

**Financial Counseling Statement of Understanding,  
Disclaimer and Waiver**

I, the undersigned, hereby agree to the following concerning my association with Keesler Federal Credit Union and the Financial Counselor employed by them:

1. My participation in Keesler Federal Credit Union's financial counseling service is voluntary.
2. If a military authority or military service organization directs me to the Keesler Federal Credit Union Financial Counselor I can terminate counseling at any time.
3. I will provide honest, accurate information about my finances and the information that I provide the Keesler Federal Credit Union Financial Counselor will be true and correct.
4. The Keesler Federal Credit Union Financial Counselor does not give advice on investments, and assumes no liability for monetary loss due to investments that I may make.
5. I assume full responsibility for acting on any suggestions that the Keesler Federal Credit Union Financial Counselor may make.
6. I fully and forever release and discharge Keesler Federal Credit Union and its successors, agents, and representatives from any and all claims, causes of action, or liability for any loss or damage sustained or incurred by me arising out of or in any way associated with my use of financial counseling services including all claims, causes of action or liability arising out of negligence by Keesler Federal Credit Union or its agents or representatives. I agree to indemnify and hold harmless Keesler Federal Credit Union, its agents or representatives, from any loss, damage or expense, including all attorneys fees and costs sustained or incurred by them arising from any such claims, causes of action or liability whether brought by me, anyone acting on my behalf, or by anyone else because of conduct attributed to me.
7. I recognize that Keesler Federal Credit Union, its employees and agents, are not responsible in any way for my spending, actions and/or deeds and that Keesler Federal Credit Union shall not be responsible for any loss or damage caused, or alleged to have been caused, directly or indirectly, by the information or ideas contained, suggested or referenced in the financial counseling services.
8. All communications between Keesler Federal Credit Union and myself are confidential and will not be released to a third party without my written permission except as authorized by this agreement or by court order.
9. I understand that Keesler Federal Credit Union will not give me legal advice.
10. This release shall be binding upon my heirs, assigns and any personal entity acting on my behalf.
11. This agreement gives Keesler Federal Credit Union permission to request a copy of my Credit Bureau Report for account information verification and to discuss my financial obligations with any of my creditors as needed.

Member: \_\_\_\_\_  
Date: \_\_\_\_\_