

Application

Married Applicants: May apply for a separate account.
Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
 2. your spouse will use the account, or
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.
Joint Credit: Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.
Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

LOANLINER Account/Loan: Individual Joint
(Including ATM/Debit Card Access to the Account if Available)
 Amount Requested \$ _____
 Purpose/Collateral: _____
 Repayment: Payroll Deduction Cash Military Allotment Automatic Payment

PAYMENT PROTECTION Are you interested in having your loan protected? Yes No
 If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

APPLICANT			
NAME _____			
ACCOUNT NUMBER _____			
SOCIAL SECURITY NUMBER _____		DRIVER'S LICENSE NUMBER/STATE _____	
AGES OF DEPENDENTS _____		EMAIL ADDRESS _____	
BIRTH DATE _____	HOME PHONE _____	CELL PHONE _____	BUSINESS PHONE/EXT. _____
PRESENT ADDRESS (Street - City - State - Zip) _____		<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE _____	
PREVIOUS ADDRESS (Street - City - State - Zip) _____		<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE _____	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			

OTHER			
<input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> OTHER			
NAME _____			
ACCOUNT NUMBER _____			
SOCIAL SECURITY NUMBER _____		DRIVER'S LICENSE NUMBER/STATE _____	
AGES OF DEPENDENTS _____		EMAIL ADDRESS _____	
BIRTH DATE _____	HOME PHONE _____	CELL PHONE _____	BUSINESS PHONE/EXT. _____
PRESENT ADDRESS (Street - City - State - Zip) _____		<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE _____	
PREVIOUS ADDRESS (Street - City - State - Zip) _____		<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE _____	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			

EMPLOYMENT/INCOME		
NAME AND ADDRESS OF EMPLOYER _____		
TITLE/GRADE _____	START DATE _____	HOURS AT WORK _____
SUPERVISOR'S NAME _____	IF SELF EMPLOYED, TYPE OF BUSINESS _____	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
EMPLOYMENT INCOME \$ _____ Per _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS	OTHER INCOME \$ _____ Per _____ SOURCE _____	
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO		

EMPLOYMENT/INCOME		
NAME AND ADDRESS OF EMPLOYER _____		
TITLE/GRADE _____	START DATE _____	HOURS AT WORK _____
SUPERVISOR'S NAME _____	IF SELF EMPLOYED, TYPE OF BUSINESS _____	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
EMPLOYMENT INCOME \$ _____ Per _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS	OTHER INCOME \$ _____ Per _____ SOURCE _____	
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO		

WHERE _____	ENDING/SEPARATION DATE _____
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS _____	STARTING DATE _____
	ENDING DATE _____

WHERE _____	ENDING/SEPARATION DATE _____
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS _____	STARTING DATE _____
	ENDING DATE _____

REFERENCE	RELATIONSHIP _____
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU _____	HOME PHONE _____

REFERENCE	RELATIONSHIP _____
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU _____	HOME PHONE _____

WHAT YOU OWE	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					APPLICANT	OTHER
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:			TOTALS	\$	\$	

WHAT YOU OWN	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGED AS COLLATERAL FOR ANOTHER LOAN		OWNED BY	
			YES	NO	APPLICANT	OTHER
		\$				
		\$				
		\$				
		\$				
		\$				
		\$				
		\$				
		\$				
		\$				
		\$				
		\$				

OTHER INFORMATION ABOUT YOU	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET	APPLICANT	OTHER
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?			
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT?			
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?			
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan): _____ TO WHOM (Name of Creditor): _____			

STATE LAW NOTICES **OHIO RESIDENTS ONLY:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are **not** applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union

SIGNATURE FOR WISCONSIN RESIDENTS ONLY _____ DATE _____

SIGNATURES

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

(SEAL) _____
 APPLICANT'S SIGNATURE _____ DATE _____

(SEAL) _____
 OTHER SIGNATURE _____ DATE _____

FOR CREDIT UNION USE ONLY

DATE	APPROVED / DENIED (Adverse Action Notice Sent)	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE / AFTER
			\$	\$	\$	\$	

LOAN OFFICER COMMENTS: _____

SIGNATURES: _____ DATE _____ _____ DATE _____



PO Box 54309
 Oklahoma City, OK 73154
 Ph: 405.478.0046

Open-End Credit and Security Agreements and Disclosure

Covered Borrower Under Military Lending Act

AGREEMENT DATE ACCOUNT NUMBER PLAN NUMBER PLAN EXPIRATION DATE PLAN CREDIT LIMIT

BORROWER 1 (Name and Address)	BORROWER 2 (Name and Address)
BORROWER 3 (Name and Address)	BORROWER 4 (Name and Address)

OPEN-END CREDIT AND SECURITY AGREEMENTS AND DISCLOSURE

The following terms apply to this Open-End Credit and Security Agreements and Disclosure ("Agreement"). "You" and "Your" mean any person who signs, or otherwise authenticates, this Agreement. The Open-End Credit Plan created by this Agreement will be referred to herein as the "Plan". "Credit Union", "We", "Our", and "Us" mean the Credit Union whose name appears herein or anyone to whom the Credit Union transfers its rights under this Agreement.

