Q. Minimum payments made to Cardholder account will be applied in the following order: Finance Charges; Fees; Insurance; Principle-lowest interest rate balance; Principle-highest interest rate balance. Payments made to Cardholder account in excess of the minimum payment due will be applied in the following order: Finance Charges; Fees; Insurance; Principle-highest interest rate balance; Principle-lowest interest rate balance. Issuer may accept checks marked "Payment in Full" or with words of similar effect without losing any of Issuer's rights to collect the full balance of Cardholder's account.

R. Issuer can reinvestigate and reevaluate any information Cardholder provided on Cardholder's credit application at any time, and in the course of doing so, Issuer may ask Cardholder for additional information, request credit bureau reports and/or otherwise verify Cardholder's current credit standing.

S. Cardholder agrees that Issuer may re-release information to others, such as credit bureaus, regarding the status and history of Cardholder's account. However, Issuer is not obligated to release any such information to anyone unless Issuer is required by law to do so.

T. Cardholder agrees that Cardholder's account shall be subject to all applicable rules and regulations of Visa U.S.A. Inc., as applicable, as well as all applicable laws. If there is any conflict between the provisions of this Agreement and the rules and regulations of Visa U.S.A. Inc., the rules and regulations of Visa U.S.A. Inc. shall control.

YOUR BILLING RIGHTS

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us In Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error.
- Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount in question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

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:

Dow Chemical Employees' Credit Union
PO Box 1649
Midland, MI 48641-1649

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.

VISA® Gold Rate/Fee Information

This table provides important information regarding your VISA credit card account with Dow Chemical Employees' Credit Union.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**12.00%**
APR for Balance Transfers	**12.00%**
APR for Cash Advances	**12.00%**
Paying Interest	A Finance Charge will be imposed on Credit Purchases and Balance Transfers only if you elect not to pay the entire New Balance shown on your monthly statement for the billing cycle during which such transactions are posted to your account within 25 days from the closing date of that statement. We will begin charging interest on Cash Advances on the transaction date.
Minimum Interest Charge	**$0.00**
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	**$0.00**
Transaction Fees	
•Balance Transfer	**$0.00**
•Cash Advance	**$0.00**
•Foreign Transaction*	
-with Currency Conversion	**1.00%** of transaction amount
-without Currency Conversion	**0.80%** of transaction amount
Penalty Fees	
•Late Payment	**$10.00**
•Returned Payment	**$10.00**

How We Will Calculate Your balance: We use a method called "average daily balance (excluding new purchases)."

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided elsewhere in this account disclosure.

Other Fees:

Statement Copy Fee	$4.00
2-Day Rush Card Fee	$30.00
Payment by Phone Fee	$5.00

*For more information on this item, please refer to item "P" in the section entitled "TERMS GOVERNING THE USE OF YOUR CARD."

10.17.14

Dow Chemical Employees' Credit Union

VISA® Gold Disclosure

The Terms governing the use of your Dow Chemical Employees' Credit Union VISA account are printed below. These Terms may be amended or supplemented by separate notices to you, including any notices you have previously received from us. The Disclosures required by federal law are set forth below and include important information regarding your rights to dispute billing errors. PLEASE RETAIN THIS RECORD SO YOU CAN REFER TO IT IF YOU HAVE ANY QUESTIONS REGARDING YOUR ACCOUNT.

DISCLOSURES REQUIRED BY FEDERAL LAW

1. FINANCE CHARGES

a) Periodic Finance Charge Calculation Methods

The Periodic Finance Charge Calculation Methods applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your Card is specified below:

Cash Advances: A Finance Charge will be imposed on Cash Advances beginning on the date you obtained the Cash Advance, or the first day of the billing cycle in which it is posted to your account, whichever is later. Finance charges will continue to accrue until paid in full.

The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Cash Advances, which is determined by dividing the sum of the daily balances by the number of days in the billing cycle. Each daily balance of Cash Advances is determined by adding to the outstanding unpaid balance of Cash Advances at the beginning of the billing cycle any new Cash Advances posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid Finance Charges.

Credit Purchases: A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the billing cycle during which such transactions are posted to your account within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your 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 statement closing date (but not on Credit Purchases posted during the current billing period) 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.

