Dow CREDIT UNION

VISA® CREDIT CARD DISCLOSURES

INTEREST RATES & CHARGES	REWARDS VISA	REBATE ELIGIBLE VISA	LOW RATE VISA
APR for Purchases	**13.74%** The APR will vary with the market based on the Prime Rate.	**12.74%** The APR will vary with the market based on the Prime Rate.	**10.74%** The APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**13.74%** The APR will vary with the market based on the Prime Rate.	**3.90%** Introductory APR for the first 15 billing cycles after account opening, on transfers initiated within 90 days of card opening. After the introductory APR expires, a variable APR applies to unpaid promotional balances, new purchases and new balance transfers. The APR will vary with the market based on the Prime Rate.	**0.00%** Introductory APR for the first 15 billing cycles after account opening, on transfers initiated within 90 days of card opening. After the introductory APR expires, a variable APR applies to unpaid promotional balances, new purchases and new balance transfers. The APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**13.74%** The APR will vary with the market based on the Prime Rate.	**12.74%** The APR will vary with the market based on the Prime Rate.	**10.74%** The APR will vary with the market based on the Prime Rate.
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 any interest on purchases if you pay your entire balance by the due date each month.		
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
Balance Transfer Fees	**Rewards Visa**: None *__Rebate Eligible Visa__: None **__Low Rate Visa__: Introductory Balance Transfers (transfers made within the first 90 days of account opening) have a Balance Transfer fee of the greater of $25 or 3% of the amount of the balance transfer.
Transaction Fees	

• Cash Advance • Int'l Transaction	None None
Penalty Fees • Late Payment • Returned Pmt.	 Up to $25.00 Up to $25.00
Other Fees • Statement Copy • 2-Day Rush Card • Card Instant Issue • Pmt by Phone	 $ 0.20per page $30.00 $ 5.00 $ 5.00

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (excluding new purchases)".

How Do You Calculate My Variable Rates? Variable Rates are calculated by adding an index and a margin. The index is the highest U.S. Prime Rate (*hereafter* Prime) published in the Wall Street Journal "Money Rates" section on the 13th day of each month. If the Wall Street Journal is not published on that day, then we will use the immediately preceding edition. Any increase in the Prime Rate may increase your Interest Charges and your Minimum Payment. The rate on any transaction type will not exceed 24.99% APR. Variable rates on the following transaction types will be updated monthly and will take effect on the first day of your monthly billing periods:

- Purchase APR: Prime plus 3.74% for Low Rate Visa, Prime plus 5.74% for Rebate Eligible Visa, or Prime plus 6.74% for Rewards Visa;
- Non-Introductory Transfer APR: Prime plus 3.74% for Low Rate Visa, Prime plus 5.74% for Rebate Eligible Visa, or Prime plus 6.74% for Rewards Visa;
- Cash Advance APR: Prime plus 3.74% for Low Rate Visa, Prime plus 5.74% for Rebate Eligible Visa, or Prime plus 6.74% for Rewards Visa.

How Do You Determine My Credit Line? We will determine your credit line after a review of your application and your ability to pay.

The information about the costs of the cards described on this form is accurate as of October 29, 2026. This information may change after that date. To find out what may have changed, write us at:

Dow Credit Union
ATTN: VISA Department
PO Box 1649
Midland, MI 48641-1649

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).