PLAN FEATURES

The following applies to Your Share Secured Advance Subaccount:

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Cash Advances	Your APR will be %. This APR will vary with the market based on the dividend rate being paid on the securing Shares.
Paying Interest	We will begin charging interest on the transaction date.
Penalty Fees • Late Payment Fee	\$10.00

The following applies to Your Certificate Secured Advance Subaccount:

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Cash Advances	Your APR will be %. This APR will vary with the market based on the dividend rate being paid on the securing Certificate(s).
Paying Interest	We will begin charging interest on the transaction date.
Penalty Fees • Late Payment Fee	\$10.00

The following applies to Your Tornado Shelter Subaccount:

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Cash Advances	Your APR will be %.
Paying Interest	We will begin charging interest on the transaction date.
Penalty Fees • Late Payment Fee	\$10.00

SEE NEXT PAGE for more important information about Your account

The following applies to Your Automobile Subaccount:

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Cash Advances	Your APR will be %.
Paying Interest	We will begin charging interest on the transaction date.
Penalty Fees • Late Payment Fee	\$10.00

The following applies to Your Computer Advance Subaccount:

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Cash Advances	Your APR will be %.
Paying Interest	We will begin charging interest on the transaction date.
Penalty Fees • Late Payment Fee	\$10.00

The following applies to Your Other Collateral Subaccount:

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Cash Advances	Your APR will be %.
Paying Interest	We will begin charging interest on the transaction date.
Penalty Fees • Late Payment Fee	\$10.00

The following applies to Your Christmas Advance Subaccount:

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Cash Advances	Your APR will be %.
Paying Interest	We will begin charging interest on the transaction date.
Penalty Fees • Late Payment Fee	\$10.00

The following applies to Your Signature Advance Subaccount:

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Cash Advances	Your APR will be %.
Paying Interest	We will begin charging interest on the transaction date.
Penalty Fees • Late Payment Fee	\$10.00

The following applies to Your Generator Advance Subaccount:

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Cash Advances	Your APR will be %.
Paying Interest	We will begin charging interest on the transaction date.
Penalty Fees • Late Payment Fee	\$10.00

SEE NEXT PAGE for more important information about Your account

The following applies to Your Plan:

How We Will Calculate Your Balance: We will use a balance computation method called daily balance. See this Agreement for more details.

Billing Rights: Information on Your rights to dispute transactions and how to exercise those rights is provided in this Agreement.

Collection Costs: You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney fees.

For Oklahoma Borrowers: You promise to pay all costs of collecting the amount You owe under this Agreement. These costs include reasonable attorney's fees not in excess of 15.00% of the unpaid debt after default and referral to an attorney, not a salaried employee of the Credit Union, unless You borrowed \$1,000.00 or less at an interest rate greater than 10.00% per year.

Military Lending Act Disclosures: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or Account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

"Covered Borrower" for purposes of this Agreement means a consumer who, at the time the consumer becomes obligated on this Agreement, is a covered member or a dependent of a covered member as defined by the Military Lending Act. Covered Borrower does not mean a consumer who (though a Covered Borrower at the time he or she became obligated on this Agreement) no longer is a covered member or a dependent of a covered member as defined by the Military Lending Act.

The following applies to Your Share Secured Advance Subaccount:

Daily Periodic Rate: The Daily Periodic Rate will be _____ % with a corresponding APR of _____ %.

How Your Variable Rate Is Calculated: Your APR may increase if the dividend rate being paid on the securing Shares (Index) increases. To calculate the APR We add a margin of _____ % to the Index value. We will use the Index value as of the day the dividend rate being paid on the securing Shares changes. The APR is subject to change on the first day of the month following the expiration of a 45 day change-in-terms notice. Any increase in the APR will result in higher payments until what You owe has been repaid. If the Index is no longer available, the Credit Union will choose a new Index which is based on comparable information.

Discount for Automatic Payments: If this box is checked, the APR disclosed in the Plan Features section reflects a discount of _____ % for automatic payments. If You discontinue automatic payments, Your APR will be increased by this amount.

Late Payment Fee: \$10.00 will be charged to Your Account if You are 15 or more day(s) late in making a payment.

The following applies to Your Certificate Secured Advance Subaccount:

Daily Periodic Rate: The Daily Periodic Rate will be _____ % with a corresponding APR of _____ %.

How Your Variable Rate Is Calculated: Your APR may increase if the dividend rate being paid on the securing Certificate(s) (Index) increases. To calculate the APR We add a margin of _____ % to the Index value. We will use the Index value as of the day the dividend rate being paid on the securing Shares changes. The APR is subject to change on the first day of the month following the expiration of a 45 day change-in-terms notice. Any increase in the APR will result in higher payments until what You owe has been repaid. If the Index is no longer available, the Credit Union will choose a new Index which is based on comparable information.

Discount for Automatic Payments: If this box is checked, the APR disclosed in the Plan Features section reflects a discount of _____ % for automatic payments. If You discontinue automatic payments, Your APR will be increased by this amount.

Late Payment Fee: \$10.00 will be charged to Your Account if You are 15 or more day(s) late in making a payment.

SEE NEXT PAGE for more important information about Your account

The following applies to Your Tornado Shelter Subaccount:

Daily Periodic Rate: The Daily Periodic Rate will be _____ % with a corresponding APR of _____ %.

- Discount for Automatic Payments:** If this box is checked, the APR disclosed in the Plan Features section reflects a discount of _____ % for automatic payments. If You discontinue automatic payments, Your APR will be increased by this amount.

Late Payment Fee: \$10.00 will be charged to Your Account if You are 15 or more day(s) late in making a payment.

The following applies to Your Automobile Subaccount:

Daily Periodic Rate: The Daily Periodic Rate will be _____ % with a corresponding APR of _____ %.

