PERSONAL LINE OF CREDIT AND SECURITY AGREEMENT

Personal Line of Credit and Security Agreement, Disclosures, and Billing Rights Statement

Effective September 2026

PO Box 97050, Seattle WA 98124-9750 or toll-free 800-233-2328

KEEP THIS BOOKLET FOR YOUR RECORDS

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Personal Line of Credit and Security Agreement Agreement and Disclosures

I. PERSONAL LINE OF CREDIT AND SECURITY AGREEMENT, with Disclosures

This Personal Line of Credit and Security Agreement ("Agreement"), which includes Truth in Lending Act and Fair Credit Billing Disclosures, governs your open-ended line of credit account ("Account") with Boeing Employees' Credit Union ("BECU"). This Agreement describes our agreement to lend you money for personal, family, or household purposes, and describes your agreement to repay the borrowed funds along with interest and fees. In this Agreement the words "you," and "your" mean any person who signs the Account, and the words "we," "us," and "our" mean BECU. By applying to establish an Account, you agree to be bound by the terms and conditions of this Agreement, and by the additional terms and conditions governing your relationship with BECU or your use of any BECU feature, product, or service, each as amended from time to time and as are incorporated herein by reference, including but not limited to the BECU Consumer Lending Rates and Related Disclosures that are provided in connection with the Account application and the Rates and Fees Disclosure provided as part of your account opening materials.

1. Application Disclosures, Account-Opening Disclosures, and Subsequent Disclosures

The BECU Consumer Lending Rates and Related Disclosures include important information about the credit extensions we offer on the Account, and about the possible range of Personal Line of Credit Interest Rates, Interest Charges, and Fees on the Account. If your application is approved, we will furnish you with an account opening disclosure providing information about your credit limit, annual percentage rate, and other applicable fees or charges, terms and conditions. (Collectively, the BECU Consumer Lending Rates and Related Disclosures, the Rate and Fee Disclosure, and the periodic or other billing cycle statements or notice that BECU will send to you if you are the primary accountholder constitute the "Account Disclosures.")

2. Individual, Multiple, or Joint Accounts

If you are the only applicant for a credit account and your application is approved, then you will be able to obtain extensions of credit (which may be called "advances" or "loans") from us, and you will become obligated to repay what you have received, plus the interest and fees that you owe according to this Agreement and the Account Disclosures. If, after establishing a Line of Credit account, you subsequently apply to establish a second such account (as is allowed if the second such account would be linked to a checking account for which you are a primary checking account holder), we may require you to update the information that you submitted to us at the time of your first application, so that we can evaluate your application for the second account. If one or more other persons as your co-applicant(s) apply in conjunction with you to establish a credit account (a "Joint Account") and the application is approved, you will become obligated to repay our extensions of credit to those other persons (who become your "Joint Accountholders") as well as our extensions of credit to you, and they will become obligated to repay our extensions of credit to you as well as our extensions of credit to them -- plus, in all cases, the interest and fees that you and they owe according to this Agreement and the Account Disclosures.

a. Establishment and Effect of Multiple Joint Credit Accounts

Each time you submit a signed credit application for another Personal Line of Credit with a different co-applicant, you request that another Joint Account be established for you and for different co-applicant to be your Joint Accountholder. You understand and agree that while a Joint Account is in effect, you and the co-applicant of the Joint Account: (a) has each authorized the other to individually request, authorize, or receive credit advances; (b) has each agreed to be jointly and severally liable for repayment of all amounts owed and for any loans obtained; and (c) has each agreed to all of the loan terms and conditions, even if you did not specifically authorize or request the credit advance or receive any benefit from it. After credit approval, each of your joint applicants shall have the right to use any account under a Joint Account to the full extent of any credit limit set by BECU for the Joint Account, and you will be liable for all amounts of credit extended under this account to all of your joint applicants.

b. Procedure to Initiate Termination of Joint Account

If any one of you does not wish any future loans under the Account or is unwilling to be personally liable for them, any one of you must write to BECU at P.O. Box 97050, Seattle, WA 98124-9750, to terminate the Account. The termination will be effective as to all of you.

