

# VALERO ENERGY CORPORATION

## Consumer Credit Card

(Source: Valero's Dealer Business Development Guide – March, 2005)

### CREDIT CARD MARKETING

“In more than 55 years of issuing credit cards, we’ve developed a wide array of credit card options, all designed to make your customers’ busy lives easier.

#### Easy To Apply

Pre-Approved Offers:

- Every year we conduct direct mail promotions which extend offers to thousands of highly desirable, prospective customers.
- Our pre-approved promotions are targeted to every store’s prospective customers.

Our Customer-Initiated Application Options Allow Customers To:

- Apply online at our user-friendly website ([www.valero.com/creditcard](http://www.valero.com/creditcard)), locate our stores and more!
- Apply by phone using our toll-free number 1-800-495-3998.
- Apply by mail by filling out and returning our applications provided to all stores at no additional cost.

#### Easy To Use

Here are just some of the advantages that come with using the Valero card:

- Shop at thousands of our Valero Family of Brand locations across America including Valero, Beacon, Ultramar, Diamond Shamrock and Shamrock.
- Charge up to \$150 on snacks, groceries, cold drinks and additional merchandise.
- Enjoy the quick, smooth-flowing shopping experience consumers have come to associate with the Valero brand thanks to our state-of-the-art satellite system which significantly reduces the time it takes to complete credit card transactions.
- Receive personalized attention from Valero’s own Credit Card Processing Center which serves hundreds of thousands of our proprietary cardholders.
- Pay no annual fees and no finance charges on balances paid in full within terms.

#### Easy To Manage

Customers can choose a convenient payment method to suit their needs. Options include:

- Receive, review and pay their credit card bill right from their personal computer with UltraQuick Online. It’s secure, fast, easy and FREE!
- Receive a paper billing statement, but pay their bill by automatic withdrawal from their checking or money market account.
- Call our Credit Card Center toll free at 1-800-333-3560 to pay with a check-by-phone through our SpeedPay service.
- If they choose to pay by mail, they can simply send a personal check, money order or cashier’s check to our Credit Card Center.”