

one company. two brands. three reasons.



products, performance, people

In today's marketplace, business owners have ambitious goals, consumers have unlimited choices, and competitors have established positions.

To succeed in this environment, you need a fuel supplier that possesses excellent planning abilities, a strong infrastructure, and skilled employees—in short, a supplier with superior products, performance, and people.



products

The Chevron and Texaco brands are among the most established, trusted, and admired in America. Our fuels are unsurpassed in quality, and offered in attractive, clean, welcoming environments that inspire consumer loyalty.

performance

Our retail programs are designed to help you succeed whether you're starting a new business or expanding an established enterprise. They are sophisticated yet simple to implement, cost-effective yet rich in features.

people

We are dedicated to doing what's right—personally, professionally, and as global citizens. We live the values of The Chevron Way, which demands integrity, respect, and honesty in everything we say and do.

One company. Two brands. Three reasons.

the chevron brand: attracting loyal, discerning consumers



Chevron with Techron has always been known for unbeatable cleaning power, but it's also known for unbeatable mileage. In fact, it's proven that no gasoline gets better mileage than Chevron with Techron. And that means it's unbeatable against leading competitors—not just against low-quality gasolines. Our rigorous testing protocols allow us to make this claim without lengthy disclaimers.

The Chevron Cars have been the face of the brand for well over two decades. These engaging, likeable icons remind consumers to take care of their cars by fueling up with Chevron with Techron.

The Chevron brand attracts consumers who are often willing to pay a premium for a superior product and experience.¹ That's where the quality of Chevron with Techron fuel, Chevron's consistent brand image, and customers' associations of the brand with cleanliness and reliability help deliver real value—to consumers and to you.

the texaco brand: attracting consumers who value performance

Research tells us that consumers have long associated the Texaco brand with performance.² They want a quality fuel that not only enables them to get the most out of their cars, but also provides a more fulfilling driving experience.

Since Chevron acquired the iconic Texaco brand, we've attracted new visitors to Texaco stations while continuing to appeal to long-term, brand-loyal consumers. The brand's image blends an ultra-clean, modern, and efficient appearance with elements of its enduring heritage, accentuating Texaco with Techron's ability to bring out the best in car performance.



the choice is yours

You have many choices in selecting a fuel supplier: unbranded brokers, new market players, established multinational companies. But if you want to work with a supplier whose products inspire loyalty, whose performance inspires confidence, and whose people simply inspire, we are the right choice.

One company. Two brands. Three reasons.



Chevron

retail programs



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Chevron and Texaco advertising campaigns reinforce our commitment to quality, which ultimately influences brand loyalty, preference, and site visitation. Through a broad yet highly integrated communications plan, consumers can see and hear about the Chevron and Texaco brands, and our leading Techron fuel additive, at their desks, in their cars, at select sports stadiums, and many other places in between. And to help you drive even more customers to your stations, we provide a host of resources to support you in developing your own site-marketing campaigns.

chevron campaign

Drivers have a relationship with their car. They name their car, service it, and oftentimes feel like it's a member of their family. They also recognize that their car does a lot for them, getting them to where they need to be. Because of this relationship, when drivers fill up with Chevron with Techron gasoline, they feel like they're doing something good for their car by keeping vital engine parts clean and getting proven unbeatable mileage.

- **Audio:** Understanding that music is a passion point, we use streaming services to reach Chevron customers while they're driving. In-car audio and mobile phone ads help ensure that we're never far away from customers. We use streaming to incite action and remind users of the benefits of Chevron with Techron.
- **Hyperlocal Mobile:** To help increase station visits, we reach Chevron audiences hyperlocally—that is, when consumers are within a five-mile radius of a Chevron station—through key media relationships.
- **OOH:** Through key out-of-home placements, with digital and static units along major thoroughfares and high-traffic areas, we strategically place units at select locations to help build awareness of the brand and its product benefits, as well as branded stations, in an effort to drive traffic to Chevron locations.
- **Search:** We use targeted search engine advertising to reach users most likely to visit Chevron locations.
- **Sports Sponsorships:** The Chevron brand sponsors a number of sports teams—from powerhouse college teams to professional baseball, football, and basketball teams. Sponsorships often include promotional components intended to leverage fan passion and drive traffic to branded retail locations.
- **Traffic Driving Media:** We maintain a presence on Waze, a popular navigation app, to stay top-of-mind when customers need to refuel.
- **Video:** Our core audience streams TV and movies regularly. We utilize full-episode player platforms like Hulu to reach Chevron customers and increase their awareness and recall of our key product benefits.

