

NOTICE: Married applicants may apply for individual credit. Check the box indicating the type of credit you are applying for:

Please choose your Platinum card type: Low Rate Rewards

Individual Credit:

- 1) Complete applicant section if you are relying only on your own income and assets to establish credit.
- 2) Complete other applicant section providing information about your spouse or former spouse if you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI) or if you are relying on alimony, child support or separate maintenance payments to establish credit.

Joint Credit:

- 1) Complete applicant and co-applicant section providing information about you and the other party.
- 2) Each joint applicant must sign below.

We intend to apply for joint credit: (Applicant) (Co-Applicant)

Important information about procedures for opening a new account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

If you are applying for credit in your name only, do not complete portion on co-applicant.

APPLICANT NAME				CO-APPLICANT NAME			
HOME ADDRESS (STREET & NO.)			HOW LONG?	HOME ADDRESS (STREET & NO.)			HOW LONG?
CITY-STATE-ZIP		CELL PHONE NO.		CITY-STATE-ZIP		CELL PHONE NO.	
EMAIL ADDRESS				EMAIL ADDRESS			
PREVIOUS HOME ADDRESS			HOW LONG?	PREVIOUS HOME ADDRESS			HOW LONG?
HOME PHONE NO.	BIRTH DATE	NO. OF DEPENDENTS		AGES	HOME PHONE NO.	BIRTH DATE	RELATIONSHIP TO APPLICANT
SOCIAL SECURITY NO.		DRIVERS LICENSE NO. AND STATE		SOCIAL SECURITY NO.		DRIVERS LICENSE NO. AND STATE	
MOTHER'S MAIDEN NAME				MOTHER'S MAIDEN NAME			
BUSINESS PHONE NO.	GROSS MONTHLY INCOME \$		NET MONTHLY PAY \$	BUSINESS PHONE NO.	GROSS MONTHLY INCOME \$		NET MONTHLY PAY \$
EMPLOYER		POSITION	HOW LONG?	EMPLOYER		POSITION	HOW LONG?
BUSINESS ADDRESS				BUSINESS ADDRESS			
OTHER INCOME SOURCE*			MONTHLY AMOUNT	OTHER INCOME SOURCE*			MONTHLY AMOUNT

*You need not list income from alimony, child support, or separate maintenance payments unless You want it considered in evaluating this credit application.

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding <input type="checkbox"/> Other income: \$ _____ per _____. Source(s) of other income: _____ Is any income listed in this Section likely to be reduced in the next two years? <input type="checkbox"/> Yes (Explain in detail on a separate sheet.) <input type="checkbox"/> No	Alimony, child support, separate maintenance received under: court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding <input type="checkbox"/> Other income: \$ _____ per _____. Source(s) of other income: _____ Is any income listed in this Section likely to be reduced in the next two years? <input type="checkbox"/> Yes (Explain in detail on a separate sheet.) <input type="checkbox"/> No
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OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

MORTGAGEE OR LANDLORD	PAYMENT ADDRESS	APPROX. MARKET VALUE	ORIGINAL AMOUNT \$	BALANCE DUE \$	MO. PMT./RENT \$
NAME AND ADDRESS (OTHER DEBTS)		ACCOUNT NUMBER	\$	\$	\$
AUTO OWNED - MAKE		FINANCED BY	\$	MONTHLY PMT. \$	

Other Obligations - (For example, liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

CHECKING/SHARE DRAFT ACCT. NO.	LOCATION	SAVINGS ACCOUNT NO.	LOCATION
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NAME OF (2) REFERENCES NOT LIVING WITH YOU 1)	PHONE NO.	ADDRESS (CITY-STATE-ZIP)	RELATIONSHIP
2)			

Please answer the following questions. If a yes answer is given, explain on an attached sheet.

	A		C		Please Check: A = Applicant C = Co-Applicant			
	Yes	No	Yes	No	Yes	No	Yes	No
1. Have You filed a petition for bankruptcy in the last 10 years?								
2. Have You ever had any auto, furniture or property repossessed?					6. Have You any obligations not listed?			
3. Are You a co-maker or co-signer on any loan? For Whom _____ Amount \$ _____					7. Do You have any past due bills?			
4. Have You ever had credit in any other name? What Name _____					8. Is any income You have listed likely to reduce in the next 2 years?			
5. Have You any suits pending, judgements filed, alimony or support awards against You?					9. Indicate immigration status: Applicant: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____ Co-Applicant: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____			

This statement is submitted to obtain credit and I (We) certify that all information herein is true and complete. I (We) also authorize the Credit Union to verify or obtain further information the Credit Union may deem necessary concerning my (our) credit standing. If this application is approved and a Visa card(s) issued, the undersigned applicant(s) by signing, using or permitting another to use the Visa card(s) agree(s) that the applicant(s) will be bound by the terms and conditions accompanying the Visa card(s) and all amendments. My (our) signature(s) represent(s) acknowledgement of receipt and agreement to the terms and conditions of the Visa Credit Card Agreement and Disclosures.

