



## Credit Builder Program Authorization and Release

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I \_\_\_\_\_, a Credit Union member, have requested Firelands Federal Credit Union to provide financial counseling services to assist me in working to improve my personal finances.

I authorize the counselor to disclose to management any information which he/she reasonably believes may cause the Credit Union a loss, expose the Credit Union to liability, which may be contrary to Credit Union policies and procedures or pertains to the mishandling of Credit Union member accounts, documents or financial information.

I further acknowledge and agree that I may terminate this Agreement at any time and that the Credit Union may terminate this Agreement at any time. Regardless of the manner in which this Agreement is terminated, the indemnification and hold harmless language shall survive the termination and continue in full force and effect.

I further acknowledge that Firelands Federal Credit Union is providing financial counseling as a free service to Credit Union members and employees, and that the Credit Union is neither licensed by the State of Ohio, nor the federal government as a financial counseling agency. Firelands Federal Credit Union's financial counselor is a certified credit union financial counselor; however, any financial counseling service provided does not constitute legal advice.

I agree to indemnify and hold harmless all volunteers of the Credit Builder Program and Firelands Federal Credit Union, its employees, directors, officers, volunteers and agents from any claim, suit, action, demand, or liability of any kind and of any nature now or any time in the future arising out of or in any manner connected with my participation in the financial counseling service or Credit Builder Program.

The Firelands FCU Credit Builder program is provided to members as a free service to build credit. Upon successful completion of the program, Firelands FCU will apply \$100 credit towards the final month's SMART Loan payment and will convert the member's Visa Platinum Secured with Rewards credit card to a Visa Platinum with Rewards credit card.

Successful completion of the Credit Builder Program is defined by meeting all the following criteria:

- Completing at least 3 financial counseling sessions over the 12-month program
- Making on-time payments to your FFCU loans originated as part of this program for the 12 months following loan origination

\_\_\_\_\_

Member Name

\_\_\_\_\_

Member Signature

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Date