3. Credit Limit (for One or More Line of Credit Accounts or Joint Accounts).

a. Establishment and Effect of Credit Limit.

If your application for an Account is approved, we will establish a credit limit on the Account, and specify the limit on your account opening disclosure. The credit limit is the maximum amount you may draw upon without getting our specific approval for additional advances. You may access credit up to the credit limit for the Account, repay any portion of the amount borrowed, and reborrow any portion up to the credit limit of the Account from time to time without limitation, while keeping your credit equal to or below your credit limit. If you temporarily exceed your credit limit, you understand such credit does not increase your credit limit and you agree to pay us, immediately, the excess credit amount and applicable finance charges.

b. Our authority and your Authority with regard to Credit Limit and Account.

For any reason, subject to applicable law, we can increase or decrease your loan credit limit at our discretion. We will notify you in writing on your billing cycle statement or on a separate notice if the amount of your credit limit goes up or down, or if your account is suspended. We may reduce your credit limit, suspend your credit privileges, close your Account or otherwise terminate your ability to use your Account. We may do this at any time. Your obligations under this Agreement continue even after we have done this. To cancel your ability to further obtain credit on your Account, you may send a written request to BECU at P.O. Box 97050, Seattle, WA 98124-9750. If your Account is suspended, you will no longer be able to take an advance. Any use of an account, access device or service after the account is suspended will be considered fraudulent.

4. Account Access

We contemplate that, from time to time thereafter, you will use your Account by borrowing money from us (obtaining a credit "advance"). You may initiate this process by submitting a credit request in any manner authorized by us. If you have multiple active Accounts (for example, an individual Account of which you are the sole Accountholder, and a Joint Account with a co-applicant) and you make a credit request, you must specify the account number of the Account from which you want the extension of credit. Based on our periodic reviews of your Accounts, we may also refuse a request for an advance on an existing Account, at any time.

a. Overdraft Access

You also may access your Line of Credit by writing drafts that overdraw your BECU checking account or your BECU deposit account with checking account features, as specifically designated by you for overdraft protection. We may, at our sole discretion, access this account on your behalf if you have scheduled automatic payments for which there are not sufficient collected funds in your checking account or your other deposit account(s). We will not do this if the advance to cover the scheduled payment would cause your credit limit to be exceeded. We will treat the overdraft as a request for an advance on your

Line of Credit and we will allow such access subject to the terms of this Agreement. You understand that any owner on your checking account or your deposit account with checking account features may obligate you to overdraft advances. Line of Credit overdraft funds transfers will be made in $100.00 increments (or the unused portion of the available credit limit if less than $100.00) and will be transferred to your checking account or your deposit account with checking account features. You agree not to let the overdrawn balance exceed your approved credit limit. If you fail to meet any conditions of your checking account or your deposit account with checking account features, we may cancel your Line of Credit immediately without notice. In any event, you hold us harmless from any and all liability which might arise if the transfer does not occur. Transfers from deposit accounts will be governed by the Membership and Account Agreements. Transfers from a Line of Credit will be governed by this Agreement.

b. Effect of Joint Ownership of Checking Deposit Account.

You understand that, without applying for a Personal Line of Credit, any joint account holder(s) on your deposit account with checking account features or any person(s) authorized to use an access device for the deposit account, may access your Line of Credit and you and they agree to be jointly and severally liable for such transactions.

c. Suspension of Line.

Your ability to draw upon the Line of Credit will be suspended immediately if: (1) the account specifically designated for overdraft protection by you is closed for any reason; (2) your automatic payment transfer to your Line of Credit is canceled for any reason; or (3) we determine that no Line of Credit advances have been made within ninety (90) days from the account establishment or within one (1) year from the last advance. You may request that your Line of Credit be reinstated, upon re-enrolling for automatic payment transfer and upon specifically designating a deposit account with checking account features for overdraft protection.

5. Lien and Security Agreement

BECU Lien. You agree BECU has a lien on all your shares, deposits, and dividends in all joint and individual accounts held by you, now and in the future, to the extent of your obligations to BECU. You agree that BECU's lien is independent of any security agreement and BECU may enforce its lien in any manner, at any time allowed by applicable law. You agree that you own any shares pledged and that there are no liens against them other than ours. BECU may, at its sole option, allow you to withdraw a portion of your shares or deposits without affecting its security interest.

