

**LIABILITY FOR UNAUTHORIZED CREDIT CARD USE**

**Commercial Accounts** – You may be liable for unauthorized use of your credit card(s). If your account is used primarily for business or commercial purposes and you have requested ten (10) or more cards, you will be liable for any and all unauthorized use of your cards. For all other accounts, you may be liable for unauthorized use of your credit card(s). You will not be liable for unauthorized use that occurs after you notify MPC, orally or in writing, of the loss, theft, or possible unauthorized use. Should you request and receive fewer than 10 cards, your liability will not exceed \$50.00 or the lesser amount established by applicable state or federal law. **Consumer Accounts** – You may be liable for unauthorized use of your credit card(s). You will not be liable for unauthorized use that occurs after you notify MPC, orally or in writing, of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed \$50.00 or the lesser amount established by applicable state or federal law.

**CANCELLING OR SUSPENDING CREDIT**

MPC can cancel or suspend your credit card account at any time. The credit card holder must return the card on demand.

**CHANGING AND CANCELLING THIS AGREEMENT**

MPC can change the terms of this credit agreement at any time by giving you notice of the changes at your billing address or as otherwise allowed by law. Retention or authorized use of the card on or after the effective date of the change will establish your agreement to the new terms. If you do not agree to the change, you may cancel this agreement. You may cancel this agreement at any time by notifying MPC, returning all cards issued for your account and paying your existing debt owed under the terms of this agreement.

To terminate credit availability under the account to avoid paying any applicable renewable fees, write: Marathon Petroleum Company LLC, 539 South Main Street, Attn: Credit Card Center, Findlay, OH 45839-9980 or call toll-free 1-800-537-9580 upon receipt of this statement of credit card terms.

**USER AND SEVERABILITY**

**Usury Savings** – If a court of competent jurisdiction shall make a final determination that any charge imposed pursuant to this Agreement violates usury or other similar credit laws of any state, the charges payable hereunder shall be accordingly adjusted for the purpose of avoiding any such usurious payment without any further action of the parties hereto.

**Severability** – If any term, provision, or section of this Agreement is held invalid or unenforceable, under any statute or court decision, or any governmental rule or regulation, the remainder of the Agreement shall remain effective.

**FINANCE CHARGE CALCULATION**

If MPC has not received payment in full of the “New Balance” by the due date shown on your periodic statement, we assess a FINANCE CHARGE applied to the Average Daily Balance. The Average Daily Balance and FINANCE CHARGE are calculated as follows:

1. The balance at the beginning of each day is added to new purchases applied to your account that day. (New purchases are not included in computing the Average Daily Balance in the states of MA, ME, MN, MS, MT, NE, NM, and RI.) From the sum, we subtract payments or credits, insurance premiums, mail order merchandise charges, unpaid charges for dishonored checks, previously assessed unpaid finance charges and late payment fees. The result is the daily balance.
2. We then 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.”
3. The FINANCE CHARGE is computed by applying the periodic rate allowable by law within your state of residence as determined by your billing address, not to exceed the rate shown above in the FINANCE CHARGE Rate Schedule, to the “Average Daily Balance” on your account.
4. Computed FINANCE CHARGES of less than \$.50 are adjusted to \$.50 except in AK, AR, CA, CT, DE, FL, GA, HI, ID, KY, MD, MI, MO, NC, ND, NE, NH, NM, NV, NY, OH, OR, RI, TN, TX, UT AND WA.

Residents of North Dakota: The amount of the FINANCE CHARGE is computed by multiplying the periodic rate by the “Adjusted Balance” of the account. MPC gets the Adjusted Balance by taking the balance owed at the end of the previous billing cycle and subtracting amounts from Item 1. above, received during the current billing cycle.

**YOUR BILLING RIGHTS – KEEP THIS NOTICE FOR FUTURE USE**

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, notify us in writing at the address listed on your bill 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 unsure 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 you question, including finance charges/late charges (regular account or commercial account), 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/late charges (regular account or commercial account) related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges/late charges (regular account or commercial account), 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 ten 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. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases. If you have a problem with the quality of property or service that you purchased with a 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 New Balance on the property or services. There are two limitations on this right: (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and (b) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Charges and fees associated with the cards described in this application are accurate as of November 1, 2006. This information may change after that date. To find out what may have changed, write to us at Marathon Petroleum Company LLC, 539 South Main Street, Attn: Credit Card Center, Findlay, OH 45839-9980, or call us Toll Free at 1-800-537-9580.