The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by subtracting from the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges.

b) Periodic Rates used to compute **FINANCE CHARGES**

Cash Advances	1.00% per month
Credit Purchases	1.00% per month

Corresponding **ANNUAL PERCENTAGE RATES**

Cash Advances	12.00%
Credit Purchases	12.00%

2. OVERLIMIT CHARGES
Transactions will not be authorized that exceed your approved credit limit, but certain purchases may cause your account to do so. While no overlimit charge will be assessed, cardholder shall immediately pay the amount by which the total New Balance exceeds the maximum authorized credit, if any.

3. MINIMUM PAYMENT
The minimum payment is 2.00% of that portion of the New Balance which does not exceed your credit limit (rounded up to the nearest dollar), or $10.00, whichever is greater, plus the entire portion of the New Balance in excess of your credit limit, plus any amount past due.

4. LATE CHARGES
If the minimum required payment is not received within 10 days after the Closing Date subsequent to the payment Due Date, a late charge equal to $10.00 is imposed.

5. FINANCE CHARGES
The only FINANCE CHARGES assessed on your account other than those assessed by a periodic rate, will be transaction FINANCE CHARGES in connection with Cash Advances. A Finance Charge will be imposed on Cash Advances beginning on the date you obtained the Cash Advance, or the first day of the billing cycle in which it is posted to your account, whichever is later. Finance charges will continue to accrue until paid in full. No grace period applies on any transaction FINANCE CHARGE imposed for Cash Advances.

6. SECURITY INTERESTS
If you have other loans or credit extensions from Issuer, or take out other loans or credit extensions with Issuer in the future, collateral securing those loans or credit extensions will also secure your obligations under this agreement. However, unless you expressly agree otherwise, your household goods and dwelling will not secure your obligations under this agreement even if Issuer has, or later acquires, a security interest in the household goods or a mortgage on the dwelling.

If you have executed a consensual written agreement granting a security interest in any present or future shares or deposits with the Credit Union (checking, savings, or share accounts) or other funds held by Issuer to secure your obligations under this credit card plan, such accounts and/or funds are additional security for your obligations to Issuer arising from the use of your Card. Upon default under this agreement, you agree that the Credit Union may apply all of your shares and deposits subject to this security interest to pay amounts due on the account.

TERMS GOVERNING THE USE OF YOUR CARD

The person ("Cardholder") whose name is embossed on the face of the Visa ("Card") and each Cardholder, in the event more than one Card is issued bearing the same account number, by signing or using this Card, receipt of which is acknowledged, agrees with the Issuer of the Card whose name is Dow Chemical Employees' Credit Union ("Issuer") as follows:

A. Goods and services ("Credit Purchases") may be purchased or leased by means of such Card by Cardholder from any retail business establishment ("Seller") who honors same upon the execution of a sales slip evidencing such Credit Purchase and bearing the account number of Cardholder embossed on the face of such Card. Additionally, Visa Cash Advances ("Loans") may be obtained through use of such Card (a) upon execution of a written request of Cardholder in a form furnished to him from any bank that is a member, alone or in association with others, of Visa U.S.A. Inc. and (b) upon execution of a written separate agreement with Issuer for a Visa overdraft financing agreement, if offered by Issuer.

B. Cardholder shall be liable and agrees to pay Issuer for Credit Purchases made by, or for Loans extended to, Cardholder or anyone else using such Card unless the use of such Card is by a person other than the Cardholder (a) who does not have actual, implied or apparent authority for such use, and (b) from which Cardholder receives no benefit. Additionally, Cardholder shall be jointly and severally liable and agrees to pay for all Credit Purchases and Loans obtained through the use of any other Card bearing Cardholder's account number that has been issued to another person by reason of such person being a member of Cardholder's family, or otherwise issued upon Cardholder's request (all such Cards bearing the Visa account number hereinafter collectively called "Related Cards").

C. Each Card is the property of the Issuer, is not transferable and must be surrendered upon demand. It can be canceled as well as repossessed by Issuer or its designee, and the privileges thereof revoked, at any time without prior notice. Issuer reserves the right to close Cardholder account after 18 months of inactivity. Application and approval will be required to reopen account. For security reasons, your account may also be disabled within 60 days of being issued if the card has not been activated.

D. Cardholder shall not use the Card or permit the use of Related Cards to obtain Credit Purchases or Loans, which will increase Cardholder's Visa indebtedness to Issuer to an amount in excess of the limit established by Issuer.