Pledge of Shares, Deposit Accounts and Certificates of Deposit. As a condition of opening and maintaining this Account, you agree to pledge and grant us a consensual security interest in all your withdrawable individual and joint BECU shares, deposit accounts, and certificates of deposit in which you have an interest, now and in the future, as security for all credit advances made under this Agreement. However, this pledge will not apply to retirement or other accounts to the extent that applicable law precludes the pledge of such accounts. You agree that we need not retain or possess any certificate or evidence of account to enforce our security interest. You authorize us, without further notice to you, to apply the balances in these account(s) to pay any amounts due on the Account if you Default.

6. Promise to Pay

You promise that, on the payment terms set forth below, you will pay BECU the total of all credit advances on all Accounts (including any credit advances requested by any Joint Accountholder), finance charges, and other amounts set forth in this Agreement and any Account Disclosure. The term "credit advances" includes any requests for payments to a third party or for payment or deposit to your savings or checking account. Payments must be made in U.S. Dollars.

a. Responsibility

By using your account to engage in transactions after we furnish an account-opening disclosure to you, you agree to the credit limit, annual percentage rate, any other applicable fees and charges, and any terms

and conditions set forth in the Account Disclosures, which you acknowledge to be incorporated into and become part of this Agreement and to govern your Account. Any person or entity that has accepted, signed, used, or authorized the use of the Account agrees to be and is bound by the terms of this Agreement, regardless of whether this person is named in the application or otherwise.

b. Minimum Payment

You agree that, on or before the due date indicated on your billing cycle statement, you will pay at least the minimum payment that is required under this Agreement and is specified on the billing cycle statement.

c. Payment Methods

Your required minimum payment must be made by automatic transfer from your share or deposit account at BECU. With regard to preparations for such periodic automatic transfers, you understand that it is your responsibility to make sure that there are adequate funds in your account to cover the payment on the specified date. You acknowledge that, if funds in your account are inadequate, your Line of Credit Account will become past due. The method of determining the adequate amount of funds to cover the payment is set forth in Section 6.d below.

d. Payment - Minimum Amount and Allocation

The Line of Credit minimum payment amount will be the greater of $25 or 2% of the outstanding balance on your account at the end of the billing cycle statement period, which begins on the 17th day of the month and ends on the 16th day of the following month ("Ending Balance"). The Ending Balance does not include late payment fees but includes voluntary payment protection costs, returned payment fees and the cost of collection and attorneys due to your default. When credit availability is suspended or terminated, the minimum payment amount will be calculated for the remaining balance at 2% of the outstanding balance at the time of suspension or termination, and will be fixed at that amount until the balance is paid in full. Payments will be applied first to late payment fees and other fees and charges (other than finance charges), then to accrued finance charges, and the remainder, if any, to the balance, unless otherwise agreed to by BECU or required by applicable law.

e. Prepayment and Irregular Payments.

At any time, you may pay additional amounts by such automatic transfer or by personal check, draft, electronic funds transfer, or wire transfer. Thus, you may pay all or part of your loan(s) early, at any time, without paying any penalty. However, payments in excess of your minimum payment will not relieve you of your obligation to make your subsequent minimum payments on the dates when such payments are due. Instead of advancing your payment due date, a prepayment or early payment will reduce the principal amounts owing on your account, and each such reduction in principal amount may lessen the amount of interest that you subsequently need to pay. BECU reserves the right to refuse partial payments. Without losing our rights under this Agreement, we may accept late payments, partial payments and payments marked "payment in full" that are not sent to the address set forth below.

f. Crediting Payments if Not Made by Automatic Transfer.

Payments received at BECU, P.O. Box 97050, Seattle, WA 98124-9750 at or before 5:00 PM Pacific Time on any business day will be credited to your account as of that date; payments received by mail at that address after 5:00 PM Pacific Time, on a weekend or federal holiday will be posted to your account as of the next business day. Crediting to your account may be delayed up to five days if payment is received by mail at any other address or if mailed payment is not accompanied by any remittance slip or statement we provide.

