



Financial Well-Being Disclosure Statement

Helping members improve their financial health and well-being is a commitment on the part of both the credit union member and the credit union. By signing below, you authorize Empower Federal Credit Union to check your Credit Union account, credit and employment history, and obtain reports from third parties, including credit reporting agencies. You also confirm that you have read, and agree with the following:

- The Credit Union will work directly with you and an individual financial action plan will be created for you. It is your right and responsibility to decide whether to engage in any course of action or financial education with Empower, and to determine whether the actions or education are suitable for you.
- To ensure the success of this program, you will provide the following documents: two recent pay stubs from your current job(s); two recent statements for all current bills such as utilities and insurance; a recent statement for each open credit card and other debts; a checking account statements for the prior 3 months.
- You commit to attending each appointment made with the Credit Union.
- All information shared both orally and in writing shall remain strictly confidential.
- Participating in this program does not guarantee lending approval of any kind and you are not obligated to use or participate in any Credit Union product or service.
- The Credit Union will not provide legal advice.

Member Signature

Date