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texaco campaign

“Texaco with Techron: Driving Performance.” This campaign tagline embodies the iconic nature of the Texaco brand and its enduring association with performance. Today, we reinforce this connection to performance while simultaneously reminding consumers that Texaco with Techron delivers unbeatable mileage.

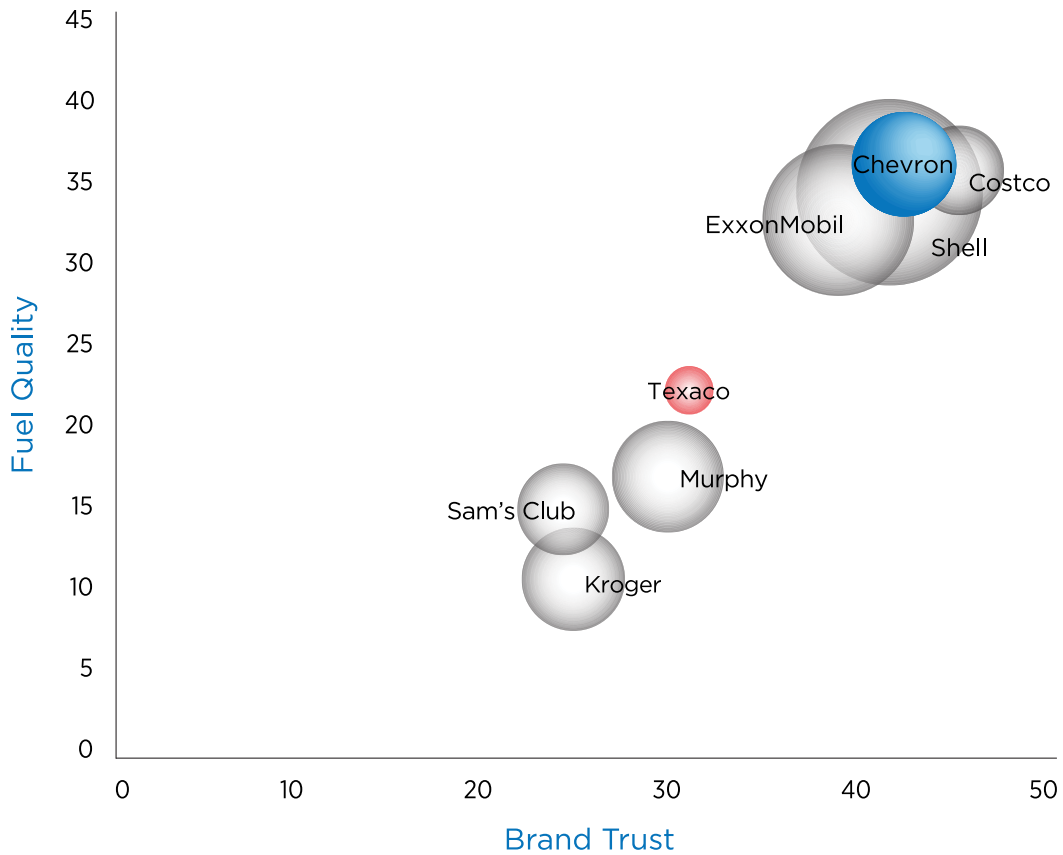
- **Video:** Customers visit Texaco stations because of the quality of Texaco with Techron fuel. We use powerful visuals in advertisements posted alongside premium video content to reinforce that association.
- **Hyperlocal Mobile:** To help boost station visits, we reach Texaco’s audiences hyperlocally—that is, when they’re within a five-mile radius of a Texaco station—through key media relationships.
- **Audio:** We maintain a presence on streaming audio platforms, which have a proven ability to help drive traffic and increase message association and station visits.
- **Search:** We use targeted search engine advertising to reach users most likely to visit Texaco locations.
- **Sports Sponsorships:** The Texaco brand sponsors many top college and professional sports teams. Sports sponsorships, and the prominence of the brand at games, help create a more personal connection with current and potential consumers in the communities where we do business.

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brand trust



Strong brand trust helps build awareness and confidence in the quality and performance of our products, which in turn can help retailers attract and retain loyal consumers and maintain a competitive advantage.¹



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business development fund



Research indicates that the customer experience drives loyalty to the Chevron brand, and that visual appeal is one of the principal factors that draw customers to a station. To help support you in meeting customers' expectations, and in upholding the brand standards, Chevron offers the Business Development Fund (BDF) program to qualifying retailers.