**NOTICE TO CARDHOLDER**

To avoid additional finance charges being applied to your account purchases, pay the New Balance on your periodic statement by the due date. **You may at any time pay your total balance to avoid additional finance charges.** **California Residents** - You have the right to prohibit MPC from disclosing to marketers of goods marketing information concerning you which discloses your identity. To exercise this right, you may call MPC at 1-800-537-9580. **Delaware Residents** - Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. **Illinois Residents** - No applicant may be denied a credit card on account of race, religion, national origin, ancestry, age (between 40 and 70), sex, marital status, physical or mental handicap unrelated to the ability to pay or unfavorable discharge from military service. The applicant may request the reason for rejection of his or her application for a credit card. No person need reapply for a credit card solely because of a

change in marital status unless the change has caused a deterioration in the person's financial position. A person may hold a credit card in any name permitted by law that he or she regularly uses or is known by, so long as no fraud is intended thereby. **Indiana Residents** - The amount charged for any delinquency is subject to change as allowed by IC 24-4.5-1-106. **Maryland Residents** - Finance charges will be made in amounts or at rates not in excess of those permitted by law. **Massachusetts Residents** - You may cancel a purchase under this agreement if it has been signed by a party thereto at a place other than the address of the seller which may be his main office or branch thereof; provided you notify the seller in writing at his main office or branch, by ordinary mail posted by telegram sent or by delivery, not later than midnight of the third business day following a purchase under this agreement. **Ohio Residents** - The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **Texas Residents** - To contact MPC about this account call 1-800-537-9580. This contract is subject in whole or in part to Texas law which is enforced by the Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, TX 78705-4207. Phone 512-936-7600 or 1-800-538-1579. Contact the Commissioner relative to any inquiries or complaints. **Wisconsin Residents** - No provision of a marital property agreement, unilateral statement or court decree adversely affects the interest of MPC unless MPC, prior to the time credit is granted, is furnished with a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

**Washington Residents** - You may cancel any purchases made under this charge agreement if the seller or his representative solicited in person such purchase, and you sign an agreement for such purchase, at a place other than the seller's business address shown on the charge agreement, by sending notice of such cancellation by certified registered mail return receipt requested to the seller at his address shown on the charge agreement, which notice shall be posted not later than midnight of the third day (excluding Sundays and holidays) following your signing of the purchase agreement. If you choose to cancel this purchase, you must return or make available to seller at the place of delivery any merchandise, in its original condition, received by you under this purchase agreement.

**Notice to buyer - Do not sign this agreement before you read it or if it contains blank spaces. You are entitled to a copy of the agreement you sign. Keep this agreement to protect your legal rights.**

**NOTICE - ANY CARDHOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.**

This agreement is governed by the laws of the state of Ohio and applicable federal law. The card is issued only upon approval of the Account, all of which have occurred at MPC's office in Ohio.

Questions about the required information should be directed to:

**Attn: Credit Card Center  
Marathon Petroleum Company LLC  
539 South Main Street  
Findlay, OH 45840-3229**

**Toll Free Telephone: 1-800-537-9580**

**Visit our website at: [www.marathonpetroleum.com](http://www.marathonpetroleum.com)**

STATION ADDRESS

[Empty box for station address]

PC

NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



**BUSINESS REPLY MAIL**

FIRST-CLASS PERMIT NO. 40 FINDLAY OH

POSTAGE WILL BE PAID BY ADDRESSEE

**ATTN: CREDIT CARD CENTER  
MARATHON PETROLEUM COMPANY LLC  
539 S MAIN ST  
FINDLAY OH 45840-9980**



GET  
**\$15**  
**FREE**  
**GAS\***

**Consumer or Commercial Card**



Premier



Regular



*Fueling the American Spirit.*