APPLICANT'S SIGNATURE X	DATE	CO-APPLICANT'S SIGNATURE X	DATE
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By signing this contract, you agree that this Credit Union has a security interest, pledge, in all present or future shares and deposit with us. To the extent in which you have a right to withdraw those sums for your personal use, the Credit Union may transfer from any deposit account to your Visa account if you are delinquent or otherwise in default. In addition, collateral securing your other loans with the Credit Union account(s) will also secure credit extended under this agreement. If you withdraw all your shares, you are no longer a member of the Credit Union, and you may not receive any more advances under this agreement.

APPLICANT'S SIGNATURE X	DATE	CO-APPLICANT'S SIGNATURE X	DATE
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FOR CREDIT UNION USE ONLY

CREDIT LIMIT \$ _____ LOW RATE PLATINUM APPROVED NOT APPROVED
 REWARDS PLATINUM LOAN COMMITTEE OR LOAN OFFICER _____

VISA ACCOUNT NO. _____ DATE _____

BALANCE TRANSFER FORM

If you wish Our Credit Union to pay all or part of an existing balance(s) on a credit/charge card(s) please fill out the following information.

Name

OUR Credit Union Account #

I hereby authorize OUR Credit Union to pay all or part of the balance(s) due for the following credit/charge card(s) by means of a PURCHASE charged to my OUR Credit Union Visa card.

1.

Name of Card Issuer (Citibank, Macy's, etc.)

Account #

Amount to be paid

Address

City

State

Zip

2.

Name of Card Issuer (Citibank, Macy's, etc.)

Account #

Amount to be paid

Address

City

State

Zip

(Please enclose additional sheets if necessary)

I understand that OUR Credit Union is not responsible for my payment being late or lost in the mail. I also understand that there may be outstanding charges on my account and this advance may not pay off the total balance due. I further understand that if there is an insufficient limit on my OUR Credit Union credit card, that you (OUR Credit Union) will pay off my balances in the order listed.

x

Member's Signature

Date

x

Joint Applicant's Signature

Date



OUR Credit Union is all about you!

3070 Normandy Road
Royal Oak, MI 48073
248-549-3838



The information provided in these disclosures was accurate as of June, 2012, the date of printing, and is subject to change. To obtain information regarding any changes, you may contact the credit union at 248-549-3838, you can reverse the telephone charges, or write to us at 3070 Normandy Rd., Royal Oak MI 48073.

VISA APPLICATION



OUR Credit Union offers two great choices in credit cards.

Low Rate Card

This is our “no frills” card. Low fixed interest rate based on credit history.

Rewards Card

Earn ScoreCard Reward points with every qualifying purchase. Reward points are redeemable for a variety of merchandise and services. Reward points and a great low fixed interest rate based on credit history - a winning combination.

Choose the card that is right for you (by checking the box at the top of your application).

Interest Rates and Other Charges	Low Rate Platinum	Rewards Platinum
Annual Percentage Rate (APR) for Purchases	8.95% – 17.95% Based on your creditworthiness	10.95% – 18.95% Based on your creditworthiness
APR for Balance Transfers	8.95% – 17.95% Based on your creditworthiness	10.95% – 18.95% Based on your creditworthiness
APR for Cash Advances	18.95%	
Penalty APR and When it Applies	NONE	
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.	
Minimum Interest Charge	NONE	
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .	

Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	None Either \$10 or 4% of the amount of each cash advance, whichever is greater. Up to 1% of each transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	Up to \$25 None Up to \$25

How we Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your Credit Card Agreement and Disclosures for more details.

OUR CREDIT UNION CREDIT CARD AGREEMENT AND DISCLOSURES

In this Agreement the words "you" and "your" mean each and all of those who agree to be bound by this Agreement; "Card" means a Visa® credit card and any duplicates, renewals, or substitutions the Credit Union issues to you; "Account" means your Visa credit card line of credit account with the Credit Union, and "Credit Union" means the Credit Union whose name appears on this Agreement or anyone to whom the Credit Union transfers this Agreement.

1. Using Your Account. If you are approved for an Account, the Credit Union will establish a line of credit for you and notify you of your credit limit. You agree that your credit limit is the maximum amount (purchases, cash advances, finance charges, plus "other charges") that you will have outstanding on your Account at any time. Each payment you make to your Account will restore your credit limit by the amount of the payment, unless you are over your credit limit. If you are over your credit limit you must pay the amount you are over before payments will begin to restore your credit limit. You may request an increase in your credit limit only by a method acceptable to the Credit Union. The Credit Union has the right to reduce your credit limit, refuse to make an advance and/or terminate your Account at any time for any reason not prohibited by law.

