



Prepared for: CalVans



Dear Georgina, Amanda, Gabriel, Miguel & all of CalVans

On behalf of WEX & Chevron, we would like to extend our deepest and most sincere gratitude for considering us in this opportunity to earn your business. CalVans serves as an example in our communities, and the work you perform is greatly appreciated.

It would be our pleasure to partner and build association with you, and it is our hope that a relationship together can benefit each of us, now and in the future.

I am confident that we will meet your expectations and look forward to the opportunity to deliver to CalVans industry leading rebates as well as an unmatched customer experience.

Thanks again!

Kind regards,

Christopher Murdaco
Commercial Fleet Specialist - Chevron
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Director - Chevron Commercial Fleet Sales
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Primary Benefits:

- With Chevron's universally accepted fleet cards, CalVans can look to consolidate their current fuel management into a singular account provided by one vendor as opposed to multiple
 - Dealing with one vendor only demonstrates a significant decrease of processing times for your back office employees
- Acceptance at more than 95% of all retail fueling stations nationwide offering the same convenience your drivers are accustomed to today
- Instant alerts when things get fuzzy
 - Payment declines at the pump with a reason for the decline
 - When your bills are coming due
 - If there is suspicious or unusual activity on the account, and more
- Level III data capture and industry leading fraud tracking, limiting exposure to you and your drivers
- Fraud protection – WEX is one of the only fleet card providers in the United States that includes this as a feature of your account

Customer Service

- In addition to your program's included best in class customer service and as part of our commitment to providing a superior customer experience to CalVans, we would like to offer a **VIP Account Manager** assigned to your account. Your VIP Account Manager will be your go-to and direct account expert for questions, support, and assistance with your account
- Your VIP Account Manager can also assist with introducing you to WEX's full suite of products, including vehicle GPS and Telematics devices, company healthcare accounts, virtual corporate spending accounts and more
- Account Representatives include:
 - Assigned VIP Account Manager (TBD)
 - Christopher Murdaco - California based Chevron Representative
 - Melissa Martin - New Account and Onboarding Specialist
 - Kevin Munro - Payments and Customer Advocate Specialist
 - 24/7/365 US-based customer service in Portland, ME dedicated to the Chevron & Texaco brand exclusively

Discounts and Rebates

- **COCO Rebate**
- Additional 5¢ per gallon valid at all company owned and operated Chevron and Texaco locations
- **Large Fleet Introductory Pricing**
- 15¢ per gallon rebate valid at all Chevron and Texaco locations for the first 12 months of your account
- **Cash/Chevron Card Pump Discount**
- Exclusive pump pricing valid at hundreds of applicable Chevron and Texaco stations in California and thousands nationwide
- Often 10¢ or more per gallon, displayed at pump



BUSINESS CARD PROGRAM

- **Standard Tiered Rebate** (after 12 months of account inception)
- Valid at all Chevron and Texaco locations nationwide
- Card grid tiers based on gallon usage at Chevron and Texaco stations
- Up to 6¢ per gallon
 - CalVans will qualify for the **full 6¢ per gallon rebate every single month** based on current fueling habits

Accelerated
500 - 2,000 = 1¢
2,001 - 4,000 = 2¢
4,001 - 6,000 = 3¢
6,001 - 8,000 = 4¢
8,001 - 10,000 = 5¢
10,000+ 6¢

- **CalVans Exclusive Negotiated Pricing**
- Multiple independent Chevron station owners have committed to providing further discounts that are offered exclusively to CalVans
- Typically, additional 5¢ per gallon further rebates

- **Early Payment Discounts via Direct Debit**
- Choose from multiple direct debit payment options that provide early payment discounts off your entire bill (additional 0.02% to 0.13%, or further \$60 to \$390 monthly savings)

= Potential for up 30+¢ per gallon at specific Chevron and Texaco locations in California

- Please communicate with your VIP Account Manager directly for a better understanding of exactly which sites this includes

= Optimize monthly savings with rebates around 22.5¢ per gallon at all Chevron and Texaco locations in California