WITH REGARD TO ANY DISPUTED DEBTS, ALL PAYMENTS OF LESS THAN THE AMOUNTS REQUIRED UNDER THIS AGREEMENT, INCLUDING ANY CHECK OR INSTRUMENT TENDERED AS FULL SATISFACTION OF A DEBT, SHALL BE SENT ONLY TO THE ATTENTION OF:

Risk Management Representative – Payment on Disputed Account

BECU

P.O. Box 97050
Seattle, WA 98124-9750

7. Finance Charges

a. Penalty Rate

If, on this account or on any account that you have with us, you make any payment that is returned, or your total Minimum Periodic Payment is not paid within 29 days of the payment due date (within 27 days during the February credit reporting period or 28 days for February reporting period in leap years), twice within any 12 month period, the **ANNUAL PERCENTAGE RATE (APR)** will be increased to the lesser of **19.9%** or the highest rate allowed by law, unless this increase in APR as a result of default is invalidated by a state statute that is applicable notwithstanding federal law, 12 U.S.C. 1785(g)(1). The Daily Periodic Rate (DPR) in this event shall be the APR divided by 365 (366 in a leap year). If your DPR (and corresponding APR) is increased as described, it may be subsequently reduced at our discretion after a minimum of twelve months at which time it is determined that no payment for any amounts owed BECU has been late during the 12-month period, and your other accounts with BECU are in good standing (current and non-negative). Rate changes shall be effective beginning on the first day on the next Billing Cycle following the late payment or determination. A loan whose rate is reduced will be subject to subsequent increases should future payment be missed in a manner described within this section. If the DPR and corresponding APR increase, the **FINANCE CHARGE** will increase and your minimum payment may be higher.

b. Timing of Finance Charges and Payments.

You will be obligated to pay a finance charge that will begin to accrue as of the date on which any credit advance is made. There is no grace period in which you may avoid incurring a finance charge by paying off the balance. Credit advances may be directly deposited to one of your deposit accounts and will be subject to a finance charge from the date of deposit even if you do not withdraw the money immediately. Credit advances and payments made by automatic transfer will be posted to your account when made. When you make a payment during the period on which your billing cycle statement is based, then this statement will specify the amount of interest that you paid.

c. How to Determine Unpaid Daily Balance and Finance Charges.

The unpaid daily principal balance is the amount of outstanding indebtedness that remains unpaid at the close of each business day after all transactions for the day are posted to your Line of Credit. Transactions are posted by subtracting the amount of any payments or credits (thus decreasing the balance) and adding the amount of any new advances plus the cost of Voluntary Payment Protection, if any (thus increasing the balance). The daily principal balance will include any unpaid fees or charges including finance charges, unless otherwise forborne by BECU or prohibited by applicable law. We multiply this balance by the applicable daily periodic rate to calculate the daily finance charge, then add this charge to the daily finance charges for the other days in the period on which your monthly statement is based. The total finance charge is the sum of the daily finance charges during this period.

d. Determination of DPR and Corresponding APR.

The DPR and APR for which you initially qualify now or in the future may depend on your credit qualifications, income, credit or employment history. The DPR and corresponding APR for each Account under this Agreement will be set forth in the account opening disclosure that is sent to you. Your rate on any account is subject to change with additional advances, based on your credit history. BECU may change the rates it offers from time to time and may review your credit qualifications periodically and adjust your DPR and corresponding APR based on changes in your credit qualifications. If you do not receive your account opening disclosure before the first transaction on your account, then you may cancel the Line of Credit account without obligation if, within four business days of the date of your initial account opening disclosure, you return all of the funds that BECU initially advanced to you and give written notice

of cancellation to BECU at BECU, P.O. Box 97050, Seattle, WA 98124-9750. If you use or retain the account funds after that date, you waive any right to cancel this Agreement.