2. Using the Visa Card. You may use your Card to make purchases from merchants and others who accept Visa cards. In addition, you may obtain cash advances from the Credit Union and from other financial institutions that accept Visa cards, and from some automated teller machines (ATMs), such as the Visa ATM Network, that accept Visa cards. (Not all ATMs accept Visa cards.) To obtain cash advances from an ATM, you must use the Personal Identification Number (PIN) that is issued to you for use with your card. You agree not to make or permit to be made any illegal transactions on your Account through the use of a Card, a check or in any other manner. We may deny authorization for any Internet gambling transactions. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction.

3. Responsibility. You agree to pay all charges (purchases and cash advances) to your Account that are made by you or anyone whom you authorize to use your Account. You agree not to authorize anyone to use your Account without the prior written consent of the Credit Union. You also agree to pay all finance charges and other charges added to your Account under the terms of this Agreement or another agreement you made with the Credit Union. If this is a joint account, Section 18 also applies to your Account.

4. Default. You will be in default if you fail to make any minimum payment or other required payment by the date that it is due. You will be in default if you break any promise you make under this Agreement. You will be in default if you die, file for bankruptcy or become insolvent, that is unable to pay your obligations when they become due. You will be in default if you make any false or misleading statements in any credit application or credit update. You will also be in default if the Credit Union in good faith reasonably believes that the prospect of payment or performance of your obligations under this Agreement is impaired.

When you are in default, the Credit Union has the right to demand immediate payment of your full Account balance without giving you notice. If immediate payment is demanded, you agree to continue paying finance charge, at the periodic rate charged before default, until what you owe has been paid, and any shares that were given as security for your Account may be applied towards what you owe.

5. Liability for Unauthorized Use/Lost/Stolen Card Notification. You may be liable for the unauthorized use of your Card. You will not be liable for unauthorized use that occurs after you notify the Credit Union, orally or in writing, of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed \$50. You can notify the Credit Union by calling (800) 828-3901, or writing to P.O. Box 8054, Plymouth, Michigan 48170-8054.

6. Security Interest. If you give the Credit Union a specific pledge of shares by signing a separate pledge of shares, your Account will be secured by your pledged shares. There is no other security for this Account, notwithstanding anything to the contrary in any other agreement. You may not withdraw amounts that have been specifically pledged to secure your account until the Credit Union agrees to release all or part of the pledged amount.

7. Finance Charges. A Finance Charge will be imposed on Credit Purchases (which includes Balance Transfers) only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, a **Finance Charge** will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date.

Low Rate Platinum: For Credit Purchase (which includes Balance Transfer) transactions, if your card is a Low Rate Platinum card, the **Finance Charge** for a billing cycle is computed by applying the monthly Periodic Rate of 0.746 % - 1.496% which is an **ANNUAL PERCENTAGE RATE of 8.95% - 17.95%** to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new Credit Purchases (including Balance Transfers), and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

Rewards Platinum: For Credit Purchases (which includes Balance Transfers) transactions, if your card is a Rewards Platinum card, the **Finance Charge** for a billing cycle is computed by applying the monthly Periodic Rate of 0.913 % - 1.579% which is an **ANNUAL PERCENTAGE RATE of 10.95% - 18.95%** to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new Credit Purchases (including Balance Transfers), and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

Whether your card is a Low Rate Platinum card or a Rewards Platinum card, a **Finance Charge** will be imposed on Cash Advances from the date of the Cash Advance or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will otherwise be calculated in the same manner as explained above for Credit Purchases.

Foreign Transaction Fee: A fee up to 1% will be assessed on all transactions where the merchant country differs from the country of the card issuer.

8. Payments. Each month you must pay at least the minimum payment shown on your statement by the date specified on the statement or no later than 25 days from the statement closing date, whichever is later. If your statement says the payment is "Now Due," your payment is due no later than 25 days from the statement closing date. You may pay more frequently, your payment more than the minimum payment or pay the Total New Balance in full. If you make extra payments or larger payments, you are still required to make at least the minimum payment each month your Account has a balance (other than a credit balance). The minimum payment is 3% of your Total New Balance, but not less than \$25.00, plus the amount of any prior minimum payments that you have not made, and any amounts you are over your credit limit. We may reject payments not drawn in U.S. dollars or those drawn on a financial institution located outside of the U.S.

9. Payment Allocation. Subject to applicable law, any payments over the required minimum payment amounts and any credits to balances on your Account will be credited to balances with the highest applicable APR first. We will then credit payments to lower rate balances in descending order of APRs. The manner in which we apply any payment to your Account balances may affect the amount of any payment applied to introductory or promotional financing balances.

