

## CREDIT CARD DISCLOSURES

Shell Drive for Five Card

Apply online at [www.shell.us/driveforfive](http://www.shell.us/driveforfive) or Call 1-888-98-SHELL or Complete and mail this application.

/ with the market based on the Prime Rate.

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

/ with the market based on the Prime Rate.

least 25 days after the close of each billing cycle. You may interest on purchases if you pay your due date each month.

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

It factors to consider when applying for or using a website of the Consumer Financial Protection Bureau: [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

the amount of each stock advanced, which ever is exact.

THE AMERICAN JOURNAL OF SOCIOLOGY

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John, child support or separate maintenance income need not be revealed if you do not wish to have it considered.

method called "daily balance."

in this application is accurate as of July 1, 2013.  
) find out what may have changed, write to  
99926

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

SIGNATURE OF APPLICANT

**DATE OF ADVICE/INFORMATION:**

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

FOR BUSINESS USE ONLY

HEM 100002

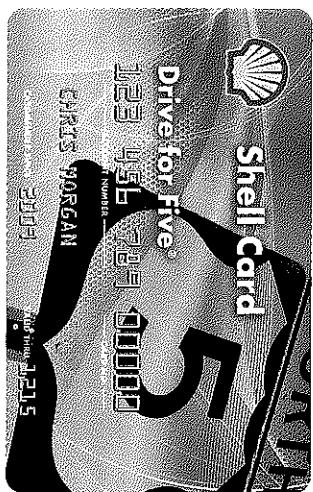
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# Save 5¢/gal

**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.

### 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](http://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](http://www.shell.us/driveforfive)

or complete and mail this application

### 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 (\$0.05) 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.

\* 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, "month" refers to your month bill cycle. Total annual credit not to exceed \$60.00.

# SHELL Drive for Five® Card



# Save 5¢/gal 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](http://fuelrewards.com) to sign up today!†

**APPLY TODAY!**  
Call 1-888-98-SHELL or visit  
[www.shell.us/driveforfive](http://www.shell.us/driveforfive)

**Apply Today!**  
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visit [www.shell.us/driveforfive](http://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.

† 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.

## 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

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>24.99%</b>
	This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>29.95%</b>
	This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<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 Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
<b>Fees</b>	
<b>Transaction Fees</b>	
• Cash Advance	Either \$10 or 5% of the amount of each cash advance, whichever is greater.
<b>Penalty Fees</b>	
• 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.