



Credit Counseling Acknowledgment

Corning Federal Credit Union (the Credit Union) from time to time provides me, as a member of the Credit Union, with a variety of personal financial counseling services. These services include guidance or assistance with monthly budget preparation and with managing and consolidating loans as appropriate for my particular financial circumstances.

I hereby acknowledge that the Credit Union provides me with these financial counseling services, including but not limited to the services described above, as a mere courtesy and without charge for such services. The Credit Union does not purport to act nor does it act in any respect as my professional investment advisor. Accordingly, I hereby release the Credit Union, its successors and assigns, and its directors, officers, and employees from any and all responsibility for any losses, expenses, costs, damages, claims or liabilities of any kind whatsoever that I may suffer if I choose to rely on any information, guidance, or advice provided to me by the Credit Union as part of its financial counseling services program to members.

I further agree and acknowledge that any action I choose to take as a result of the information and advice given to me by the Credit Union is with the full knowledge that I am solely responsible for the consequences of all such action.

Member Signature

Date
