Financial Counseling
Application and Agreement

Member Name:
Member Address:
Account Number:

Financial Counseling Services Explained
Financial counseling services include guidance on how you can improve and better manage your financial situation. Financial counseling services include:

- Examining your credit report to understand your existing debt and identify potential ways that you can potentially improve your credit.
- Reviewing your reported income and outgoing expenses.
- Helping you establish a workable and realistic budget and savings plan.

Cost
SAFE Federal Credit Union ("Credit Union") offers financial counseling services to members at no cost.

Privacy Statement
The information you share is confidential and will not be shared without your permission.

Service Limitations
Financial counseling services do not include credit counseling services, financial planning, insurance services or investment advice. Financial counseling services also do not include any efforts made by SAFE Federal Credit Union to contact your creditors and negotiate concessions or work out loan payment agreements, including lower interest rates and elimination of fees and collection activities. Participating in financial counseling services 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 does not provide legal advice and any advice you receive is not legal advice. The Credit Union does not guarantee your credit score or overall financial situation will improve.

Your Responsibilities
Your commitment to stop creating new debt, reducing your spending and working to increase your total income is necessary in order for you to achieve your desired results. You further agree to attending the appointments you have scheduled and providing adequate documentation and information to assist our financial counselor in reviewing your financial situation, including completing the attached Monthly Planning Worksheet.

Information Provided
The information you have provided to the Credit Union is accurate and up-to-date as of the date below and you agree to update the credit union as the information changes.

Consent to Obtain Credit Report
You authorize the Credit Union to obtain a copy of your credit report from a consumer reporting agency solely for the purpose of counseling. This may result in an inquiry on your credit report. Participation in financial counseling will not change or remove any past, present, or future credit ratings reported to a credit reporting agency by a creditor.

Only deposit accounts at the Credit Union are federally insured by NCUA. Financial counseling services are not federally insured by NCUA and results are not guaranteed.

By signing below, you hereby apply for financial counseling services at the Credit Union and agree to this Financial Counseling Application and Agreement and everything contained herein.

_____ _____
Primary Member Name (Print) Date

_____
Primary Member Signature

SAFE Federal Credit Union
P.O. Box 2008, Sumter SC 29151-2008
1.800.763.8600
803.469.8600

MONTHLY SPENDING PLAN WORKSHEET

Expenses	Monthly	Adjusted Monthly	Quarterly	Annually
Home				
Rent/Mortgage				
Electricity				
Gas/Oil				
Water/Sewer				
Trash Removal				
Telephone				
Cell Phone				
TV Cable/Sat				
Internet				
Pest Control				
Cleaning				
Insurance				
Taxes				
Auto				
Gas/Oil				
Insurance				
Repairs				
Registration/Taxes				
Food				
Groceries				
Lunches-Work				
Lunches-School				
Dinner Out				
Fast Food				
Coffee Breaks				
Medical				
Doctor				
Dentist				
Medicine				
Glasses/Contacts				
Insurance				
Family				
Clothing				
Dry Cleaning				
Child Care				
Babysitter				

School Expenses				
Lessons				
Child Support				
Alimony				
Family Assistance				
Life Insurance				

		Adjusted		
Expense	**Monthly**	**Monthly**	**Quarterly**	**Annually**
Donations				
Church				
Charities				
Savings				
Personal				
Movies/Plays/Tapes (DVD/VCR)				
Beauty/Barber				
Club Memberships				
Hobbies				
Pets				
Sports Events				
Cigarette/Tobacco				
Alcohol				
Vacation				
Gifts				
Birthday/Anniversary				
Christmas				
All Other				
Miscellaneous				
Veterinary				

SEPARATE ACCOUNTS

Account	Monthly Payment	Balance	Interest Rate	Past Due
Total Expenses				

INCOME

	Gross Monthly	Net Monthly	Employer/Source
Salary #1			
Salary #2			
Salary #3			
Alimony			
Child Support			
Investment Income			
SSI			
Retirement Income			
Other			
Other			
Total			

Monthly Net Income	Minus Monthly Expense	Deficit (-Negative)	Surplus (+Positive)

ASSETS

	Balanced Owed	Fair Market Value
Real Estate		
Vehicle #1		
Vehicle #2		
Stocks/Bonds		
Pension Plan/Life Insurance		
Other		
Other		
Other		

DEBT RATIO ANALYSIS

Monthly Installment Debt	Divided By Monthly Gross Income	Current Debt Ratio