- Discount for Automatic Payments:** If this box is checked, the APR disclosed in the Plan Features section reflects a discount of _____ % for automatic payments. If You discontinue automatic payments, Your APR will be increased by this amount.

Late Payment Fee: \$10.00 will be charged to Your Account if You are 15 or more day(s) late in making a payment.

The following applies to Your Computer Advance Subaccount:

Daily Periodic Rate: The Daily Periodic Rate will be _____ % with a corresponding APR of _____ %.

- Discount for Automatic Payments:** If this box is checked, the APR disclosed in the Plan Features section reflects a discount of _____ % for automatic payments. If You discontinue automatic payments, Your APR will be increased by this amount.

Late Payment Fee: \$10.00 will be charged to Your Account if You are 15 or more day(s) late in making a payment.

The following applies to Your Other Collateral Subaccount:

Daily Periodic Rate: The Daily Periodic Rate will be _____ % with a corresponding APR of _____ %.

- Discount for Automatic Payments:** If this box is checked, the APR disclosed in the Plan Features section reflects a discount of _____ % for automatic payments. If You discontinue automatic payments, Your APR will be increased by this amount.

Late Payment Fee: \$10.00 will be charged to Your Account if You are 15 or more day(s) late in making a payment.

The following applies to Your Christmas Advance Subaccount:

Daily Periodic Rate: The Daily Periodic Rate will be _____ % with a corresponding APR of _____ %.

- Discount for Automatic Payments:** If this box is checked, the APR disclosed in the Plan Features section reflects a discount of _____ % for automatic payments. If You discontinue automatic payments, Your APR will be increased by this amount.

Late Payment Fee: \$10.00 will be charged to Your Account if You are 15 or more day(s) late in making a payment.

Draw Period: You may obtain an advance between October 1st and December 31st. You will be required to make payments during the draw and repayment period.

The following applies to Your Signature Advance Subaccount:

Daily Periodic Rate: The Daily Periodic Rate will be _____ % with a corresponding APR of _____ %.

- Discount for Automatic Payments:** If this box is checked, the APR disclosed in the Plan Features section reflects a discount of _____ % for automatic payments. If You discontinue automatic payments, Your APR will be increased by this amount.

Late Payment Fee: \$10.00 will be charged to Your Account if You are 15 or more day(s) late in making a payment.

The following applies to Your Generator Advance Subaccount:

Daily Periodic Rate: The Daily Periodic Rate will be _____ % with a corresponding APR of _____ %.

- Discount for Automatic Payments:** If this box is checked, the APR disclosed in the Plan Features section reflects a discount of _____ % for automatic payments. If You discontinue automatic payments, Your APR will be increased by this amount.

Late Payment Fee: \$10.00 will be charged to Your Account if You are 15 or more day(s) late in making a payment.

SEE NEXT PAGE for more important information about Your account

CREDIT AGREEMENT

1. **HOW THE PLAN WORKS** - We anticipate that, from time to time, You will borrow money from Us under the Plan. When We do lend to You under the Plan, it will be in the form of an Open-End Advance ("Advance"). **We are not required to make Advances to You under the Plan and can refuse a request for an Advance at any time, as permitted by law.** The Plan Features section describes the different types of Advances You can request and the terms of those Advances at the time the Plan is established. The different types of Advances are broken down into categories called "Subaccounts". The current interest rate for each Subaccount is listed in the Plan Features section and is expressed as a daily periodic rate and corresponding annual percentage rate. Other items are also listed in the Plan Features section, including other charges, other terms, and, for some Subaccounts, a schedule for determining the required minimum payment amount.
2. **USE OF THE PLAN** - You agree to use the Plan in accordance with this Agreement. The Plan must only be used for lawful transactions. You promise to use the Plan only for personal, family or household purposes, unless We give You written permission to use the Plan for agricultural or commercial purposes. You may obtain Advances in any manner authorized by Us. We may renew or extend the expiration date of the Plan at Our option if applicable.
3. **CREDIT LIMIT** - We may establish a credit limit on certain Subaccounts, and/or the Plan as a whole. If a credit limit is established, it is listed in the Plan Features section, and You promise not to exceed the credit limit. If You exceed the credit limit, You promise to repay immediately the amount which exceeds such limit, including amounts due to finance charges, fees or other charges. We reserve the right to change the credit limit at any time.
4. **REPAYMENT** - You promise to repay all amounts You owe under the Plan. For each billing period, You must pay at least the minimum payment due by the payment due date. Required minimum payment information will be disclosed to You in a manner We choose and in accordance with applicable law. Payments must include any amount past due and any amount by which You have exceeded any applicable credit limit. You may repay all or part of what You owe at any time without any prepayment penalty. Even if You prepay, You will still be required to make the regular minimum periodic payments unless We agree in writing to a change in the payment schedule. If You have a joint share, share draft and/or deposit account, You will be responsible for paying all overdraft Advances obtained by anyone authorized to use such accounts. Unless otherwise required by law, payments will be applied to amounts owed under the Plan in the manner We choose.
5. **FINANCE CHARGES** - **(A) Interest Charges:** Interest charges are a finance charge added when We apply the applicable APR to the balance. A finance charge will be computed separately for each separate balance under the Plan. If the interest rate is a variable interest rate, the Plan Features section explains how the variable interest rate works.
(B) When Interest Charges Begin to Accrue: Interest begins to accrue on Advances, other fees and any minimum interest charges from the date it is added to the daily balance and continues to accrue until payment in full is credited to the Plan.
(C) How We Calculate Your Balance: We figure the interest charge by applying the periodic rate to the "daily balance" for each day in the billing period. To get the "daily balance", We take the beginning balance of Your Subaccount each day, add any new Advances, fees or charges and subtract any payments or credits. This gives Us the daily balance.
(D) Other Charges: In addition to interest charges, We may charge other finance charges which are disclosed in the Plan Features section.
6. **SECURITY - (A) General Pledge of Shares and Statutory Lien:** You pledge as security for the Plan all shares and dividends and, if any, all deposits and interest in any and all joint or individual accounts You have with Us now and in the future. A statutory lien may, according to applicable law, be enforced against Your shares and dividends, and if any, deposits or interest, in all individual or joint accounts You have with Us to satisfy any outstanding financial obligation due and payable to Us. We may exercise Our right to enforce this lien without further notice to You, as permitted by law. **The statutory lien, Your pledge or both will allow Us to apply the funds in Your account(s) to what You owe when You are in default.** The statutory lien and Your pledge do not apply to any Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security or to any amounts otherwise protected by law.
(B) Specific Pledge of Shares/Deposits: If You pledge a specific dollar amount to secure an Advance by completing a separate Open-End Disbursement Receipt, We may freeze shares/deposits in the account(s) offered as collateral up to the extent of the credit limit established for the applicable Subaccount or the outstanding balance of the Advance, whichever is higher, unless prohibited by law. If a specific dollar amount is pledged and We choose not to freeze Your shares/deposits, Your pledged shares/deposits may be withdrawn by You or other authorized parties, unless You are in default.

SEE NEXT PAGE for more important information about Your account

(C) Additional Security: Additional security for the Plan may be required at the time of an Advance. If a Subaccount identifies a type of property (such as "Computer") You must give that type of property as security when You get an Advance under that Subaccount. A Subaccount name such as "Other Secured" means You must provide security acceptable to Us when You obtain an Advance under that Subaccount. **Property provided as security will secure all amounts owed under the Plan and all other loans You have with Us now or in the future, except any loan secured by Your principal dwelling. Property securing other loans You have with Us may also secure the Plan, unless that property is Your principal dwelling or is otherwise prohibited by federal and/or state law.**

(D) Security Agreement: Refer to the Security Agreement for additional details.

7. **PERIODIC STATEMENTS** - You will receive a periodic billing statement in accordance with applicable law if the Plan has a debit or credit balance of more than \$1.00 or a finance charge has been imposed during that billing cycle. If We deem the Plan uncollectible or institute collection proceedings through an outside agency or attorney, We may stop sending You statements. Periodic finance charges and fees may continue to accrue even if We stop sending statements.
8. **JOINT PLANS** - If this is a joint Plan, each of You are individually and jointly responsible for paying all amounts owed. That means We can enforce Our rights under the Plan against any one of You individually or against all of You together. If You give Us inconsistent instructions, We may refuse to follow Your instructions. Each of You authorizes the other(s) to obtain Advances individually and agrees to repay Advances made to the other(s).
9. **FEES AND CHARGES** - If You give Us a security interest in certain types of property, We may charge You a fee to perfect Our interest in the property. If We do, the amount of the fee will be disclosed to You at the time You obtain an Advance. We may also charge You other fees in connection with the Plan. Our current fees are disclosed in the Plan Features section and will be added to the balance of the Subaccount unless You pay them in cash.
10. **UPDATING BORROWER INFORMATION** - You promise that You will promptly provide written notice to Us at the address specified herein if You change Your address, name, employment, contact preference or other information. You also agree to provide updated financial information to Us upon request, as permitted by law.
11. **CREDIT REPORTS** - You authorize Us to obtain credit reports and any other information We may need to verify Your identity and use of the Plan when opening the Plan and for any update, increase, renewal, extension, collection or review of the Plan, including any Subaccount. You authorize Us to disclose information regarding the Plan to credit bureaus and creditors who inquire about Your credit standing.
12. **DEFAULT** - *The following paragraph applies to borrowers in Iowa:* You will be in default if You are more than 10 days late in making a payment. You will also be in default if You do not comply with the terms of this Agreement and Your failure to comply materially impairs any property You gave as security or Your ability to repay what You owe under the Plan.

The following paragraph applies to borrowers in New Hampshire: You will be in default if Our ability to realize on any motor vehicle that is security for the Plan is significantly impaired, except as limited by the New Hampshire Retail Installment Sales of Motor Vehicles law. You will be in default if You break any promise or fail to perform any obligation You have under this Agreement.

The following paragraph applies to borrowers in Wisconsin: You will be in default if You fail to make a payment when due two times during any 12 month period. You will also be in default if You break any promise made under this Agreement that materially impairs Your ability to repay what You owe.

The following paragraph applies to borrowers in Idaho, Kansas, Maine, and to South Carolina borrowers of state chartered credit unions: You will be in default if You do not make at least the minimum payment due by the payment due date. You will also be in default if We believe the prospect of payment, performance, or realization on any property given as security or performance is significantly impaired.

The following paragraph applies to borrowers in all other states and to South Carolina borrowers of federally chartered credit unions: You will be in default if You do not make at least the minimum payment due by the payment due date. You will be in default if You break any promise You made under this Agreement or if anyone is in default under any security agreement made in connection with an Advance under the Plan. You will be in default if You die, file for bankruptcy, become insolvent, if You make any false or misleading statements in any credit application or update of credit information, or if something happens that We believe may substantially reduce Your ability to repay what You owe. You will also be in default under this Agreement if You are in default under any other agreement with Us. You will be in default if any property You have given Us as security is repossessed by someone else, seized under a forfeiture or similar law, or if anything else happens that significantly affects the value of the property or Our security interest in it.

SEE NEXT PAGE for more important information about Your account

- 13. ACTIONS AFTER DEFAULT - *The following paragraph applies to borrowers in Colorado, District of Columbia, Iowa, Kansas, Maine, Massachusetts, Missouri, Nebraska, West Virginia, Wisconsin and South Carolina borrowers of state chartered credit unions:*** When You are in default and after expiration of any right You have under applicable state law to cure Your default, We can demand immediate payment (acceleration) of the entire unpaid balance under the Plan without giving You advance notice. We may also exercise any other rights given by law when You are in default.
- The following paragraph applies to South Carolina borrowers of federally chartered credit unions and to borrowers in all other states:*** When You are in default, We can require immediate payment (acceleration) of the entire unpaid balance under the Plan. We may also exercise any other rights given by law when You are in default. **Unless You are a Covered Borrower under the Military Lending Act, You waive any right You have to receive demand for payment, notice of intent to accelerate and notice of acceleration.**
- 14. ACCELERATION -** If immediate payment is demanded, You will continue to pay interest until what You owe has been repaid at the applicable interest rate in effect or, if applicable, at the penalty rate disclosed in the Plan Features section. If a demand for immediate payment has been made, Your shares and/or deposits can be applied toward what You owe as provided in the "Security" paragraph above. We may also exercise any other rights given by law and Our rights under any security agreements You have with Us when You are in default.
- 15. CHANGES TO THIS AGREEMENT -** We may change the rates, fees and terms of this Agreement at any time for any reason, as permitted by law. Except as noted below, any change in the interest rate will apply to future Advances, and at Our discretion and subject to any requirements of applicable law, will also apply to unpaid balances. Further, We may be compelled to change the rates, fees and terms of this Agreement if You change Your state of residence. We will provide You notice of changes as required by law. Any changes to this Agreement are binding on You.
- The following sentence applies to Illinois borrowers of state chartered credit unions:*** Any change to the interest rate or other charges will apply to future Advances.
- The following sentence applies to borrowers in Iowa:*** A change that increases the rate of finance charge or other charge, that increases the amount of Your payments, or that otherwise adversely affects existing balances will apply to existing balances only if You agree to the change or You use the Plan after receiving notice that Your use of the Plan means You agree the change applies to existing balances.
- 16. TERMINATION -** We may terminate this Agreement at any time. You may terminate this Agreement at any time by giving Us written notice at Our address identified herein. If this is a joint Plan, if any of You terminate this Agreement, it shall be terminated for all. Termination of this Agreement shall not affect the obligations of You or any other obligor, including the obligation to pay unpaid balances, under this Agreement.
- The following paragraph applies to borrowers in Wisconsin:*** Your obligation to pay unpaid balances under this Agreement continues whether You terminate the Agreement or the Credit Union terminates the Agreement, except to the extent that Your liability is limited by Section 422.4155 of the Wisconsin Statutes.
- 17. WAIVER -** We can delay enforcing any of Our rights under this Agreement any number of times without losing the ability to exercise Our rights later. We can enforce this Agreement against Your heirs or legal representatives.
- 18. SEVERABILITY -** If any part of this Agreement is determined by a court to be unenforceable, the rest will remain in effect.
- 19. LEGAL REFERENCES -** All references in this Agreement to statutes or regulations shall include any comparable future legislation that amends, supplements, supersedes or renumbers the referenced legislation.
- 20. CALIFORNIA RESIDENTS -** A married applicant may apply for a separate Account. Applicants: 1) may, after credit approval, use the Account up to its credit limit; 2) may be liable for amounts extended under the Plan to any joint applicant.
- 21. NOTICE TO MARYLAND RESIDENTS -** To the extent, if any, that Maryland law applies to this Agreement, We elect to offer the Agreement pursuant to Title 12, Subtitle 9 of the Maryland Commercial Law Article.
- 22. NOTICE TO MISSOURI BORROWERS- Oral agreements or commitments to loan money, extend credit, or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect You (borrower(s)) and Us (creditor) from misunderstanding or disappointment, any agreements We reach covering such matters are contained in this writing, which is the complete and exclusive statement of the Agreement between Us, except as We may later agree in writing to modify it.**

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23. **NEW YORK RESIDENTS** - We may obtain a credit report in connection with this Plan, including for any review, modification, renewal or collections associated with this Plan. Upon Your request, You will be informed whether such report was requested and, if so, the name and address of the consumer reporting agency furnishing the report.
24. **SOUTH DAKOTA RESIDENTS** - If You believe there have been any improprieties in making this loan or in the lender's loan practices, You may contact the South Dakota Division of Banking at 1601 N. Harrison Ave, Suite 1, Pierre, SD 57501, or by phone at 605.773.3421.
25. **NOTICE TO UTAH BORROWERS** - This written Agreement is a final expression of the Agreement between You and the Credit Union. This written Agreement may not be contradicted by evidence of any oral agreement.
26. ***The following is required by Vermont law* - NOTICE TO CO-SIGNER - YOUR SIGNATURE ON THIS NOTE MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.**
27. **WISCONSIN RESIDENTS** - If You are married, please contact Us immediately upon receipt of this Agreement at the address or phone number listed on this Agreement and provide Us with the name and address of Your spouse. We are required to inform Your spouse that We have opened a Plan for You.

