



LETTER OF AGREEMENT

This letter of agreement sets forth the terms upon which you engage California Coast Credit Union (hereafter referred to as CCCU) as a financial counselor.

The Financial Counseling Program is a free and confidential service offered to all members of CCCU. The purpose of the Program is to meet with you to discuss your personal financial objectives and priorities. CCCU will perform preliminary fact-finding and data gathering in relation to your financial affairs and evaluate, analyze, and make recommendations. CCCU will present you with such analyses and our recommendations. CCCU will work with you to implement these recommendations and may set up future meetings with you to review your progress.

To facilitate the service, you agree to furnish all current and pertinent information required by CCCU to perform the above services. All analyses and recommendation will be based on the information submitted. Copies of documents, papers, and other information may be retained by CCCU in your file for future use, unless you specifically request otherwise. All information given to CCCU will be confidential to the extent allowed by law.

You are under no obligation to follow any recommendations made by CCCU or to alter your personal or business affairs in any manner. All decisions made will be yours and yours alone. You may either follow or disregard wholly or partially any information or recommendations given by CCCU. You acknowledge that recommendations may be integrated and independent; carrying out a recommendation in isolation may not meet your objectives and should be discussed with CCCU prior to doing so. You will be fully responsible for all decisions relating to recommendations given. Recommendations are based on your personal circumstances and information provided at the time of service. You understand and acknowledge that CCCU cannot guarantee the results of any recommendation.

You may terminate our services at any time. CCCU also retains the right for any reason to terminate its services. You agree to hold the CCCU, and its employees harmless from any and all claims, liabilities, costs and expenses, including reasonable attorneys' fees and expenses, arising out of any breach of this Agreement or any investment or financial arrangement you decide to pursue. You further agree to release CCCU, any of its associated or affiliated companies and their, employees, from all claims of any kind in regards to the services provided through the Financial Counseling Program. You hereby release and discharge CCCU from any and all claims, actions and demands arising out of or in connection with the viewing and use of any information provided by you.

DISCLAIMER: YOU UNDERSTAND AND ACKNOWLEDGE THAT NEITHER CCCU OR ITS EMPLOYEES ARE QUALIFIED TO RENDER ANY LEGAL, TAX, INSURANCE OR INVESTMENT ADVICE AND SUCH INFORMATION SHOULD BE OBTAINED FROM QUALIFIED PERSONNEL ONLY.

I have read and understand the above and acknowledge same by my signature.

MEMBER(S):

CALIFORNIA COAST CREDIT UNION:

_____ Date: _____

_____ Date: _____

_____ Print Name

_____ Print Name

_____ Date: _____

_____ Print Name