Fees and Waivers

- All applicable monthly card, out of network, and set-up fees will be waived



BUSINESS CARD PROGRAM

SAMPLE OF POTENTIAL SAVINGS		
CURRENT FUELING PATTERNS (based on 07/01/2022 - 06/30/2023 data)		
Gallons Yearly	630,521.07	
Gals @ Chev/Tex Yearly	273,900.07	
Percentage at Chevron/Texaco	43.44%	
Chevron Cash Pricing (est.)	\$ 19,173.01	(based on 10c per gallon price difference offered at approx 70% of all Chevron stations in CA)
Large Fleet Rebate (15c first 12 mos)	\$ 41,085.01	
Tiered Rebate (6c after 12 months)	\$ 16,434.00	
CHEVRON 0094820 (5c)	\$ 151.94	(Based on Boyett Purchases ONLY)
CHEVRON 0099840 (5c)	\$ 173.34	(Based on Boyett Purchases ONLY)
CHEVRON 0095867 (5c)	\$ 145.36	(Based on Boyett Purchases ONLY)
CHEVRON 0096178 (5c)	\$ 142.48	(Based on Boyett Purchases ONLY)
CHEVRON 0371534 (5c)	\$ 321.55	(Based on Boyett Purchases ONLY)
CHEVRON 0308293 (5c)	\$ 146.02	(Based on Boyett Purchases ONLY)
CHEVRON 0098749 (5c)	\$ 135.13	(Based on Boyett Purchases ONLY)
CHEVRON 0376766 (5c)	\$ 83.82	(Based on Boyett Purchases ONLY)
CHEVRON 0376780 (5c)	\$ 91.88	(Based on Boyett Purchases ONLY)
TOTAL SAVINGS PER YEAR	\$ 61,649.54	
UNCONFIRMED POTENTIAL ADD'L DISCOUNTS	\$ 6,022.87	(annually)



BUSINESS CARD PROGRAM

SAMPLE OF POTENTIAL SAVINGS (increased fueling at Chevrons)		
MODIFIED FUELING PATTERNS (based on 07/01/2022 - 06/30/2023 data)		
Gallons Yearly	630,521.07	
Gals @ Chev/Tex Yearly	472,890.80	
Percentage at Chevron/Texaco	75%	
(Eliminate Shell & ExxonMobil Purchases)	17% Increase	
Chevron Cash Pricing (est.)	\$ 33,102.36	(based on 10c per gallon price difference offered at approx 70% of all Chevron stations in CA)
Large Fleet Rebate (15c first 12 mos)	\$ 70,933.62	
Tiered Rebate (6c after 12 months)	\$ 47,289.08	
CHEVRON 0094820 (5c)	\$ 262.32	(Based on Boyett Purchases ONLY)
CHEVRON 0099840 (5c)	\$ 299.27	(Based on Boyett Purchases ONLY)
CHEVRON 0095867 (5c)	\$ 250.96	(Based on Boyett Purchases ONLY)
CHEVRON 0096178 (5c)	\$ 245.99	(Based on Boyett Purchases ONLY)
CHEVRON 0371534 (5c)	\$ 555.16	(Based on Boyett Purchases ONLY)
CHEVRON 0308293 (5c)	\$ 252.10	(Based on Boyett Purchases ONLY)
CHEVRON 0098749 (5c)	\$ 233.30	(Based on Boyett Purchases ONLY)
CHEVRON 0376766 (5c)	\$ 144.72	(Based on Boyett Purchases ONLY)
CHEVRON 0376780 (5c)	\$ 158.63	(Based on Boyett Purchases ONLY)
TOTAL SAVINGS PER YEAR	\$ 106,438.44	
UNCONFIRMED POTENTIAL ADD'L DISCOUNTS	\$ 10,398.49	(annually)
**Price quotes DO NOT reflect station specific discounts based on fuel purchases on ComData account		
**Price quotes DO NOT reflect Direct Deposit Early Payment Discounts which would add (approximately) an additional \$720 to \$4,680 annually		



BUSINESS CARD PROGRAM

Some details about us:

WEX Inc

WEX first began under the name Wright Express in 1983 out of downtown Portland, ME, where the company continues to maintain its headquarters today. WEX actually invented the first modern day fleet cards, creating their own niche market by providing payment security, cost management and fueling convenience specifically for businesses that operated fleets.

Today, WEX is a multinational and publicly traded corporation with a wide array of products servicing multiple industries which have all been built on the foundation laid from its early fleet card success. WEX provides the highest level of payment security available in the fueling marketplace to deliver its customers and business partners the peace of mind they crave when entrusting others with company finances. WEX has partnered with more than 100 major national fuel retailers, like Chevron, to provide fleet card programs and payment processing services on their behalf. It's fair to say that WEX is clear and away the trusted source within the fuel industry.

