

Addendum to Engagement Agreement for Residents of the State of Texas

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

1. A fee, not to exceed \$50, for a counseling session, an educational program, or materials and supplies provided by FFEF to the consumer.
2. An initial enrollment fee not to exceed \$100 for services associated with the establishment of a debt management services agreement with FFEF.
3. A monthly service or maintenance fee not to exceed 10% of the consumer's scheduled monthly payment to creditors, allowing a minimum of \$10, up to a maximum of \$50 per month.
4. A fee for Autopay services of \$2.00 per month.
5. 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 Texas in the amount of fifty thousand dollars (\$50,000.00) for consumer claims.

D. IMPACT OF DEBT MANAGEMENT PLAN. The establishment of a debt management plan may impact a consumer's credit rating and credit score either favorably or unfavorably, depending on creditor policies and a consumer's payment history before and during participation in the debt management plan.

E. CANCELTION OF AGREEMENT. Either party to this Agreement may cancel the Agreement without penalty at any time on 10 days' notice and that if Client cancels the Agreement, he/she is entitled to a refund of all money that the Client has paid to FFEF that has not been disbursed.

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

*Wm. Richards Cluny*

\_\_\_\_\_  
Family Financial Education Foundation

BY: Wm. Richards Cluny

ITS: President and CEO

\_\_\_\_\_  
Client

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

*Sign both copies and return one to FFEF*