10. Other Charges. The following other charges (fees) will be added to your Account, as applicable: **Late Payment Fee:** A late charge of up to \$25.00 will be added to your account if you are late making a payment.

Returned Payment Fee: If a check or share draft used to make a payment on your account is returned unpaid, you will be charged a fee of up to \$25.00. **Account Replacement Fee:** You will be charged \$5.00 for each replacement card that you request. **Document Copy Fee:** You will be charged \$5.00 for each copy of a sales draft or statement that you request (except when the request is made in connection with a billing error made by the Credit Union). **Collection Costs:** You promise to pay all costs of collecting the amount you owe under this Agreement to the extent permitted by law. **Cash Advance Fee:** Either \$10 or 4% of the amount of each cash advance, whichever is greater.

11. Changing or Terminating Your Account. The Credit Union may change the terms of this Agreement from time to time. Notice of any change will be given in accordance with applicable law. Use of your Card after receiving notice of a change will indicate your agreement to the change.

If permitted by law and specified in the notice to you, the change will apply to your existing Account Balance as well as to future transactions. When required by law to advise you that you have a legal right to reject any changes we make, we will provide you with an explanation about how to do that.

Either you or the Credit Union may terminate this Agreement at any time, but termination by you or the Credit Union will not affect your obligation to pay the Account balance plus any finance and other charges you owe under this Agreement. You are also responsible for any transaction that you initiated and we authorized prior to termination, even though the transaction is not posted until after termination.

The Card or Cards you receive remain the property of the Credit Union and you must recover and surrender to the Credit Union all Cards upon request or upon termination of this Agreement whether by you or the Credit Union. The Credit Union has the right to require you to pay your full Account balance at any time after your Account is terminated, whether it is terminated by you or the Credit Union. If this is a joint account, Section 18 of this Agreement also applies to termination of the Account.

12. Credit Information. You authorize the Credit Union to investigate your credit standing when opening or reviewing your Account. You authorize the Credit Union to disclose information regarding your Account to credit bureaus and creditors who inquire about your credit standing.

13. Returns and Adjustments. Merchants and others who honor your Card may give credit for returns or adjustments, and they will do so by sending the Credit Union a credit slip which will be posted to your Account. If your credits and payments exceed what you owe the Credit Union, the amount will be applied

against future purchases and cash advances. If the credit balance amount is \$1 or more, it will be refunded upon your written request or automatically after six (6) months.

14. Additional Benefits/Card Enhancements. The Credit Union may from time to time offer additional services to your Account, such as travel accident insurance, at no additional cost to you. You understand that the Credit Union is not obligated to offer such services and may withdraw or change them at any time.

15. Foreign Transactions. Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars. The exchange rate for transactions in a foreign currency will be a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date. The currency exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

16. Merchant Disputes. The Credit Union is not responsible for the refusal of any merchant or financial institution to honor your Card. The Credit Union is subject to claims and defenses (other than tort claims) arising out of goods or services you purchase with the Card if you have made a good faith attempt but have been unable to obtain satisfaction from the merchant or service provider (unless a local law states that you do not have to make such an attempt), and (a) your purchase was made in response to an advertisement the Credit Union sent or participated in sending to you; or (b) your purchase cost more than \$50 and was made in your state or within 100 miles of your home.

17. Joint Accounts. If this is a joint account, each person on the Account must sign the Application for the Account. Each of you will be individually and jointly responsible for paying all amounts owed under this Agreement. This means that the Credit Union can require any one of you individually to repay the entire amount owed under this Agreement. Each of you authorizes the other(s) to make purchases or cash advances individually. Any one of you may terminate the Account and the termination will be effective as to all of you.

18. Effect of Agreement. This Agreement is the contract which applies to all transactions on your Account even though the sales, cash advances, credit or other slips you sign or receive may contain different terms.

19. No Waiver. The Credit Union can delay enforcing any of its rights any number of times without losing them.

20. Statement and Notices. Statements and notices will be mailed to you at the most recent address you have given the Credit Union. Notice sent to any one of you will be considered notice to all.

21. Copy Received. You acknowledge that you have received a copy of this Agreement.

22. Signatures. By signing in the Signature area of the application form that was attached to this Agreement when you received it, you agree to the terms of this Agreement. You should detach this Agreement from the application and retain it for your records.

23. Final Expression. This agreement is the Final expression of the terms and conditions of this card Agreement between you and the Credit Union. This written Agreement may not be contradicted by evidence of any alleged oral agreement.

KEEP THIS NOTICE FOR FUTURE USE

OUR Credit Union
3070 Normandy Road
Royal Oak, MI 48073
Phone: (248) 549-3838

This notice contains important information 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:

OUR Credit Union
3070 Normandy Road
Royal Oak, MI 48073

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.

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 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 or electronically at:

OUR Credit Union
3070 Normandy Road
Royal Oak, MI 48073

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.