**Against Financial Institution Advice (AFIA) Disclaimer, Indemnity, and Hold Harmless**

I, the undersigned, have requested <Credit Union Name> (hereafter Credit Union) to perform the following transaction(s):

\_\_\_\_<List each transaction separately if there are more than one>\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**The Credit Union has advised me it has concerns the above referenced transaction(s) may be fraudulent in nature or a scam.** The Credit Union has advised me that if I choose to proceed with this transaction against their professional advice, I may incur a permanent loss of the funds involved in the transaction in the amount of $\_\_<Total>\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

I, the undersigned, acknowledge that I have been fully informed by the Credit Union of the potential financial risks and consequences associated with my decision. I understand that proceeding with my requested action, decision, or transaction is contrary to the professional guidance and recommendations provided by the Credit Union.

**By proceeding *against financial institution advice*, I acknowledge the following:**

1. I have been advised of the potential negative outcomes, which may include (but are not limited to) financial loss, penalties, tax implications, investment underperformance, or long-term impact on financial well-being.
2. I have had the opportunity to ask questions and receive clear explanations regarding the financial institution’s recommended course of action.
3. I am making this decision voluntarily, without coercion, and I accept full responsibility for any consequences that may result.
4. I acknowledge and understand that I am assuming full responsibility for loss in the event the above transaction(s) is/are fraudulent.

On behalf of myself, my heirs, representatives, beneficiaries, and assigns, I hereby release and hold harmless the Credit Union, of and from, and I do discharge and waive, any and all claims, demands, losses, damages, and liabilities that I may have or sustain with respect to any and all losses I may incur by proceeding with this transaction. I hereby release the Credit Union, its advisors, directors, employees, and affiliates from any liability resulting from my decision to proceed contrary to their professional advice.

This Agreement shall be construed in accordance with and be governed by the laws of the State of <State>. Each of the parties agrees that the state courts of <State>, situated in <County Name, State>, have exclusive jurisdiction to hear and determine any claims or disputes between Credit Union and Member, pertaining directly or indirectly to this Agreement or to any matter arising therefrom.

If any provision of this Agreement is held to be unenforceable or invalid, the other provisions shall continue in full force and effect.

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| **Member/Client**  Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | **Credit Union Representative**  Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |