

**Addendum to Engagement Agreement for Residents of the State of Kentucky**

Client Name: \_\_\_\_\_

Client Address: \_\_\_\_\_

Client Phone No: \_\_\_\_\_

- A. Fees charged, if any, under this agreement will not exceed a monthly maintenance fee of the greater of Thirty Dollars (\$30.00) or eight and one-half percent (8.5%) of the amount paid by the Client each month for disbursement to creditors. There may be a consultation contribution or fee of Fifty Dollars (\$50.00) per calendar year and an initial set up fee of not more than Seventy-five dollars (\$75.00). In no event will fees be charged that exceed the legal limit allowed by law as set forth in KRS 380.040(2)(a).
- B. A fee of Twenty Dollars (\$20.00) will be charged for any bad check received from Client.
- C. Any fee charged pursuant to paragraphs A and B above may be adjusted on an annual basis by the amount equivalent to any increase in the consumer price index, published by the United States Department of Labor, Bureau of Labor Statistics.
- D. Family Financial Education Foundation ("FFEF") shall maintain insurance in accordance with the requirements of the Kentucky Statutes and Regulations.
- E. FFEF will disburse funds to the Client's Creditors within thirty (30) days of receipt of the funds from Client, unless specifically instructed otherwise by Client, in accordance with KRS 380.040(1)(a).
- F. FFEF will maintain a separate trust account for the receipt of any funds from Client and the disbursement of the funds to creditors on behalf of Client.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

Wm. Richards Cluny  
Family Financial Education Foundation

BY: Wm. Richards Cluny  
ITS: President and CEO

\_\_\_\_\_  
Client

\_\_\_\_\_  
Co-Client

*Client: yellow copy; Company: white original*