A performance-based program, the BDF program automatically distributes payments if you perform well on site evaluation surveys. You decide how to use your BDF funds; since you're closest to your business, you know how to make the best use of the money.

qualifying periods

There are two BDF qualifying periods per year. Payments are distributed automatically via electronic funds transfer to eligible customers at the end of each qualifying period.

Qualifying Period	Payment Timing (Approximate)
Period 1: January 1 to June 30	Late July
Period 2: July 1 to December 31	Late January

score requirements

- West Region – Direct-served retailers receive \$0.0012 for each gallon purchased during the qualifying period by earning an average score of 96 or higher per qualifying period on the Customer First and Image Execution surveys.
- East and West Regions – Marketers receive \$0.0015 for each gallon purchased during the qualifying period by earning an average score of 90 or higher per qualifying period on the Customer First surveys and 85 or higher per qualifying period on the Image Execution surveys.

recommended investments

You have the flexibility to apply your BDF payments to new uniforms, a fresh coat of paint, a local advertising campaign—whatever will best serve your business needs. For example:

- Advertising (direct mail, radio ads, on-site credit card solicitors)
- Employee resources (training, uniforms)
- Equipment (trash cans, air and water dispensers, lighting)
- Facility maintenance (landscaping, painting)
- Signage (primary ID signs, decals, LED price signs)



Approved Suppliers

You can patronize any installer or contractor that complies with Chevron's standards or use one from our network of approved suppliers. Approved suppliers must be used for branded materials and paint. Our research indicates that approved suppliers are in the best position to meet our requirements and offer the best balance of cost and value.

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business credit card program

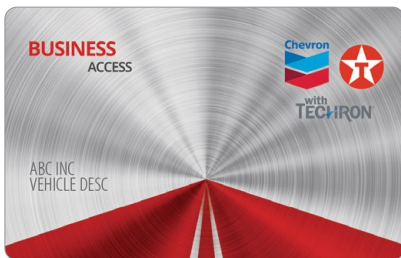


The average business card account holder purchases eight times as much fuel each year as the average personal cardholder, making this segment of the market especially valuable to retailers.¹ To help you maximize this opportunity, card issuer WEX Inc. provides retailers with dedicated sales support and targeted marketing activities.

Chevron has two distinct Chevron- and Texaco-branded business cards to accommodate small, medium, and large fleets.



Chevron and Texaco
Private Label Business Card



Chevron and Texaco
Business Access Card

Retailer Incentives

Lead Referral Program

- \$100 Credit Card Award for every new Private Label or Business Access Card lead submitted to WEX Inc. by the retailer that becomes a transacting account
- \$0.05 per gallon for the first 12 months on purchases at Chevron and Texaco stations made by new accounts signed up by the retailer

Credit Card Awards²

- 1st Prize: \$3,000 — Top station in each region—East and West—with the most submitted applications (minimum 100 applications required)
- 2nd Prize: \$2,000 — Top station in each district with the most submitted applications (minimum 100 applications required)
- 3rd Prize: \$500 — Stations with 100 or more submitted applications

Accountholder Incentives

- \$0.05 per gallon for the first 12 months on purchases at Chevron and Texaco stations by new accounts signed up by retailer under Lead Referral Program
- Volume-based tiered rebates up to \$0.06 per gallon on purchases made at Chevron and Texaco locations in the U.S. on the Business Access Card
- The Business Access Card is honored at all participating Chevron and Texaco locations and over 95% of all U.S. retail fueling locations—anywhere WEX is accepted
- Online management tools that allow you to create specialized reports, set purchase/spending controls, monitor employee spending in real time, and more
- Access to WEX Inc.'s Strategic Account Management Team for high volume/high profile accounts

By the Numbers

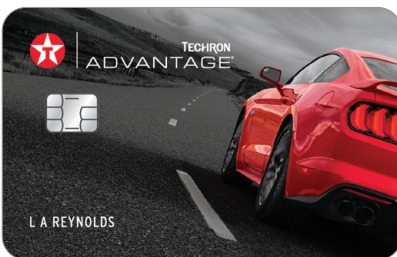
- \$0.00 Transaction fee on Chevron and Texaco private label business cards
- \$0.10 Average retailer savings per gallon from no-fee business card transactions³
- 46,000 Number of active Chevron and Texaco business card accounts¹
- 5 Average number of drivers per account¹
- 28% Average percentage of transactions processed on Chevron and Texaco business cards annually at Chevron- and Texaco-branded stations⁴
- 3,921 Average number of Chevron- and Texaco-branded fuel gallons purchased on business cards annually per account¹

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personal credit card program



Chevron- and Texaco-branded credit cardholders typically visit Chevron and Texaco stations more often, and buy more fuel per transaction, than non-cardholders.¹ And since all Chevron- and Texaco-branded consumer cards have zero transaction fees, a strong cardholder base may not only help your sales, but also your overall cost of credit.