SECURITY AGREEMENT

The following terms apply if You give security in connection with an Advance under the Plan.

1. **THE SECURITY FOR THE PLAN** - You give Us what is known as a security interest in all property described in any receipt, voucher or other document You receive for an Advance (the "Property"). The security interest You give includes all accessions. Accessions are things which are attached to or installed in the Property now or in the future. The security interest also includes any replacements for the Property which You buy within 10 days of the Advance or any extensions, renewals or refinancings of the Advance. It also includes any money You receive from selling the Property or from insurance You have on the Property. If the value of the Property declines, You promise to give Us more property as security if asked to do so.
2. **WHAT THE SECURITY INTEREST COVERS/CROSS COLLATERAL PROVISIONS** - The security interest secures the Advance described in the receipt, voucher or other document You receive at the time of the Advance and any extensions, renewals or refinancings of the Advance. **It also secures any other Advances You have now or receive in the future under the Plan and any other amounts or loans, including any credit card loan, You owe Us for any reason now or in the future, except any loan secured by Your principal dwelling.** If the Property is household goods as defined by the Federal Trade Commission Credit Practices Rule, the Property will secure only the Advance and not other amounts You owe.
3. **OWNERSHIP OF THE PROPERTY** - You promise that You own all Property You give as security or if the Advance is to buy the Property, You promise You will use the Advance for that purpose. You promise that no one else has any interest in or claim against the Property that You have not already told Us about. You promise not to sell or lease the Property or to use it as security for a loan with another creditor until the Advance is repaid. You promise You will allow no other security interest or lien to attach to the Property either by Your actions or by operation of law.
4. **PROTECTING THE SECURITY INTEREST** - If Your state issues a title for the Property, You promise to have Our security interest shown on the title. We may have to file what is called a financing statement to protect Our security interest from the claims of others. You irrevocably authorize Us to execute (on Your behalf), if applicable, and file one or more financing, continuation or amendment statements pursuant to the Uniform Commercial Code (UCC) in a form satisfactory to Us. You promise to do whatever else We think is necessary to protect Our security interest in the Property. You promise to pay all costs, including but not limited to any attorney fees, We incur in protecting Our security interest and rights in the Property, to the extent permitted by applicable law. You agree that We may place a device on the Property and that We may activate the device to track the location of the Property if You are in default and We have not repossessed the Property.
5. **USE OF PROPERTY** - Until the Advance has been paid off, You promise You will: (1) Use the Property carefully and keep it in good repair. (2) Obtain Our written permission before making major changes to the Property or changing the address where the property is kept. (3) Inform Us in writing before changing Your address. (4) Allow Us to inspect the Property. (5) Promptly notify Us if the Property is damaged, stolen or abused. (6) Not use the Property for any unlawful purpose. (7) Not retitle the Property in another state without telling Us and properly recording Our security interest on the new title. (8) Not use the Property for agricultural or commercial purposes including, but not limited to, use of the Property in partnership with a transportation network company, unless We give You written permission.

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- 6. PROPERTY INSURANCE, TAXES AND FEES** - You promise to maintain property insurance on all Property that You give as security under the Plan. You may purchase the property insurance from anyone You choose who is acceptable to Us. The amount and coverage of the property insurance must be acceptable to Us. You may provide the property insurance through a policy You already have, or through a policy You get and pay for. You promise to make the insurance policy payable to Us and to deliver the policy or proof of coverage to Us if asked to do so. If You cancel Your insurance and get a refund, We have a right to the refund. If the Property is lost or damaged, We can use the insurance settlement to repair the Property or apply it towards what You owe. You authorize Us to endorse any draft or check which may be payable to You in order for Us to collect any refund or benefits due under Your insurance policy. You also promise to pay all taxes and fees (like registration fees) due on the Property.

For Illinois, Missouri, Oregon and West Virginia Owners of Property: WARNING: If You do not pay the taxes or fees on the Property when due, We may pay these obligations, but We are not required to do so. Any money We spend for taxes or fees will be added to the unpaid balance of the Advance and You will pay interest on those amounts at the same rate You agreed to pay on the Advance. If We add amounts for taxes or fees to the unpaid balance of the Advance, We may increase the number or amount of Your payments to pay the amount added within the approximate term of the Advance. We may monitor Advances for the purpose of determining whether You and other borrowers have complied with the insurance requirements of Our agreements or We may engage others to do so. Unless You provide evidence of the insurance coverage required by this Agreement, We may purchase insurance at Your expense to protect Our interests in the Property. This insurance may, but need not, protect Your interests. The coverage that We purchase may not pay any claim that You make or any claim that is made against You in connection with the Property. You may later cancel any insurance purchased by Us, but only after providing evidence that You have obtained insurance as required by this Agreement. If We purchase insurance for the Property, You will be responsible for the costs of that insurance, including the insurance premium, interest and any other charges We may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The effective date of coverage may be the date Your prior coverage lapsed or the date You failed to provide proof of coverage. The costs of the insurance may be added to Your total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance You may be able to obtain on Your own and may not satisfy any need for property damage coverage or any mandatory liability insurance requirements imposed by applicable law.

