



DO NOT E-MAIL OR FAX. PRINT AND SEND:

VIA INTRACOMPANY MAIL TO: GLOBAL CARD MARKETING - CON 3 / RM 32039-C4 (USE CHEVRON MAILING STANDARD FOR CLASSIFIED DOCUMENTS)
VIA US MAIL TO: CHEVRON GLOBAL CARD MARKETING - 2003 DIAMOND BLVD., BLDG. 3 / RM 32039-C4, CONCORD, CA 94520

Employee / Retiree / Expatriate (U.S.-based)

Credit Card Application

(Please complete entire application in blue or black ink. Missing or inaccurate information may delay or adversely affect credit decision.)

PERSONAL INFORMATION

First Name MI Last Name
Home Address Apt. #
City State Zip + 4
Home Phone\* Business Phone\* Cell Phone\*
Soc. Sec. # Date of Birth Income\*\*
E-mail\*\*\*

If you hold a credit card with us, show the following:

No. Year of Issue

- \* I AUTHORIZE YOU TO CONTACT ME AT EACH PHONE NUMBER I HAVE PROVIDED.
\*\* ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE INCLUDED UNLESS RELIED UPON FOR CREDIT.
\*\*\* BY PROVIDING MY E-MAIL ADDRESS, I CONSENT TO RECEIVE E-MAILS FROM YOU AND CHEVRON U.S.A INC.

AUTHORIZED USER: Please fill out the fields below if you would like to add an additional cardholder to your account. AN ADDITIONAL CARD WILL BE ISSUED TO THE PERSON INDICATED BELOW. THE PRIMARY CARDHOLDER WILL BE LIABLE FOR ALL TRANSACTIONS MADE ON THE ACCOUNT, INCLUDING THOSE MADE BY AN AUTHORIZED USER.

Please send a second card in the following name:

First Name MI Last Name Spouse Other

- By applying for this account, I am asking GE Money Bank ("GEMB") to issue me a Chevron and/or Texaco Credit Card (the "Card"), and I agree that:
I am providing the information in this application to GEMB and to Chevron.
GEMB may obtain information from others about me (including requesting reports from consumer reporting agencies and other sources) to evaluate my application, and to review, maintain or collect my account.
I consent to GEMB and any other owner or servicer of my account contacting me about my account, including using any contact information or cell phone numbers I provide, and I consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting me, even if I am charged for the call under my phone plan.
I have read and agree to the credit terms and other disclosures in this application, and I understand that if my application is approved, the credit card agreement ("Agreement") will be sent to me and will govern my account. Among other things, the Agreement: (1) includes a dispute and claim resolution provision (including arbitration) that limits my rights unless I reject the provision by following the provision's instructions; and (2) makes each applicant responsible for paying the entire amount of the credit extended.

Federal law requires GEMB to obtain, verify, and record information that identifies you when you open an account. GEMB will use your name, address, date of birth, and other information for this purpose.

X
Signature of Card Applicant Date

PLEASE SELECT YOUR CARD DESIGN\*

\*Limited to one card design per account. If no card design is chosen, you will receive the Chevron Card.



Chevron Card



Texaco Card



Dual Brand Card

Employee Yes No Retired Yes No ExPat Yes No

The information about the costs of the card described below is accurate as of June 1, 2010. This information may have changed after that date. To find out what may have changed, write to us at P.O. Box 981430, El. Paso, TX, 79998-1430. This application and the credit card agreement will be governed by federal law, and to the extent state law applies, the laws of Utah. Subject to the requirements and limitations of applicable law, we may change, add to or delete any of the terms of the agreement, including the interest rates, fees and charges and we will send you notice as required.

**GE MONEY BANK  
CHEVRON AND/OR TEXACO CREDIT CARD ACCOUNT**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>26.99%</b>
<b>APR for Cash Advances</b>	<b>29.99%†</b>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$2
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Transaction Fees</b>	
• Cash Advance Fee	The greater of \$5.00 or 5% of each transaction.
<b>Penalty Fees</b>	
• Late Payment	<b>\$0</b> if balance is less than \$16 <b>\$15.99</b> if balance is \$16 to \$29.99 <b>\$29.99</b> if balance is \$30 to \$99.99 <b>\$39.99</b> if balance is \$100 or more

**How We Will Calculate Your Balance:** We use a method called “daily balance”.

† **For Chevron and/or Texaco Credit Card Accounts that are approved for Cash Access.** Cash Access is currently available only in the U.S. and Canada for accounts with credit limits of at least \$500.00.

**WISCONSIN RESIDENTS:** No provision of a marital property agreement, a unilateral statement under sec. 766.59, Wis. Stats., or a court decree under sec. 766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. **Residents of Wisconsin applying for an individual account must give us the name and address of their spouse, regardless of whether the spouse may use the card. Please provide this information to us at P.O. Box 981430, El Paso, TX 79998-1430.**

## PRIVACY POLICY

REV 6/10

FACTS	<b>WHAT DOES GE MONEY BANK DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons GE Money Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does GE Money Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes*

<b>To limit our sharing</b>	Call 1-877-885-6691 — our menu will prompt you through your choice(s). <b>Please note:</b> If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
<b>Questions?</b>	Call 1-800-243-8766.

### What we do

<b>How does GE Money Bank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does GE Money Bank collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• open an account or give us your contact information</li> <li>• provide account information or pay your bills</li> <li>• use your credit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes-(information about your creditworthiness)</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

### Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with a GE, General Electric or Monogram name; financial companies such as General Electric Capital Corporation and Monogram Credit Services; and nonfinancial companies, such as General Electric Company.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include the retailer named on your account and direct marketing companies.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance companies.</i></li> </ul>

### Other important information

We follow state law if state law provides you with additional privacy protections. For instance, if (and while) your billing address is in Vermont, we will treat your account as if you had exercised the opt-out choice described above and you do not need to contact us to opt out. If you move from Vermont and you wish to restrict us from sharing information about you as provided in this notice, you must then contact us to exercise your opt-out choice.

\*Please keep in mind that, as permitted by federal law, we share information about you with Chevron U.S.A. Inc. in connection with maintaining and servicing the Chevron and Texaco Credit Card program, including for Chevron U.S.A. Inc. to market you. If you opt out of sharing with nonaffiliates, your opt out will not prohibit us from sharing your information with Chevron U.S.A. Inc.

The above notice applies only to consumer Chevron and/or Texaco Credit Card Accounts with GE Money Bank and does not apply to any other accounts you have with us. It replaces our previous privacy notice disclosures to you. We can change our privacy policy at any time and will let you know if we do if/as required by applicable law.

For helpful information about identity theft, visit the Federal Trade Commission's (FTC) consumer website at <http://www.ftc.gov/idtheft>.