

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), 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.”