For All Other Owners of Property: If You do not pay the taxes or fees on the Property when due or keep it insured, We may pay these obligations, but We are not required to do so. Any money We spend for taxes, fees or insurance will be added to the unpaid balance of the Advance and You will pay interest on those amounts at the same rate You agreed to pay on the Advance. We may receive payments in connection with the insurance from a company which provides the insurance. We may monitor Advances for the purpose of determining whether You and other borrowers have complied with the insurance requirements of Our agreements or We may engage others to do so. The insurance charge added to an Advance may include: (1) the insurance company's payments to Us and (2) the cost of determining compliance with the insurance requirements. If We add amounts for taxes, fees or insurance to the unpaid balance of an Advance, We may increase the number or amount of Your payments to pay the amount added within the term of the insurance or approximate term of the Advance. You may later cancel any insurance purchased by Us, but only after providing evidence that You have obtained insurance as required.

- 7. INSURANCE NOTICE** - If You do not purchase the required property insurance, the insurance We may purchase and charge You for may cover only Our interest in the Property. The premium for this insurance may be higher because the insurance company may have given Us the right to purchase insurance after uninsured collateral is lost or damaged. **The insurance may not be liability insurance and may not satisfy any state financial responsibility or no fault laws.**

- 8. DEFAULT - The following paragraph applies to borrowers in New Hampshire:** You will be in default if Our ability to realize on any motor vehicle that is given as security is significantly impaired, except as limited by the New Hampshire Retail Installment Sales of Motor Vehicles law. You will be in default if any Property You have given as security is repossessed by someone else, seized under a forfeiture or similar law, or if anything else happens that significantly affects the value of the Property or Our security interest in it. You will be in default if You break any promise You make or fail to perform any obligation You have under this Agreement. You will also be in default under this Security Agreement if the Credit Agreement is in default.

The following paragraph applies to borrowers in Iowa and Wisconsin: You will be in default if You break any promise You make or fail to perform any obligation You have under this Agreement and it materially impairs the condition, value, or protection of, Our rights in the Property. You will also be in default under this Security Agreement if the Credit Agreement is in default.

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The following paragraph applies to borrowers in all other states: You will be in default if You break any promise You make or fail to perform any obligation You have under this Agreement. You will be in default if any Property You have given Us as security is repossessed by someone else, seized under a forfeiture or similar law, or if anything else happens that significantly affects the value of the Property or Our security interest in it. You will also be in default if the Credit Agreement is in default.

9. **WHAT HAPPENS IF YOU ARE IN DEFAULT - The following paragraphs apply to borrowers in all states except Louisiana and Wisconsin:** When You are in default, You promise to deliver the Property at a time and place We choose. If the Property is a motor vehicle or boat, You agree that We may obtain a key or other device necessary to unlock and operate it. We will not be responsible for any other property not covered by this Agreement that You leave inside the Property or that is attached to the Property. We will try to return that property to You or make it available for You to claim.

In addition to the above paragraph, for borrowers in Colorado, the District of Columbia, Iowa, Kansas, Maine, Massachusetts, Missouri, Nebraska, West Virginia, and borrowers of state chartered credit unions in South Carolina, after You have been given any time You have under state law to cure Your default, You agree the Credit Union has the right to take possession of the Property which has been given as security for the Plan without judicial process if this can be done without breach of the peace.

After We have possession of the Property, We can sell it and apply the money to any amounts You owe Us. We will give You notice of any public disposition or the date after which a private disposition will be held. Our expenses for taking possession of and selling the Property will be deducted from the money received from the sale. Those costs may include the cost of storing the Property, preparing it for sale and attorney's fees to the extent permitted under state law or awarded under the Bankruptcy Code. You must pay any amount that remains unpaid after the sale money has been applied to any unpaid balance under the Plan. You agree to pay interest on that amount at the same rate as the Advance, or, if applicable, at the default rate disclosed in the Plan Features section, until that amount has been paid.

The following paragraph applies to borrowers in Wisconsin: When You are in default and after expiration of any right You have under applicable state law to cure Your default, We may seek possession of Property given as security. You may voluntarily give the Property to Us if You choose, or We may seek to take possession of the Property by judicial process or any other method authorized by applicable law. If We ask, You promise to deliver the Property at a time and place We choose. You agree that We may obtain a key or other device necessary to unlock and operate the Property when You are in default and, if a judgment for replevin is necessary to take possession of the Property, after entry of a judgment of replevin. If We repossess the Property, You agree to pay reasonable expenses incurred in disposing of the Property. If the Property is a motor vehicle, mobile home, trailer, snowmobile, boat or aircraft, You will also be required to pay any costs permitted by Section 422.413 of the Wisconsin Statutes. You must pay any amount that remains unpaid after the sale money has been applied to what You owe under the Plan. You agree to pay interest on any unpaid amount at the same rate as the Advance, or, if applicable, at the penalty rate disclosed in the Plan Features section, until that amount is paid. If the Property is located outside Wisconsin at the time of default, We may take possession of the Property without judicial process, if permitted by the state where the Property is located. We will not be responsible for any other property not covered by this Agreement that You leave inside the Property or that is attached to the Property. We will try to return that property to You or make it available for You to claim.

The following paragraphs apply to borrowers in Louisiana: LOUISIANA LAW PERMITS REPOSSESSION OF MOTOR VEHICLES WITHOUT JUDICIAL PROCESS - Pursuant to Louisiana law, if You are in default under this Agreement, We will have the right to cause the Property given as security to be immediately seized and sold under ordinary or executory process, with or without appraisal, in accordance with Louisiana law, whether during term of court or vacation, without the necessity of demanding payment from You or of notifying You and placing You in default. If the Property is a motor vehicle or boat, You agree that We may obtain a key or other device necessary to unlock and operate it when You are in default.