We encourage you to please speak with your **VIP Account Manager** about all of WEX's other products and services which are designed first and foremost to *simplify the business of running a business*.

Chevron

Chevron obviously needs no introduction, yet the prospect of earning your business and building a relationship with CalVans has San Ramon buzzing. Chevron has been a business partner of WEX since 2018 after moving their entire business card portfolio away from a previous underwriter. That a business of your size fuels so often and advocates so strongly on behalf of Chevron and Texaco locations is humbling and also encouraging.

Chevron station owners, district managers and the Corporate HQ have been (and are still) eagerly uniting to offer as much as they can muster to reward you with rebates for your business. Chevron's business cards already offer some of the friendliest discounts available in the fleet card industry and the custom station discounts being offered are *not* standard offerings. We are all excited by the prospect of working with CalVans.

In Summary

Chevron and WEX's joint-universally accepted business card program is renowned for providing some of the safest, most technologically advanced and smartest card programs available in 2023. That so many at CalVans embrace the secure, clean, friendly and reliable atmosphere which Chevron strives to provide is an honor we hope to always deliver on. **Please note, we intentionally provided price quotes that we believe are quite conservative compared with what you will experience should you move forward with a Chevron account.**

It has been a privilege being able to work with you all, and we cannot express enough our gratitude for the business you already bring to Chevron stations throughout CA and AZ. We are hopeful and remain positive that you will give the information we have presented to you here strong consideration. We are hopeful and remain positive that the information we have presented to you here will convince you to further grow your relationship with Chevron and WEX

[Chris, Dawn, Lamar and everyone at WEX + Chevron](#)



Chevron and Texaco Business Card Application

YES, I'm applying for the:
CHEVRON AND TEXACO ACCESS CARD:
Accepted at Chevron and Texaco locations, as well as 95% of U.S. fuel stations.

4 Reasons to Choose the Chevron and Texaco Business Card Program

- Security:** Driver ID number authorization at the pump, real-time fraud monitoring and alerts, and more
- Spending and Control:** Manage spending by card or driver, restrict times of day or days of the week, and limit by product, type, location or amount
- Account Management:** Easy online access and mobile app, online payments available
- Customer Service:** 24/7 U.S.-based customer service and roadside assistance

PROMOTIONAL CODE:

Sales Rep Name
Sales Rep Title
Sales Rep Email
Sales Rep Phone #

OFFICE USE ONLY

Station or Group Code
Employee ID #
Card issuer is WEX Bank, member FDIC ("Card Issuer").

The Chevron and Texaco Business Card Program is administered by WEX Inc. and is not an obligation of Chevron U.S.A. Inc.
CHEVRON, the Chevron Logo, TEXACO, the Texaco Logo and TECHRON are registered trademarks of Chevron Intellectual Property LLC.

Business Information

*Legal Name of Business ("Business")

*Business Physical Address

*City *State *Zip Code

*Tax Payer Identification # *Business Phone # Business Fax #

*Standard Industry Classification (Ex: Construction - 1521) *Years in Business *Number of Vehicles

***Legal Structure (select one):**

Corporation Proprietorship
Partnership Government
LLC PC PA

*Average Monthly Fuel & Service Exp. *Gross Annual Revenue

Check here if business is exempt from motor fuels tax(sales representative will provide further details).

Personal Information

CREDIT DISCLOSURE: The undersigned applicant/buyer ("Applicant") represents that the information given in this application is complete and accurate and authorizes Issuer to check with credit reporting agencies, credit references and other sources disclosed to confirm information given, and to obtain one or more consumer credit reports on the individual submitting this application. Applicant requests a business charge account, if approved for credit, and one or more business charge cards from Issuer. Applicant agrees to the terms and conditions set forth in the Business Charge Account Agreement provided with this application and/or provided with the business charge card(s). Use of any card issued pursuant to this application confirms Applicant's agreement to said terms and conditions. By providing the phone numbers below, Applicant authorizes Issuer to contact Applicant at any of these numbers regarding this application or any account opened as a result of this application.

FEDERAL COMPLIANCE: Issuer complies with Federal law which requires all financial institutions to obtain, verify, and record information that identifies each company or person who opens an account. What this means for you: when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents for your business.

