

CREDIT CARD DISCLOSURES

y with the market based on the Prime Rate.

y with the market based on the Prime Rate.

east 25 days after the close of each billing cycle.
ou any interest on purchases if you pay your
e due date each month.

interest, the charge will be no less than \$2.

it factors to consider when applying for or using a
e website of the Consumer Financial Protection
www.consumerfinance.gov/learnmore.

the amount of each cash advance, whichever is greater.

ethod called "daily balance."

d in this application is accurate as of July 1, 2013.
o find out what may have changed, write to
-9926.

Banking Department to obtain a comparative listing of
-877-226-5697.

Shell Drive for Five Card

Apply online at www.shell.us/driveforfive or Call 1-888-98-SHELL or
Complete and mail this application.

PERSONAL INFORMATION (Please print using blue or black ink.)

* FIRST NAME

MIDDLE INITIAL SUFFIX

* LAST NAME

* HOME ADDRESS (No P.O. Box)

APT. NO.

* CITY OR TOWN

* STATE

* ZIP

* SOCIAL SECURITY NUMBER

* DATE OF BIRTH

SECURITY PASSWORD

* PRIMARY PHONE

BUSINESS PHONE

If you have entered a cell phone number, or another number that you later convert to a cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages such as, pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

EMAIL ADDRESS

If you provide your email address, Citibank, N.A. may use it to contact you about your account and tell you about useful products and services. You are also providing your email address to Shell, which may use it to send you offers and news about the latest merchandise, promotions and sales.

FINANCIAL INFORMATION

Information you supply about your salary/wages, other income and housing payment is important to us in considering
your ability to make payments on the account.

* RESIDENCE STATUS

* MONTHLY MORTGAGE OR RENT PAYMENT

OWN

RENT

OTHER

* ANNUAL SALARY AND WAGES¹

OTHER ANNUAL INCOME²
Examples: Interest, dividends, rental income, retirement benefits.

000

000

If you are 21 or older, you may include income from others than you can reasonably access to pay your bills.

¹ Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

² Required fields

YES! I'd like an additional card
with the following name on it:

PLEASE SIGN THIS AUTHORIZATION

By signing below, I certify that I have read the Shell Drive for Five Credit Card Disclosures
and agree to and meet the Terms and Conditions of Offer on the facing page.

SIGNATURE OF APPLICANT

DATE OF APPLICATION

Please see facing page for Shell Drive for Five Credit Card Disclosures, which include rates, fees and other cost information.

FOR BUSINESS USE ONLY

Station ID

2000000000144434

06072

3074

1

M001

Detach on perforation. Moistener gummed flap to seal. Fold

Save 5¢/gal

Ongoing Savings!
with the Shell Drive
for Five® Card.

Save 5¢/gal on Shell Nitrogen Enriched Gasolines and Shell Diesel when you purchase at least 45 gallons in a month with the Shell Drive for Five Card. Savings apply from the 1st gallon up to 100 gallons every qualifying month!

That's a savings of up to \$60 a year!*

Shell Drive for Five Card Benefits

As a loyal customer you have the opportunity to get 5¢/gal. off Shell fuel.

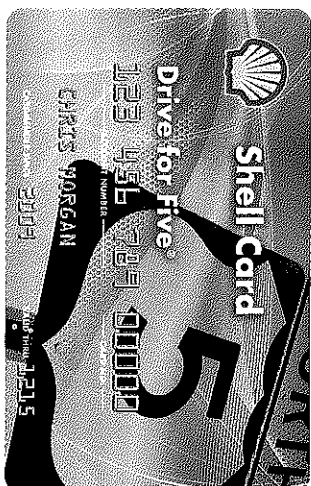
And when you use the Shell Drive for Five Card, you can always count on these great benefits, too.

- **Flexible Terms**
Option to make the minimum payment due or pay in full.
- **\$0 Liability**
For unauthorized charges.
- **Pay-at-the-pump convenience**
Save time at thousands of locations nationwide.
- **Keep track of fuel purchases separately**
Perfect for tracking your budget. Also helps keep your credit open for "big ticket" purchases.
- **Manage your account online**
Review unbilled charges and current statements, and make and schedule your payments.
- **Citi® Identity Theft Solutions**
If you become a victim of identity theft, Citi® can provide specialized assistance.

**Never pay full
price again!**

Join the Fuel Rewards Network™ program and lower your fuel price with everyday purchases. Simply shop with participating Shell stations, grocery stores, retailers, online merchants, dine out at restaurants, and more to earn Fuel Rewards® savings redeemable at participating Shell stations. Visit fuelrewards.com to sign up today!

† The Fuel Rewards Network is a separate program offered by Shell as the official redemption partner. The Fuel Rewards Network is not part of the Shell Drive for Five Program.



Shell Drive for Five® Program Information

You will receive statement credits based upon fuel purchases made with your Shell Drive for Five Card at Shell locations within the United States. You will earn a credit of five cents (\$.05) per gallon on up to one hundred (100) gallons in each billing cycle that you purchase at least forty-five (45) gallons of Shell fuel. Gallons purchased will be considered for a discount in the billing cycle they are posted to your account. Total annual credit not to exceed \$60.00. Credits will be earned only on fuel purchases made for personal, family or household purposes.