Unless You are a Covered Borrower under the Military Lending Act, for purposes of foreclosure under Louisiana executory process procedures, You hereby confess judgment in Our favor for all amounts secured by this Agreement, in principal, interest, late charges, costs and attorney's fees, and for all other funds that We may advance on Your behalf under this Agreement, such as for the payment of insurance, or taxes, or the preservation of the Property. To the extent permitted under applicable Louisiana law, You additionally waive: (a) the benefit of appraisal as provided under Articles 2332, 2336, 2723, and 2724 of the Louisiana Code of Civil Procedure; and all other laws with regard to appraisal upon judicial sale; (b) the demand in three (3) days' delay as provided under Articles 2639 and 2721 of the Louisiana Code of Civil Procedure; (c) the notice of seizure as provided under Articles 2293 and 2721 of the Louisiana Code of Civil Procedure; (d) the three (3) days' delay

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provided under Articles 2331 and 2722 of the Louisiana Code of Civil Procedure; and (e) all other provisions under Articles 2331, 2722 and 2723 of the Louisiana Code of Civil Procedure and all other Articles not specifically mentioned above.

The following applies to all borrowers in Louisiana: You further agree that We may appoint a keeper of the Property in the event of foreclosure. Should the Property for any reason be located in another state at the time of or following Your default, or should there be a subsequent change in Louisiana law permitting self-help remedies, You agree that We may take possession of the Property in any manner then permitted under the laws of the state in which the Property is then located or under Louisiana law as then in effect. Should We for any reason have or acquire possession of the Property at or following default, You agree that We may sell the Property at public auction or private disposition, as authorized by Louisiana law or the applicable provisions of the Uniform Commercial Code in effect in the state where the Property is then located. If We are required by law to give You notice of the public or private sale of the Property, notice shall be sent to You at Your last address appearing in Our records prior to the sale or disposition, as required by law.

All expenses relating to the sale or other disposition of the Property, including without limitation, Our expenses of retaking, holding, insuring, preparing for sale and selling the Property, will be secured under this Agreement and will be deducted from the money We receive from the sale. Our expenses for taking possession of and selling the Property will be deducted from the money received from the sale. Those costs may include the cost of storing the Property, preparing it for sale and attorney's fees to the extent permitted under state law or awarded under the Bankruptcy Code.

10. NOTICE FOR ARIZONA OWNERS OF PROPERTY - It is unlawful for You to fail to return a motor vehicle that is subject to a security interest, within thirty days after You have received notice of default. The notice will be mailed to the address You gave Us. It is Your responsibility to notify Us if Your address changes. The maximum penalty for unlawful failure to return a motor vehicle is one year in prison and/or a fine of \$150,000.

11. FOR LOUISIANA OWNERS OF PROPERTY ONLY -

- A. Governing Law.** You agree that any security rights that You are granting Us will be subject to Louisiana law.
- B. Location of Property.** Unless otherwise indicated, the Property will be kept at Your address indicated on the first page of this document. You agree not to remove the Property from the State of Louisiana for more than 60 consecutive days without first obtaining Our prior written consent.
- C. Miscellaneous.** Unless You are a Covered Borrower under the Military Lending Act, You waive any and all exemptions from seizure with regard to the Property as may be granted under applicable law.

ACKNOWLEDGMENTS

1. You have received and read this Agreement. By signing, or otherwise authenticating, You agree to be bound by the terms of this Agreement.
2. You grant Us a security interest in all individual and joint share and/or deposit accounts You have with Us now and in the future to secure what You owe under the Plan. When You are in default, You authorize Us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest You have given in Your shares and deposits.

Borrower 1 Signature	Date
X	(Seal)

Borrower 2 Signature	Date
X	(Seal)

Signature	Date
X	(Seal)

Signature	Date
X	(Seal)

- Borrower 3:
- Witness

- Borrower 4:
- Witness

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YOUR BILLING RIGHTS: KEEP THIS DOCUMENT FOR FUTURE USE

This notice tells You about Your rights and Our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If You think there is an error on Your statement, write to Us at the address on Your periodic statement.

In Your letter, give Us the following information:

- **Account information:** Your name and Account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If You think there is an error on Your bill, describe what You believe is wrong and why You believe it is a mistake.

You must contact Us:

- Within 60 days after the error appeared on Your statement.
- At least 3 business days before an automated payment is scheduled, if You want to stop payment on the amount You think is wrong.

You must notify Us of any potential errors **in writing**. You may call Us, but if You do We are not required to investigate any potential errors and You may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When We receive Your letter, We must do two things:

1. Within 30 days of receiving Your letter, We must tell You that We received Your letter. We will also tell You if We have already corrected the error.
2. Within 90 days of receiving Your letter, We must either correct the error or explain to You why We believe the bill is correct.

While We investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report You as delinquent on that amount.
- The charge in question may remain on Your statement, and We may continue to charge You interest on that amount.
- While You do not have to pay the amount in question, You are responsible for the remainder of Your balance.
- We can apply any unpaid amount against Your credit limit.

After We finish Our investigation, one of two things will happen:

- **If We made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If We do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send You a statement of the amount You owe and the date payment is due. We may then report You as delinquent if You do not pay the amount We think You owe.

If You receive Our explanation but still believe Your bill is wrong, You must write to Us within **10 days** telling Us that You still refuse to pay. If You do so, We cannot report You as delinquent without also reporting that You are questioning Your bill. We must tell You the name of anyone to whom We reported You as delinquent, and We must let those organizations know when the matter has been settled between Us.

If We do not follow all of the rules above, You do not have to pay the first \$50 of the amount You question even if Your bill is correct.