacy
Anthropic	AI-powered features	Financial analysis	data	for	Anthropic Privacy
OpenAI	AI-powered features	Financial analysis	data	for	OpenAI Privacy
Google AI	AI-powered features	Financial analysis	data	for	Google Privacy
Resend	Email delivery	Email addresses, names			Resend Privacy
Cloudflare R2	Cloud storage	Avatar images, uploaded files			Cloudflare Privacy
Sentry	Error monitoring	Error logs, technical data			Sentry Privacy
Railway	Cloud hosting	All application data			Railway Privacy

4.2 Business Transfers

If the Company is involved in a merger, acquisition, or sale of assets, your information may be transferred as part of that transaction. We will notify you of any such change.

4.3 Legal Requirements

We may disclose your information if required by law or if we believe in good faith that disclosure is necessary to: - Comply with legal process or government requests - Enforce our Terms of Service - Protect the rights, property, or safety of the Company, our users, or the public - Investigate potential violations or fraud

4.4 With Your Consent

We may share your information with third parties when you give us explicit consent to do so.

4.5 Client Access

Clients you invite to access their Team data will be able to view: - Their own financial dashboards - Reports you make available to them - Announcements you publish

Clients do not have access to other Teams' data or your administrative settings.

5. Data Security

5.1 Technical Measures

We implement comprehensive security measures including:

Measure	Description
Encryption in Transit	TLS 1.2+ for all data transmission
Encryption at Rest	Fernet (AES-128-CBC) for OAuth tokens and API keys
Multi-Factor Authentication	Optional MFA for user accounts
Secure Session Management	HTTPS-only cookies, secure session tokens
Access Controls	Role-based permissions (Admin, Member)
Database Security	PostgreSQL with encrypted connections
Password Hashing	Industry-standard hashing algorithms

5.2 Organizational Measures

- Regular security assessments
- Employee access limited to need-to-know basis
- Security awareness training for staff
- Incident response procedures
- Regular software updates and patching

5.3 Breach Notification

In the event of a data breach affecting your personal information: - We will notify affected users within 72 hours of discovery - We will provide information about the breach and remediation steps - We will notify relevant regulatory authorities as required by law

6. Data Retention

6.1 Retention Periods

We retain your data according to the following schedule:

Data Category	Retention Period	Reason
Account data	Duration of account + 2 years	Legal compliance, dispute resolution
Financial data (QBO)	Duration of connection + 1 year	Service continuity
Tax planning data	7 years after creation	IRS record-keeping requirements
Transaction logs	90 days	Security, troubleshooting
Error logs	30 days	Debugging
Billing records	7 years	Financial record-keeping

6.2 Data Deletion

Upon account termination or request: 1. Active account data is deleted within 30 days 2. Backups are purged within 90 days 3. Aggregated/anonymized data may be retained indefinitely 4. Data required for legal compliance is retained per applicable law

7. Your Rights and Choices

7.1 Access and Portability

You have the right to: - Access your personal data - Receive a copy of your data in a portable format (JSON, CSV) - Request a list of third parties with whom we've shared your data

7.2 Correction

You can update your account information at any time through the Platform. For data corrections we need to make on your behalf, contact us at privacy@openmindledger.com.

7.3 Deletion

You may request deletion of your personal data by: - Deleting your account through the Platform - Contacting us at privacy@openmindledger.com

Note: We may retain certain data as required by law or for legitimate business purposes.

7.4 Objection and Restriction

You may: - Object to processing based on legitimate interests - Request restriction of processing in certain circumstances - Opt out of marketing communications

7.5 Withdrawal of Consent

Where processing is based on consent, you may withdraw consent at any time without affecting the lawfulness of prior processing.

7.6 Exercising Your Rights

To exercise any of these rights, contact us at privacy@openmindledger.com. We will respond within 30 days (or as required by applicable law).