When calculating the amount of the credit, we will multiply the number of gallons purchased by five cents (\$.05) and round to the nearest cent. In the event gallon information is not available for a specific transaction, we will determine the number of gallons purchased by dividing the total purchase amount by an average price per gallon amount obtained from the U.S. Department of Energy.

Credits will be automatically posted to your monthly billing statement. Your account must remain open and current in order for you to earn credits. When you become a cardmember, you will receive the full Shell Drive for Five Program Terms and Conditions, which we may change at any time upon thirty (30) days prior written notice.

Apply Today!

Call 1-888-98-SHELL

visit www.shell.us/driveforfive
or complete and mail this application

* Subject to credit approval. New accounts only. Account must be open and in good standing to qualify. Statement credit will be applied monthly with qualifying purchases. As used above, "monthly" refers to your monthly billing cycle. Total credit is limited to \$60.00.

SHELL Drive for Five Card



Save 5¢/gal

on Shell Nitrogen Enriched Gasolines and Shell Diesel when you purchase at least 45 gallons in a month with the Shell Drive for Five Card. Savings apply from the 1st gallon up to 100 gallons every qualifying month!

That's a savings of up to \$60 a year!*

APPLY TODAY!

Call 1-888-98-SHELL or visit
www.shell.us/driveforfive



Save 5¢/gal

Ongoing Savings! with the Shell Drive for Five Card.

Save 5¢/gal on Shell Nitrogen Enriched Gasolines and Shell Diesel when you purchase at least 45 gallons in a month with the Shell Drive for Five Card. Savings apply from the 1st gallon up to 100 gallons every qualifying month!
That's a savings of up to \$60 a year!*

Shell Drive for Five Card Benefits

As a loyal customer you have the opportunity to get 5¢/gal. off Shell fuel.

And when you use the Shell Drive for Five Card, you can always count on these great benefits, too.

- **Flexible Terms**
Option to make the minimum payment due or pay in full.
- **\$0 Liability**
For unauthorized charges.
- **Pay-at-the-pump convenience**
Save time at thousands of locations nationwide.
- **Keep track of fuel purchases separately**
Perfect for tracking your budget. Also helps keep your credit open for "big ticket" purchases.
- **Manage your account online**
Review unbilled charges and current statements, and make and schedule your payments.
- **Citi® Identity Theft Solutions**
If you become a victim of identity theft, Citi® can provide specialized assistance.

Never pay full price again!

Join the Fuel Rewards Network™ program and lower your fuel price with everyday purchases. Simply shop with participating Shell stations, grocery stores, retailers, online merchants, dine out at restaurants, and more to earn Fuel Rewards® savings redeemable at participating Shell stations. Visit fuelrewards.com to sign up today!†

† The Fuel Rewards Network is a separate program offered by Shell as the official redemption partner. The Fuel Rewards Network is not part of the Shell Drive for Five Program.

Apply Today!

Call 1-888-98-SHELL
visit www.shell.us/driveforfive
or complete and mail this application

* SEE DETAILS INSIDE THIS APPLICATION

* Subject to credit approval. New accounts only. Account must be open and in good standing to qualify. Statement credit will be applied monthly with qualifying purchases.

TERMS AND CONDITIONS OF OFFER

- This offer is only valid for new accounts. You must be at least 18 years of age. If you are married, you may apply for a separate account. Citibank, N.A. ("we" or "us") is the issuer of your Shell Drive for Five® Card account. Citibank, N.A. is located in Sioux Falls, SD.
- Federal law requires us to obtain, verify and record information that identifies each person who opens an account, in order to help the government fight the funding of terrorism and money laundering activities. To process the application, we must have your name, home address, date of birth and other identifying information, and we may ask for identifying documents from you as well.
- To process the application it must be:
 1. Accurately completed, and
 2. Signed and verifiably correct
- Please send the application to:

Processing Center
PO Box 2140
Carlisle IA 50047-9926
- Please allow four weeks from date of submission to process a completed application.
- We may gather information about you, including from your employer, your bank, credit bureaus, and others, to verify your identity and determine your eligibility for credit, renewal of credit, and future extensions of credit. If you ask us, we will tell you whether or not we requested a credit bureau report, and the names and addresses of any credit bureaus that provided us with such reports.
- To receive a Shell Drive for Five Card, you must meet our applicable criteria bearing on creditworthiness. Your credit limit will be determined by your annual salary and wages, your other annual income and a review of your debt, including the debt listed on your credit report. Some limits may be as low as \$200. Please note that cash advances may be limited to a portion of your credit amount.
- You authorize us to share with Shell and its affiliates experiential and transactional information regarding your activity with us.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Wisconsin Residents: No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

SHELL DRIVE FOR FIVE® CREDIT CARD DISCLOSURES

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	24.99% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	29.95% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees	
Transaction Fees	
• Cash Advance	Either \$10 or 5% of the amount of each cash advance, whichever is greater.
Penalty Fees	
• Late Payment	Up to \$35 .
• Returned Payment	Up to \$35 .

How We Will Calculate Your Balance: We use a method called "daily balance."

The information about the costs of the card described in this application is accurate as of July 1, 2013. This information may have changed after that date. To find out what may have changed, write to us at Citibank, N.A., P.O. Box 2140, Carlisle IA 50047-9926.

New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-877-226-5697.

