

## Waiver, Consent & Acknowledgement of Potential Conflict of Interest

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I received a thorough verbal explanation from attorney, Ray McCoy, regarding the potential for a conflict of interest if I choose to engage him as legal counsel for my estate planning needs. By this writing, I affirm that I fully understand the potential conflict of interest as well as the potential benefits. I am aware that I may engage any lawyer of my choosing and do not have to enter into an attorney-client relationship with Ray McCoy just because I am a member of Affinity Plus Federal Credit Union.

I understand that Ray McCoy is an employee of Affinity Plus Federal Credit Union. I recognize that Ray's job as an Affinity Plus employee is to provide educational services to members regarding estate planning and not legal advice.

I understand that if I choose to retain Ray McCoy to provide legal advice and to prepare estate planning documents, I must enter into an attorney/client relationship with him, and he will do that work as an independent attorney, not as an employee of Affinity Plus Federal Credit Union. The Credit Union is not responsible for his fees or his work as an independent attorney.

I recognize that should I decide to retain Ray McCoy to provide legal advice and services, it is possible that his loyalty to his employer could interfere with his ability to exercise independent professional judgment or render candid advice. I also understand that Ray McCoy, while required by the Minnesota Rules of Professional Responsibility to keep information related to his representation of me confidential, may share some information related to his representation of me with Affinity Plus if he believes that doing so is compatible with my estate planning goals.

I understand that I am not required to purchase Affinity Plus' financial products and/or services in order to retain Ray McCoy as my attorney. As a member of Affinity Plus Federal Credit Union I recognize that I might benefit from Ray McCoy's understanding the credit union's mission, vision and commitment to its' members.

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Signature

\_\_\_\_\_  
Date

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(print)

Telephone Number \_\_\_\_\_