8. Cookies and Tracking Technologies

8.1 Cookies We Use

Cookie Type	Purpose	Duration
Essential	Authentication, security, session management	Session
Functional	User preferences, language settings	1 year
Analytics	Usage statistics (Google Analytics)	2 years

8.2 Google Analytics

We use Google Analytics to understand how users interact with the Service. Google Analytics collects: - Pages visited - Time on site - Device and browser information - Geographic location (country/region level)

You can opt out of Google Analytics by: - Installing the [Google Analytics Opt-out Browser Add-on](#) - Adjusting your cookie preferences

8.3 Managing Cookies

Most browsers allow you to: - View cookies stored on your device - Delete cookies - Block cookies from specific or all sites

Note: Blocking essential cookies may prevent you from using the Service.

For more details, see our [Cookie Policy](#).

9. Children's Privacy

The Service is not intended for users under 18 years of age. We do not knowingly collect personal information from children under 18. If we learn that we have collected personal information from a child under 18, we will delete that information promptly.

If you believe we have collected information from a child, please contact us at privacy@openmindledger.com.

10. International Data Transfers

10.1 Data Location

Your data is primarily stored and processed in the United States on servers operated by Railway (cloud hosting) and Cloudflare (storage).

10.2 Transfers from the EEA

If you are located in the European Economic Area (EEA), your data may be transferred to the United States. We rely on: - Standard Contractual Clauses (SCCs) approved by the European Commission - Data Processing Agreements with our service providers

10.3 Transfers from Other Jurisdictions

We comply with applicable data transfer requirements in your jurisdiction.

11. California Privacy Rights (CCPA/CPRA)

11.1 Categories of Information

In the past 12 months, we have collected the following categories of personal information:

Category	Examples	Collected	Sold/Shared
Identifiers	Email, name, IP address	Yes	No
Financial information	Bank data (via QBO), payment info	Yes	No
Commercial information	Subscription history	Yes	No
Internet activity	Browsing history, interactions	Yes	No
Professional information	Job title, company	Yes	No
Inferences	User preferences, behavior patterns	Yes	No

11.2 Your California Rights

California residents have the right to: - **Know:** Request disclosure of personal information collected - **Delete:** Request deletion of personal information - **Opt-Out of Sale:** We do not sell personal information - **Non-Discrimination:** Receive equal service regardless of exercising rights

11.3 Exercising Rights

California residents may exercise rights by: - Emailing privacy@openmindledger.com - Using our online privacy request form at <https://openmindledger.com/privacy-request>

We will verify your identity before processing requests.

11.4 Authorized Agents

You may designate an authorized agent to make requests on your behalf with proper verification.

12. GDPR Compliance (EEA Users)

12.1 Data Controller

Uncle Sam Tax Rescue LLC dba Open Mind Archives is the data controller for personal information processed through the Service.

12.2 Data Protection Officer

For GDPR inquiries, contact our Data Protection Officer at privacy@openmindledger.com.

12.3 Supervisory Authority

You have the right to lodge a complaint with a supervisory authority in your country of residence.

12.4 Additional Rights

EEA users have additional rights including: - Right to data portability - Right to restrict processing - Right to object to automated decision-making

13. Changes to This Privacy Policy

13.1 Updates

We may update this Privacy Policy from time to time. Changes will be posted on this page with an updated "Last Updated" date.

13.2 Notification

For material changes, we will: - Notify you via email - Display a prominent notice on the Platform - Provide at least 30 days' notice before changes take effect

13.3 Continued Use

Your continued use of the Service after changes constitutes acceptance of the updated Privacy Policy.

14. Contact Us

For questions, concerns, or requests regarding this Privacy Policy:

Uncle Sam Tax Rescue LLC dba Open Mind Archives Attn: Privacy Team 8198 South Jog Road, Suite 104 Boynton Beach, FL 33472

Email: privacy@openmindledger.com **Website:** <https://openmindledger.com>

For GDPR-specific inquiries: **Data Protection Officer:** privacy@openmindledger.com

Governing Law: This Privacy Policy shall be governed by the laws of the State of Florida, United States, without regard to conflict of law principles. Any disputes shall be resolved in the state or federal courts located in Palm Beach County, Florida.

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This document is provided for informational purposes only and does not constitute legal advice. It should be reviewed and customized by a licensed attorney familiar with your specific business, jurisdiction, and circumstances before use.