



HEARTLAND

C R E D I T U N I O N

Bank like You own the Place.

Tax Advice Waiver

Re: _____
(Member account number)

Date: _____

Heartland Credit Union "Lender"
2213 West White Oaks Dr.
Springfield, IL 62704

Borrower(s) agree and recognize that it is the Borrower(s) sole and exclusive responsibility to determine any and all aspects of Federal tax considerations related to consumer interest deductibility on Borrower(s) above-referenced consumer loan or line of credit established by lender on the above specified date. Borrower(s) agree that Lender has not provided any tax advice whatsoever to Borrower(s).

Borrower

Borrower

Borrower