8. Other Account Fees and Charges.

a. A Late Payment Fee in an amount equal to $25.00 or 5% of the minimum payment, whichever is greater, will be imposed on payments that are not paid or are paid ten (10) or more calendar days after the payment due date, except to the extent that a Late Payment Fee is allowed only in a lesser amount or after a longer number of calendar days according to a state statute that is applicable notwithstanding federal law, 12 U.S.C. 1785(g)(1).

b. A Returned Payment Fee in an amount equal to $25.00 or the amount of the returned payment, whichever is smaller, will be imposed if any check, instrument or other item given as payment on your Account is uncollectible or is dishonored for any reason, except to the extent that a Returned Payment Fee is allowed only in a lesser amount according to a state statute that is applicable notwithstanding federal law. Unless otherwise required by law, we are not obligated to attempt to collect any check more than once.

c. A Collection Charge will be imposed if we must telephone you, write to you, or make a personal visit due to any default on your part.

9. Billing Cycle Statements.

If your account has an outstanding debit or credit balance in excess of $1.00 at the end of a billing cycle / statement period, we will send you a billing cycle statement to the address shown in our records reflecting balances and activity in that account.

10. Default.

You will be in default under this Agreement if any of the following happens on any account:

a. you do not make a payment as required by this Agreement on or before the payment due date;

b. you exceed your credit limit without our permission;

c. you become subject to bankruptcy, incompetency or insolvency proceedings or you die;

d. if we believe (in our sole discretion, subject to applicable law) that there has been an adverse change in your financial condition or any time we reasonably deem ourselves insecure;

e. you make any untrue statements or omissions or provide false signatures on any application or financial statement furnished to BECU or fail to provide us financial information we request;

f. your payment is dishonored by your financial institution for any reason;

g. you violate or fail to comply with any term of this Agreement or any other agreement you have with BECU;

h. you default on any loan, account or other obligation that you have with us, including loans that are entirely separate from the Account, will constitute default under this Agreement, or

i. you no longer qualify for BECU membership.

11. Upon or Following Default.

Upon the occurrence of any event of default under this Agreement, we have the right, subject to applicable law, to terminate or suspend your credit privileges under this Agreement, to require repayment and to change the terms of your account and this Agreement. In requiring repayment, we may demand that you immediately pay the entire unpaid balance of all your Accounts including any Joint Accounts, and any other BECU loans, increase the minimum payments, and/ or may apply any loan account payment to any outstanding account balance on any Account that you have in BECU. BECU may start a collection action in the county in which BECU is located or

where you reside if you live outside of Washington.

12. Reformation of Fees, Charges and Other Provisions

If any fee or charge, or any portion of any fee or charge, including but not limited to a finance charge or method of computing a finance charge, or any other provision of this Agreement, would but for this sentence be unlawful, the language of this Agreement shall be automatically reformed to eliminate any excessive or unlawful portion of such fee or charge and any such unlawful provision. In no event shall the fees charged under this agreement exceed the maximum allowed under applicable state or federal law, nor shall any provision in this Agreement be applied where it would violate any law, including but not limited to the Military Lending Act. If any other provisions of this Agreement or a related agreement are deemed unenforceable or invalid, the remaining provisions will remain in full force and effect.

13. Voluntary Payment Protection.

We may offer Voluntary Payment Protection to you. Voluntary Payment Protection is not necessary to obtain credit. If you purchase Voluntary Payment Protection from us, you authorize us to add the fees monthly to your loan balance and charge you interest on the entire balance. At our option we may change your payment or the period of time necessary to repay the loan balance. The rate used to determine the fees may change. If the rate changes, we will provide any notices required by applicable law.

14. Suspension of Line of Credit.

Your ability to draw upon the Line of Credit will be suspended immediately if: (1) the account specifically designated for overdraft protection by you is closed for any reason; (2) your automatic payment transfer to your Line of Credit is canceled for any reason; or (3) we determine that no Line of Credit advances have been made within ninety (90) days from the account establishment or within one (1) year from the last advance. You may request that your Line of Credit be reinstated, upon re-enrolling for automatic payment transfer and upon specifically designating a deposit account with checking account features for overdraft protection.