Business Address = Home Address

*Residential Address Line 1
Residential Address Line 2

*Residential City *Res. State *Residential Zip Code

*Social Security Number *Residential Phone Number *Date of Birth

Billing Contact Information

*Billing Contact First Name *Billing Contact Last Name

*Billing Contact Phone # *Billing Contact Email Address

*Billing Address

*City *Billing State *Billing Zip Code

Business Authorization

By signing below, you represent and warrant that you are an owner, officer, or partner of the company with the authority to bind the company to the terms of this offer. You authorize Card Issuer to obtain one or more consumer credit reports on you, in connection with the initial underwriting and any subsequent administration or collection of a Business Charge Card Agreement. In the event your application is denied based on information in your credit report, you authorize the Card Issuer to report the reason for denial to you. You (i) acknowledge that you have read in full our Credit Disclosure and Terms & Conditions, including the Business Charge Card Agreement, above and agree that these terms shall govern your account; (ii) represent and warrant that the information provided is correct and that you are authorized to enter into this agreement on behalf of Company, and (iii) acknowledge that, if applicable, Card Issuer may honor account maintenance requests and other instructions from the sponsor of your card program which are made on your behalf.

Any use of credit offered by Issuer shall constitute acceptance by you on behalf of Company of the Terms & Conditions, including the Business Charge Card Agreement.

*Print First Name *Print Last Name *Email Address

X

*Authorized Person Signature *Date

*Title of Authorized Person

President Vice President Treasurer Owner Partner

*Fields marked with an asterisk are required.

Additional Authorized User Contact Information

First Name

Last Name

Phone #

Email Address

Summary of Key Terms

CARD FEES

Set-up Fee	\$40
Monthly Card Charge	Up to \$2.00 per card
Replacement Card	Up to \$2.00 per card
International Currency Conversion Fee	2% of the total transaction value
Truck Stop Fee	\$1.25 per card swipe at a diesel pump
Reproduced Reports	\$25.00 per request
General Research Fee	\$15.00 per hour
Expedited Shipping Fees	Cost varies
Returned Payment Fee	\$50 per occurrence
Reactivation Fee	\$50 per occurrence (max monthly fee \$50.00)
Check Processing Service Fee	Up to \$25.00 per check
Phone Payment Service Fee	Up to \$35.00 per payment
Tax Reclamation Fee	Greater of 1% of the applicable retail purchase amount or \$10.00, but not to exceed \$100 per month
Paper Delivery Fee	\$10 per month for paper invoicing and reporting. Fee waived if you go paperless.
Late Fee	The greater of \$75 or 9.99% of the Total Outstanding Balance on the Calculation Date per month. (Late Fee is prorated for a billing cycle shorter than monthly.)
High Risk Credit Fee[†]	2% of monthly credit line (max of \$199)

Electronic Payments: We strongly encourage you to choose to receive billing statements electronically and make payments electronically to ensure that each payment posts by the **due date indicated on your invoice**.

Pricing for additional products and services is available upon request or reflected on the enrollment forms or in the terms of use that Business must agree to in order to receive the additional products and services.

Additional Terms

Application: By submitting this application, Business requests a business charge account and if approved for credit, one or more business charge cards for use by Business and its employees. The Card Issuer is WEX Bank.

Credit Terms: Business agrees to the terms and conditions set forth in the Business Cards Account Agreement provided with this application, upon request, and/or provided with the card(s). Use of any card issued pursuant to this application confirms Business's agreement to those terms and conditions.

Credit Reports: Card Issuer is authorized to obtain credit reports on Business and Guarantor from consumer reporting agencies and other providers, from time to time, that may be used in connection with (1) this application for credit, (2) extensions of credit on this account; and (3) the administration, review or collection of this account.

Other Information: Business and Guarantor authorize Card Issuer to obtain information from businesses where Business or Guarantor has or had accounts and any reference provided to Card Issuer. If requested, Business and Guarantor will provide Card Issuer with financial statements, including at minimum, a Balance Sheet and Income Statement for the last two years.

Other: Card Issuer may contact Business and individuals at any of the telephone numbers that have been provided. If the account is not paid as agreed, Card Issuer may report the liability of Business and any Guarantor to credit bureaus or others that may lawfully receive such information. In addition to the notice methods in the Business Charge Card Agreement, Business agrees that any notice or communication in connection with this application or the Business Cards Account Agreement may be sent by email to an email address provided on this application or another email address normally used by Business, and it shall be considered to be a "writing" and to be "signed" by the party transmitting it for all purposes.

[†] Assessed in the event Company is deemed "High Risk" as specified in the Card Program Terms and Conditions. The actual fee applied will be disclosed on the Company's billing statement.

