

IN CASE OF ERRORS OR QUESTIONS REGARDING YOUR STATEMENT

If you think your statement is wrong, or if you need more information about a transaction on your statement write us on a separate sheet of paper as soon as possible at UNITED REFINING COMPANY ATTENTION: CREDIT DEPARTMENT PO BOX 599 WARREN, PA 16365 or email us at credit@kwikfill.com. We must hear from you no later than (60) days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. There is a minimum charge of \$5.00 for pulling copies of receipts and statements; however, the amount could be higher depending on the number of copies requested.

IN YOUR LETTER GIVE US THE FOLLOWING INFORMATION:

- Your name and account number
- The dollar amount and transaction number of the suspected error
- Describe the error and explain, if you can, why you believe there is an error
- Please sign your letter

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the amount that is not in question. While we investigate your question, we can not report you as delinquent and take any action to collect the amount you question. If you have a problem with the goods or services that you purchased with this charge card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You are responsible for all charges made on your account with all issued charge cards until we are notified either by phone, fax or mail that the charge card was stolen. After receiving notification from the account owner you are responsible for the charges prior to notification date and the first \$ 50.00 after notification date.

IMPORTANT NOTICE/STATEMENT OF TERMS AND CONDITIONS UNITED REFINING COMPANY CARD.

PAYMENT REQUIREMENTS: You are required to pay the amount due in full as soon as you receive your monthly statement by check or money order via mail or online @ www.urc.com from a checking or savings account and must be received by the due date in order to receive discount. The United charge card account is not a revolving account. No service charge is assessed when the entire amount due is received within 25 days of the statement date. If entire balance is not received within 25 days of statement date your charging privileges will be rescinded and a service charge will be charged monthly until your delinquent balance is paid in full. If any payment is returned for any reason your charging privileges will be rescinded. By using your charge card account you agree to these terms and to pay all finance charges and fees associated with late or returned payments.

SERVICE CHARGE CALCULATION: We figure the service charge on your account by multiplying 1.25% by the "adjusted balance" of your account. We get the "adjusted balance" by taking the balance you owed at the end of the previous billing cycle and subtracting any payments and credits received during the present billing cycle. The minimum service charge on any past due balance is \$1.00. There is a \$ 25.00 return item fee on all returned payments including phone and online payments.

CUSTOMER SERVICE INFORMATION: Our customer service hours are from 8:00 am to 4:30 pm. You may call 888-294-5320 with address changes; however, name changes must be submitted in writing with a copy of any name changes, along with your name correction or changed signature to the address listed above. There is a charge for pulling copies of receipts and statements. Pay by phone at 877-481-9965 or on online at either www.urc.com or www.kwikfill.com from checking or savings accounts only, these should be processed at least 3 business days prior to the 25th due date; however, you may still send payments in the mail with either check or money order. The minimum payment allowed online or by phone is \$10.00.