15. Closing the Line of Credit.

You can cancel or close your account by either calling us at 206-439- 5700 or, outside Seattle, at 800-233-2328 or writing us at BECU, P.O. Box 97050, Seattle, WA 98124-9750. If you cancel the Account, the cancellation will terminate the overdraft protection the Account provides for any linked checking accounts. In addition, you must pay everything you owe us, including any amounts owed but not yet billed to you. If you do not pay us immediately, outstanding balances will continue to accrue finance charges and other fees or charges, and be subject to the terms and conditions of this Agreement.

16. Account Termination by Co-Applicant or by BECU.

If you originally applied with co-applicant who has continued to be a Joint Accountholder, either you or your Joint Accountholder, may direct BECU to terminate your Account at any time by writing to us at BECU, P.O. Box 97050, Seattle, WA 98124-9750. BECU may terminate your entire group of Accounts or any one or more Accounts at any time. All other provisions of this Agreement shall otherwise remain in full force and effect until you pay all sums due us. You understand that terminating your Account will not relieve you of your obligations on any outstanding loan balances at the time of termination.

17. Change in Terms (including Finance Charges).

You agree that BECU may, at any time, change any part of this Agreement (including but not limited to adding new provisions, deleting existing ones, or changing any other terms and conditions of this agreement relating to your Account), provided we have given you any notice in advance of the change, if required by applicable law. Any notice of change in terms required by law will be sent to the last address appearing on the records of BECU, unless you notify us of the change in your address within a reasonable time prior to the notice being sent. Changes may apply to both new and outstanding balances.

18. Enforcement

BECU may delay enforcing any right under this Agreement without losing that right or any other right. In its sole discretion, BECU may charge and collect a lesser amount than that specified in this Agreement or in a related agreement or disclosure. The collection of such a lesser amount shall not bar BECU from renewing the

collection of the full amount as so specified. In the event you die, we can collect any amounts outstanding under such agreements as immediately owed against your estate or against anyone who obtained an advance under this Agreement.

19. Attorneys' Fees and Costs

You agree to pay all reasonable costs, including attorneys' fees, that we incur in collecting amounts you owe to us, subject to applicable law. All of these costs and expenses may be added to your debt and a finance charge may be imposed on this added amount at the same interest rate as the most recent advance on your account, except to the extent that liability for such costs, expenses or finance charge is explicitly and specifically limited or prohibited by applicable law. Our lien and security interest under Section 5 of this Agreement also secure payment of all these amounts.

20. Assignment

We have the right to assign and transfer our rights under this Agreement and any amounts you owe to us. The term "us" shall be deemed to include each and every immediate and successive assignee. You do not have the right to assign or transfer any of your rights, duties or obligations under this Agreement.

21. Notices

All notices and statements will be sent to the last address appearing on BECU records. You agree to advise us promptly if you change your mailing address. We can accept address corrections received from the U.S. Postal Service.

22. Credit Information/Financial Statements.

You authorize us to release information to others regarding the status and history of your Account. You agree to provide us upon request at any time with a current financial statement or updated credit information requested in our sole discretion. You agree we may obtain credit reports, employment or investigative inquiries on you at any time, at our sole option, for any reason, including but not limited to determining your eligibility for other products and services or determining whether there has been an adverse change in your financial condition. If you ask, we will tell you whether or not we requested a credit report and, if we did, we will provide you with the name and address of the consumer reporting agency that furnished the report.

23. Governing Law.

Our approval of this Agreement and of any credit extension or advance under this Agreement occurs in the state of Washington. This Agreement shall be governed by the Federal laws and the laws of the state of Washington as they each apply, except to the extent that, notwithstanding federal law, 12 U.S.C. 1785(g)(1), an applicable state statute invalidates this choice of Washington law. In accepting the terms of this contract, you agree that venue for any action brought by you or brought by us to enforce the terms of the agreement is properly located in King County, Seattle, Washington, unless an applicable state statute invalidates such a choice of venue

II. YOUR BILLING RIGHTS

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

24. If You Find a Mistake on Your Statement

If you think there is an error on your credit card statement, write to us at either:

BECU
P.O. Box 97050
Seattle, WA 98124

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.

25. 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.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50.
   (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if

we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Customer Service
P.O. Box 97050
Seattle, WA 98124-9750.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.