Retailer Programs

Benefits

- Zero transaction fees
- Lower overall station expenses

Credit Card Awards²

- 1st Prize: \$3,000 — Top station in each region—East and West—with the most submitted applications (minimum 100 applications required)
- 2nd Prize: \$2,000 — Top station in each district with the most submitted applications (minimum 100 applications required)
- 3rd Prize: \$500 — Stations with 100 or more submitted applications

Monthly Credit Card Awards²

- \$2 for every valid, complete personal credit card application submitted
- Additional incentives during promotional periods

Cardholder Programs

Benefits

- Every fill-up at Chevron and Texaco stations
- Any intro offer

Fuel Credits

- Earn ongoing \$0.03 per gallon³ on Regular or Diesel fuel purchases
- Earn \$0.06 per gallon³ on Plus when paying with the Techron Advantage Credit Card in the Chevron or Texaco mobile app (through 3/31/2023)
- Earn \$0.08 per gallon³ on Supreme/Premium when paying with the Techron Advantage Credit Card in the Chevron or Texaco mobile app (through 3/31/2023)

Techron Advantage[®] Credit Card

- EMV chip technology
- Zero fraud liability
- No annual fee
- Synchrony Car Care™ Acceptance — Use to purchase parts, repairs, services, and more at over 1 million auto merchants nationwide⁴
- 6 months promotional financing available every day on purchases of \$199 or more⁵

Techron Advantage[®] Visa[®] Credit Card

- All of the above benefits plus earn up to \$0.10 per gallon in Fuel Credits on qualifying purchases made outside of fuel merchants during cardholder's billing period⁶

Premium Membership Benefits

- For a \$25 annual membership fee receive benefits from Driven Solutions™:
 - Mechanical expert opinion service
 - \$25,000 in travel insurance (restrictions apply)
 - Discounts on car rentals and hotel stays

Techron Advantage cardholders can be the foundation of your business¹

- 3.7 Average number of transactions per month
- 12 Average number of gallons purchased per transaction (vs. 8 gallons purchased per transaction by third-party cardholders)
- 446 Average number of gallons purchased annually

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gift card program



Gift cards are a great way to start brand trial and deliver incremental purchases at your station.

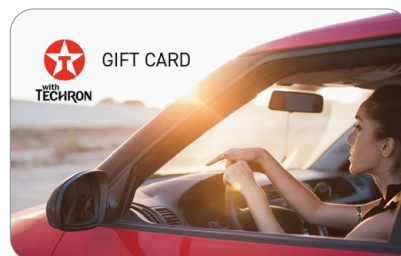
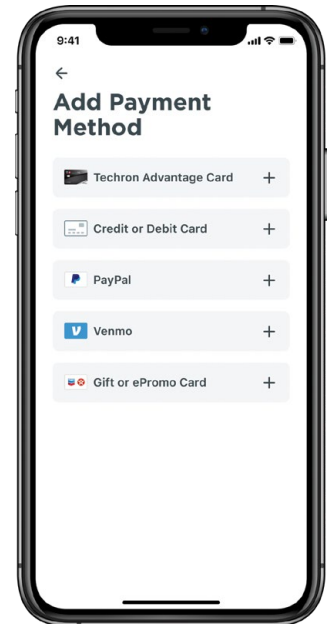
gift card benefits

- No transaction fees
- No expiration dates
- Reloadable to help create customer loyalty (physical gift cards only)
- Offer consumers the option to pay at the pump; the remaining balance is printed on the receipt
- Physical gift cards can be used to pay for authorized convenience-store items and automotive products and services; electronic gift cards can only be used to pay at the pump through the Chevron or Texaco mobile app
- Can be linked as a payment method in the Chevron or Texaco mobile app for fuel and car wash purchases made at the pump

new! eGift card

Chevron is the first major oil and gas company with an electronic gift card! This digital solution, enabled by the new Chevron and Texaco apps with mobile payments, delivers faster, friction-free transaction-processing to consumers.