Certification of Beneficial Ownership

I. GENERAL INSTRUCTIONS

What is this form?

Federal regulations now require **all banks** to verify the ownership of certain business types when they open a new account.

You will be asked to identify any beneficial owners of this business, plus one person with significant managing control. The required information includes Name, Address, Date of Birth, and Social Security Number (or Passport Number, in the case of foreign persons). The Bank may also ask to see a copy of a driver's license or other identifying document for each person listed on this form.

To learn more about this requirement: Visit wexinc.com/beneficial-ownership

To submit this information: Please return this completed form with your business application.

II. ACCOUNT OPEN INFORMATION

The person opening an account on behalf of this business must provide the following information:

Name of Person Opening Account

Title

Business Name

Physical Address of Business (No P.O. Boxes)

Legal Structure

If your legal structure is exempt (see list on right), check "Exempt" below and skip Sections III, IV and V.

Exempt

III. BENEFICIAL OWNERS

Identify **up to four** beneficial owners of this business, or individuals (if any) who own 25 percent or more of the equity interests. **If no individuals meet this definition, check "Beneficial Owner Not Applicable" below and skip this section.**

Beneficial Owner Not Applicable

All fields are required for each beneficial owner, except as noted below:

- **For persons with a Social Security Number (SSN):** Provide the SSN and leave Passport/Other Government ID # and Issuing Country blank.
- **For foreign persons without a SSN:** Leave SSN blank and provide a Passport Number (or Other Government ID #) and the Issuing Country.

Which businesses have to provide this information?

Required

The following legal entities must provide the requested information:

- Corporations
- Limited Liability Companies
- Partnerships
- Any other similar business entities formed in the United States or a foreign country.

Exempt

The following legal entities are exempt from this requirement:

- Non-Statutory Trust
- Bank/Bank Holding Co/Credit Union
- Federal/State/Local Government Agency or Authority
- Public Company and Majority Owned Affiliate
- Investment Company/Adviser
- Public Accounting Firm
- Insurance Company
- Non-Profits (Must identify a person with control. See Section IV)

NOTE: The following do not meet the definition of legal entity, and are not required to submit this form:

- Natural Person
- Sole Proprietorship
- Unincorporated Association

The info provided on this form is for validation or consumer verification only. It will not affect personal credit or imply liability.

Beneficial Owner 1

_____ First Name	_____ Residential Address (no P.O. Boxes)
_____ Last Name	_____ Address Line 2 (optional)
_____ Date of Birth (mm/dd/yyyy)	_____ City
_____ Social Security #	_____ State
_____	_____ Country of Residence
_____	_____ Postal Code

Beneficial Owner 2

_____ First Name	_____ Residential Address (no P.O. Boxes)
_____ Last Name	_____ Address Line 2 (optional)
_____ Date of Birth (mm/dd/yyyy)	_____ City
_____ Social Security #	_____ State/Province
_____	_____ Country of Residence
_____	_____ Postal Code

Beneficial Owner 3

_____ First Name	_____ Residential Address (no P.O. Boxes)
_____ Last Name	_____ Address Line 2 (optional)
_____ Date of Birth (mm/dd/yyyy)	_____ City
_____ Social Security #	_____ State/Province
_____	_____ Country of Residence
_____	_____ Postal Code

Beneficial Owner 4

_____ First Name	_____ Residential Address (no P.O. Boxes)
_____ Last Name	_____ Address Line 2 (optional)
_____ Date of Birth (mm/dd/yyyy)	_____ City
_____ Social Security #	_____ State/Province
_____	_____ Country of Residence
_____	_____ Postal Code

IV. PERSON WITH CONTROL

Identify one individual with significant responsibility for managing this business — for example, an executive officer, senior manager, or any other person who regularly performs similar functions. If appropriate, an individual listed as beneficial owner above must also be listed in this section. **If no beneficial owners are listed above, this information is still required.**

_____ First Name	_____ Residential Address (no P.O. Boxes)
_____ Last Name	_____ Address Line 2 (optional)
_____ Title	_____ City
_____ Date of Birth (mm/dd/yyyy)	_____ State
_____ Social Security #	_____ Country of Residence
_____	_____ Postal Code

V. CERTIFIED/AGREED TO

I, _____, hereby certify, to the best of my knowledge,
that the information provided above is complete and correct.

_____ Signature	_____ Date
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