

Addendum to Engagement Agreement for Residents of the State of Montana

A. FEES CHARGED BY FAMILY FINANCIAL EDUCATION FOUNDATION. Fees charged, if any, under this agreement will not exceed the following:

- a. A one-time consultation and set up fee of \$75.00.
- b. A monthly maintenance fee of the lower of \$50.00 or 15% of the monthly payment.
- c. A fee for Autopay services of \$2.00 per month.
- d. A fee for NSF checks of \$20.00.

B. NOTICE TO CONSUMER: Do not sign this agreement before you read it.

C. SURETY BOND. A surety bond exists and is filed with the State of Montana in the amount of fifty thousand dollars (\$50,000.00) for consumer claims.

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

*Wm. Richards Cluny*

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Family Financial Education Foundation

BY: Wm. Richards Cluny

ITS: President and CEO

\_\_\_\_\_  
Client

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