

TO: OUR VALUED CUSTOMER: WELCOME TO YOUR NEW CHARGE CARD ACCOUNT MAINTAINED BY UNITED REFINING COMPANY OF PENNSYLVANIA. THE FOLLOWING TERMS AND CONDITIONS WILL TAKE EFFECT WITH MONTHLY STATEMENTS. A SERVICE CHARGE OF 1.25% PER MONTH WILL BE ADDED TO THOSE ACCOUNTS THAT HAVE NOT PAID THEIR BALANCE IN FULL BY THE DUE DATE OF THE 25TH OF THE MONTH.

IMPORTANT NOTICE/STATEMENT OF TERMS AND CONDITIONS ON THE UNITED REFINING COMPANY OF PENNSYLVANIA CHARGE CARD. WHEN YOU USE YOUR ACCOUNT (OR SIGN OR KEEP THE CARD), YOU AGREE TO THE TERMS OF THE CHARGE CARD. YOU ARE RESPONSIBLE FOR ALL USE OF YOUR ACCOUNT, INCLUDING USE OF YOUR ACCOUNT THROUGH ADDITIONAL CARDS AND ANYONE YOU ALLOW TO USE YOUR CHARGE CARD.

PAYMENT REQUIREMENTS: YOU ARE REQUIRED TO PAY THE AMOUNT DUE IN FULL AS SOON AS YOU RECEIVE YOUR MONTHLY STATEMENT. THE UNITED CHARGE CARD ACCOUNT IS NOT A REVOLVING ACCOUNT. A SERVICE CHARGE IS NOT 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 IF ENTIRE BALANCE IS NOT RECEIVED WITHIN 25 DAYS OF STATEMENT DATE, YOUR CHARGING PRIVILEGES MAY BE RESCINDED. UNITED REFINING COMPANY OF PENNSYLVANIA MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS INCLUDING LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT RESULTING IN NEGATIVE COMMENTS ON YOUR CREDIT REPORT. WE RESERVE THE RIGHT TO SEND DELINQUENT ACCOUNTS TO AN OUTSIDE COLLECTION AGENCY AND/OR TO TAKE LEGAL ACTION AGAINST THE DEBTOR. ALL COLLECTION AND LEGAL FEES WILL BE CHARGED TO THE DEBTOR IN ADDITION TO THE ORIGINAL DELINQUENT DEBT. WHEN ANY ACCOUNT IS PAST DUE AND IS ON HOLD AND THE CARD HOLDER POSSESSES A KWIK FILL, KEYSTONE, OR COUNTRY FAIR CHARGE CARD; ALL ACCOUNTS WILL BE PLACED ON HOLD. IN ORDER FOR A HOLD TO BE TAKEN OFF ANY CHARGE CARD ACCOUNT, THE ACCOUNT MUST BE PAID UP IN FULL AND THE ACCOUNT HOLDER MUST SUBMIT IN WRITING (TO URC CREDIT DEPARTMENT) THEIR REQUEST TO HAVE THE ACCOUNT REACTIVATED.

SERVICE CHARGE CALCULATION: THE SERVICE CHARGE IS CALCULATED ON YOUR ACCOUNT BY APPLYING THE PERIODIC RATE TO 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/OR CREDITS RECEIVED DURING THE PRESENT BILLING CYCLE. THE DUE DATE ON OUR CHARGE CARDS IS NOT SUBJECT TO CHANGE, ALL ACCOUNTS ARE DUE IN FULL BY THE 25TH OF EACH MONTH.

CUSTOMER SERVICE: UNITED REFINING COMPANY OF PENNSYLVANIA ATTENTION: CREDIT DEPARTMENT PO BOX 599 WARREN, PA 16365; PHONE: 888-294-5320, FAX: 814-726-7610 HOURS: 8:00 AM – 5:30 PM EST; EMAIL: credit@kwikfill.com ONLINE PAYMENTS: www.urb.com CLICK THE **KWIKPAY** LINK.

Kwik Fill / Red Apple Charge Card Terms and Conditions

Annual Fees	NONE
Annual Average Percentage Rate	Service Charge Rate Schedule - Annual Periodic Rate (15%)
Minimum Monthly Service Charge	\$1.00
Transaction Fee For Purchases	NONE
Return Item Fee	\$25.00
Grace Period For Repayment of Balances For Purchases	No Service Charge Is Assessed When The Entire Amount Due Is Received Within 25 days of the Statement Date