E. All Credit Purchases and Loans are effected at the option of the Seller and Cash Advancing Bank, respectively, and Issuer shall not be responsible for refusal by any Seller or Cash Advancing Bank to honor the Card or any Related Card. Any refund, adjustment or credit allowed by Seller shall not be by cash but rather by a credit advice to Issuer, which shall be shown as a credit on Cardholder's account statement with Issuer.

F. Internet Gambling Advisory: Internet gambling may be illegal in the jurisdiction in which you are located, including locations within the United States. Visa cards may only be used for legal transactions.

G. Issuer will send to Cardholder, at monthly intervals determined by Issuer, a statement reflecting for the prior monthly period all Visa Card and Related Card transactions. Such statement shall be deemed correct and accepted by Cardholder and all holders of Related Cards unless Issuer is notified to the contrary in writing within 60 days of mailing of such statement. Cardholder will pay such statement by remitting to Issuer within 25 days of the closing date reflected on the statement either the full amount billed or, at Cardholder's option, an installment equal to at least the required minimum payment stated previously in Paragraph 3.

H. Interest on Loans and Credit Purchases will be charged in accordance with the finance charge calculation method referred to in Paragraph 1 of the disclosures above. The rate of interest shall be established by Issuer from time to time, but shall never exceed the maximum rate permitted by law. The current interest rate per annum is the Annual Percentage Rate set forth in Paragraph 1(b) of the disclosures above.

I. If the card is canceled or surrender is demanded by Issuer, or if Cardholder defaults in any payment due, or is deceased, bankrupt or insolvent, or any attachment or garnishment proceedings are initiated against Cardholder or his property, Issuer may elect to declare all amounts then owed to Issuer to be immediately due and payable without notice or demand of any kind.

J. Cardholder agrees to pay all costs incurred by Issuer in collecting Cardholder's indebtedness or in enforcing this agreement, including reasonable attorney's fees and also those costs, expenses and attorney's fees incurred in appellate, bankruptcy and post-judgment proceedings, except to the extent such costs, fees or expenses are prohibited by law.

K. This agreement may be amended from time to time by Issuer by providing written notice of such changes mailed to Cardholder's last known mailing address or by providing electronic notice of such changes sent to Cardholder's last known email address.

L. Except to the extent that Federal law is applicable, the validity, construction and enforcement of this agreement and all matters arising out of the issuance and use of the Card shall be governed by the laws of the state in which the principal office of Issuer is located.

M. An additional charge of $10.00 will be assessed if you pay us with a check or an electronic debit not honored by your financial institution. Additional charges, plus applicable taxes, may be assessed if you request a copy of a document, request a replacement card or use your card for a transaction at an automated teller machine, if such charges are not prohibited by law or regulation. No Finance Charge will be assessed on such additional charges.

N. Cardholder agrees to notify Issuer immediately, orally or in writing at: **Customer Service Center**
PO Box 30495
Tampa, FL 33630
(866) 839-3485
of the loss, theft, or unauthorized use of Cardholder's credit card. Cardholder will not be liable for unauthorized use that occurs after Cardholder notifies Issuer of the loss, theft, or possible unauthorized use. Unless Cardholder has been grossly negligent or fraudulent in the handling of the Card, they will not be liable for any unauthorized transactions made with a lost or stolen Card processed through the Visa network. This additional limit on liability does not apply to ATM transactions outside the U.S., to ATM transactions that were not sent over the VISA or Plus networks, or to transactions using a PIN that are not processed by Visa. If the Card was lost or misused due to gross negligence or fraud, these special rules do not apply, and Cardholder may incur liability for the unauthorized use of the Card.

O. Cardholder agrees that Issuer, its agents or service companies may monitor and/or record any telephone communications with Cardholder.

P. Payments must be made to Issuer in U.S. dollars drawn on a U.S. bank. If Cardholder incurs charges in any other currency, the charges will be converted into U.S. dollars. The conversion may occur after the transaction date and the conversion rate may differ from the rate of exchange in effect at the time of the transaction. Cardholder agrees to pay the converted amount to Issuer in U.S. dollars, plus any charge for conversion or processing that may be imposed.

The exchange rate between the transaction currency and the billing currency used for processing international transactions is 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, plus a fee up to 1.00%.