

0-34567
1-2

Transaction Summary (Continued)

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
05/04	05/04		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$11.23

2012 Totals Year-to-Date	
Total Fees Charged in 2012	\$60.00
Total Interest Charged in 2012	\$49.17
Total Interest Paid in 2012	\$30.24

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge	Balance Method
Current Transactions					
Regular Purchase	NA	26.99%	\$230.02	\$4.94	2D
Cash Advance	NA	29.99%	\$0.00	\$0.00	2D
Transactions on or before 10/21/2011					
REGULAR PURCHASES	NA	21.49%	\$368.83	\$6.29	2D

Important Cardholder Information

Please see the **Important Changes To Your Account Terms** section for any changes being made to your account that are not described in this section.

INFORMATION ABOUT CERTAIN PROVISIONS OF THE ENCLOSED CHEVRON AND/OR TEXACO CREDIT CARD ACCOUNT AGREEMENT

Please carefully review the enclosed Chevron and/or Texaco credit card account agreement. It is an important legal document and should be kept for future reference.

The enclosed agreement has been simplified to make it easier to understand. It also reflects GE Money Bank's name change as of October 1, 2011 to GE Capital Retail Bank. The key differences between your existing agreement and the enclosed agreement are summarized in the bullet points below (although some or all of these may already apply to your account) and, if applicable, in the **"Important Changes to Your Account Terms"** section of this billing statement. There are additional differences in terminology from your existing agreement; however, any rates and fees applicable to your account not revised in the "Important Changes to Your Account Terms" section of this billing statement, such as your interest rate and minimum interest charge, are not being changed at this time.

The enclosed agreement will apply to your account immediately, except for any changes shown in the "Important Changes to Your Account Terms" section of this billing statement. Those changes will take effect on the dates as indicated. If you reject any changes shown in the "Important Changes to Your Account Terms" section of this billing statement, the enclosed agreement will still apply to your account immediately and will replace your existing agreement, but the terms you reject will not apply.

- **RESOLVING A DISPUTE WITH ARBITRATION.** This provision supersedes any arbitration provision in your existing agreement. You have the right to reject this new provision, in which event neither you nor we will have the right to require arbitration of any claim. See the Resolving A Dispute With Arbitration terms in Section III of the enclosed agreement.
- **CONSENT TO COMMUNICATIONS.** This provision allows us to contact you using all channels of communication. See the Consent To Communications terms in Section III of the enclosed agreement.
- **GOVERNING LAW.** This provision explains that your account will be governed by federal law and, to the extent state law applies, the laws of Utah without regard to its conflicts of law principles. It supersedes any governing law provision in your existing agreement. See the Governing Law terms in Section III of the enclosed agreement.

Thank you for your business. Paying at least your minimum payment by the payment due date helps ensure uninterrupted charging privileges at more than 8,000 Chevron and Texaco stations nationwide.

Cardholder News

INSTANT \$10,000 to \$20,000 Accidental Loss of Life Insurance* for you when you join the Chevron Travel Club. Whether you're driving cross country or across town you'll have coverage for breakdowns, lockouts, tire changes and battery boosts. Affordable roadside assistance protection for you AND your family at **no extra cost** conveniently billed to your Chevron or Texaco Credit Card. Visit ChevronTravelClub.com OR FOR TWO MONTHS FREE call 1-800-222-0585. *Underwritten by: Life Insurance Company of North America (LINA)