VAPS Privacy Policy

Veteran Aid & Planning Services, LLC (VAPS)

Effective Date: October 27, 2026

Veteran Aid & Planning Services, LLC ("VAPS," "we," "us," or "our") respects your privacy and is committed to protecting the personal information you share with us.

Scope

This Privacy Policy explains how VAPS collects, uses, shares, and protects personal information. It applies to information we collect through our website (vapsusa.com), by phone, email, or mail, through online forms, and in the course of providing services.

It applies to clients, prospective clients, family members and authorized representatives of clients, referral partners, and website visitors.

Information We Collect

We may collect personal information you provide when you visit our website, contact us, complete forms, sign a service agreement, or request services. This may include:

- **Identity and contact information:** name, address, phone number, email address, and date of birth.
- **Military service information:** service history, discharge documents, and related records.
- **Financial information:** income, assets, expenses, and related records needed to evaluate and prepare a benefit application.
- **Payment information:** bank routing and account numbers, account type, and account holder name, collected only to process payments the client has authorized.
- **Medical and care-related information:** health conditions, care needs, and care provider information relevant to a benefit application.
- **Family and representative information:** information about spouses, family members, and authorized representatives.

We also collect technical information when you use our website, such as IP addresses, browser type, device information, and website activity.

Medical Information

VAPS is not a health care provider and is not a covered entity under HIPAA. We nevertheless treat medical and care-related information as confidential and use it only to prepare and support the client's benefit application.

How We Use Information

We use personal information to:

- respond to inquiries and provide information about our services;
- evaluate eligibility and prepare benefit applications;
- coordinate administrative support and communicate with clients and authorized contacts;
- process payments the client has authorized, including ACH transactions;
- verify bank account information and detect, prevent, and investigate fraudulent or unauthorized transactions;
- maintain business records; and
- comply with applicable laws, regulations, and payment network rules.

Payment Information and ACH Transactions

VAPS does not collect service fees before VA benefits are approved. Service fees and payment terms are governed by the client's signed service agreement.

Electronic payments, including ACH debits, are processed only under a written payment authorization signed by the account holder. We use bank account information solely to process authorized payments and to verify the account before the first debit.

To protect payment information:

- bank account numbers are stored in encrypted form or with secure, access-controlled payment providers;
- access is limited to personnel who need it to process payments;
- we never ask for, or send, full bank account numbers by unencrypted email or text message; and
- any change to payment information is verified directly with the client using contact information already on file.

Information Sharing

We do not sell or rent personal information. We share information only as reasonably necessary to provide requested services, fulfill contractual obligations, or comply with law, with:

- **the U.S. Department of Veterans Affairs**, when submitting an application the client has authorized;
- **a VA-accredited representative** who reviews and submits applications on the client's behalf;
- **banks and payment processors** that process ACH and other authorized payments;
- **service providers** that support our operations, such as secure form, scheduling, document storage, and communication services, who are permitted to use information only to provide services to VAPS;
- **family members or authorized representatives** the client has designated; and

- **government authorities, courts, or others** when required by law, subpoena, or legal process, or to prevent fraud.

Data Security

We use reasonable administrative, technical, and physical safeguards designed to protect personal information. These include encryption of sensitive data, password-protected and access-controlled systems, limiting access to authorized personnel, and secure disposal of records. No method of electronic transmission or storage can be guaranteed completely secure.

Record Retention

We keep personal information only as long as needed to provide services, maintain business records, and meet legal, regulatory, and payment network requirements. ACH payment authorizations are retained for at least two years after they end or are revoked, as required by the Nacha Operating Rules. When information is no longer needed, we destroy it securely.

Data Breach Notification

If a security breach compromises personal information, we will notify affected individuals and any required government authorities as required by applicable law, including the Florida Information Protection Act (Fla. Stat. § 501.171).

Cookies and Website Technologies

Our website may use cookies and similar technologies to support website functionality and improve the visitor experience. You can set your browser to refuse or delete cookies, though some features may not work properly.

Third-Party Services

Our website may use third-party forms, scheduling systems, payment processors, or other technology services. Information provided through these services may also be subject to their privacy practices.

Communications

You may opt out of marketing emails at any time by using the unsubscribe link or contacting us. We will still send messages related to your services, application, or payments.

Your Privacy Choices

You may contact us to request access to, correction of, or deletion of your personal information, subject to applicable legal, recordkeeping, and payment network requirements. To revoke an ACH payment authorization, follow the revocation terms in your payment authorization or contact us using the information below.

Children's Privacy

Our website and services are not directed to children under 13, and we do not knowingly collect personal information from them.

Changes to This Policy

We may update this Privacy Policy periodically. Changes will be posted on this page with an updated effective date.

Contact Us

For questions about this Privacy Policy or your personal information, contact:

Veteran Aid & Planning Services, LLC 6810 N State Road 7 Coconut Creek, FL 33073 Phone: 1-888-204-0134 Email: info@vapsusa.com