

DMI CREDIT POLICY

DMI offers credit to:

- Non-profit organizations having tax exempt status in their own state
 - Examples include as schools, sports leagues, churches, or scouting organizations
- We reserve the right to refuse credit to any customer

DMI verifies credit worthiness by:

- Obtaining organization and primary & secondary contact information of organization board or committee members
- Obtaining the state tax exempt id number for the organization
- Confirming purchase order numbers

The minimum and maximum amount of credit DMI offers is:

- \$1000 Minimum
- Maximum will be determined by the relationship between the group size and the sales order amount or determined by authorization of sales order amount on MC/Visa, if applicable

The credit limit may be reduced if the customer has:

- One or more past due bills
- History of late payments

DMI offers credit terms of:

- Net 20 days from ship date for purchases candy, lollipops, or post-collect catalog sales (Pre-collect catalog sales invoices are due no later than time of shipment)

DMI accepts the following forms of payment:

- Cash
- Checks or Money Orders by mail, remitted to: DMI Fundraising, 319 E 316 N, Valparaiso IN 46383
- Checks for electronic processing by fax to: 219-465-1356 or by phone to: 800-628-5905
- Credit Card – MC/VISA at time of purchase; after shipping date with an additional 3% convenience fee

Late payment results in:

- Finance charges of 18%, applied on the 31st day from invoice date
- The returned check fee is \$35.00

DMI collects overdue bills by taking the following steps:

- On the 21st day from invoice date, we issue a friendly reminder
- On the 31st day from invoice date, we apply finance charges
- On the 45th day from invoice date, an accounts receivable representative will contact the purchaser
- On the 60th day from invoice date, the outstanding balance will be applied to the credit card account number provided, OR, the account will be submitted to a collections agency

DMI handles cancellations and refunds as follows:

- Cancellation of catalogs sales after kickoff materials have been delivered or failure to submit order forms will result in the customer being billed \$50.00 or \$2.00 per kickoff packet, whichever is greater.
- Damages or shortages must be reported with 10 days of invoice date, credit or replacement will be made
- Product in original condition may be returned within 30 days of invoice date for full credit
- Return authorization is required prior to shipping of returns
- Return shipping costs are at the customers expense
- Returns of special order items and custom printed spirit-wear, are not accepted
- When outside air temperatures exceed 70 degrees, DMI reserves the right to refuse returns of chocolate

Disclaimer:

Credit recipients agree that any suit to collect outstanding accounts may be brought in Porter County Indiana, and shall be governed under Indiana law, including collection and notice laws. Recipients agree they shall be responsible for reasonable additional attorney fees and costs expended for collection proceedings. Additionally, the party placing the order on behalf of the organization, acknowledges and agrees that they shall be jointly and severally liable along with the organization for the outstanding account and shall be an individual guarantor on the account.