- Consumers can pay for fuel and carwash at the pump through their mobile devices at Chevron and Texaco stations that can process mobile payments
- Enables promotion of Chevron and Texaco brands in B2B channels
- Uses email and text messages to send dynamic links to consumers' eGift Cards
- Consumers can easily redeem eGift Cards through the Chevron and Texaco mobile apps by:
 - Downloading the Chevron or Texaco mobile app and creating a user account for mobile payments
 - Linking eGift Cards they received via email by adding the card number and PIN
 - Selecting the eGift Card payment method on the app when filling up at the pump at a station that is able to process mobile payments



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customer first mystery shop program



The Customer First Mystery Shop Program measures our success at meeting the cleanliness and service standards that help set the Chevron and Texaco brands apart from the competition. Through surveys conducted each quarter by “mystery shoppers”—customers hired to evaluate our facilities anonymously—you can gain insights into the areas in which you excel, and the areas that offer opportunities for improvement.

you are the face of the brand

Customers’ opinions of your facility depend to a large extent on you. You are the one they see, the one they talk to, the one who represents the Chevron and Texaco brands. When you consistently meet or exceed customers’ expectations, you give them a reason to come back.

good service should be rewarded

In addition to helping us fulfill the brand promise—providing a premium brand experience to every customer on every visit—Customer First gives Chevron the opportunity to reward outstanding service. The awards detailed in the table below are available to retailers and Customer Service Representatives (CSRs).

Gold, Silver, and Bronze Level Award winners and their guests will be invited to attend regional recognition events in their honor. The celebrations feature special events designed exclusively for Customer First Program award winners, private tours of popular attractions, and free time for shopping or taking in the local culture.

Anyone who comes to your facility could be a mystery shopper; mystery shoppers look and act just like all your other customers. The only difference is that they are trained to recognize excellence in the appearance of your facility and the service you provide.

Fast Facts: Customer Service

- 86% of customers stop doing business with a company due to bad customer service, up from 59% a few years ago.¹
- Dissatisfied customers will share their experience with up to 15 people; 13% of dissatisfied customers will tell more than 20 people.²
- A satisfied customer is seven times more likely to recommend a brand.³

Retailer and Customer Service Representative Awards

	Gold Level	Silver Level	Bronze Level	40 Club	100 Club
Criteria	Earn an average over four mystery shop periods to rank from 1st to 46th place in your region	Earn an average over four mystery shop periods to rank from 47th to 87th place in your region	Earn an average over four mystery shop periods to rank from 88th to 387th place in your region	Earn a perfect score on the Customer Service Delivery section of one survey	Earn a perfect score on one survey
Eligibility	Retailers	Retailers	Retailers	CSRs	Retailers
Number of Awards	East Retailers: 46 per year West Retailers: 46 per year	East Retailers: 41 per year West Retailers: 41 per year	East Retailers: 300 per year West Retailers: 300 per year	Unlimited; awarded after the close of each mystery shop period	Unlimited; awarded after the close of each mystery shop period
Award	\$1,000	\$750	\$350	\$40	\$100

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customer support



Chevron's customer support system combines attentive personal service and interactive technological solutions to help you run your business as easily, efficiently, and cost-effectively as possible.

business point

Business Point is a complete online resource for ongoing operational needs, offering anytime access to:

- Pricing notices¹
- Electronic funds transfer (EFT) status¹
- Invoices
- Ordering
- Bills of lading
- Site evaluation survey results
- Training materials

business consultants

Liaisons between your organization and ours, Business Consultants are knowledgeable about operations, regional trends, and retail best practices. In addition to offering guidance on day-to-day operational issues, they can also help you design business-development plans and implement new programs and promotions.

retail marketing center representatives

Retail Marketing Center representatives act as single points of contact for customers, helping to troubleshoot and resolve issues with:

- Credit/debit card transactions
- Electronic fund transfers (EFTs)
- Invoices
- Product allocations
- Point-of-purchase (POP) materials
- Business Point

consumer connection center (CCC) representatives

Representatives in the Consumer Connection Center (CCC) collect consumer feedback through phone calls, emails, contact forms on Chevron.com, social media posts, and our mobile applications. They provide station-specific comments to retailers, passing on compliments as well as highlighting opportunities for improvement.

sales automation specialists

Sales Automation Specialists can help you identify the hardware and software solutions best suited to your station's payment-card-processing needs. Their input can help you comply with Payment Card Industry (PCI) requirements, minimize disruptions in your access to Chevron's network, and control fraud and identify theft.

supply and logistics team members

Members of the Supply and Logistics Team handle demand forecasting, planning, trading, and risk management systems for Chevron's upstream operations. Their mission is to keep Chevron's extensive pipeline, marine, rail, and truck delivery network running smoothly to help ensure maximum supply availability for retailers.

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extramile® franchise network



The ExtraMile proprietary convenience store concept is available to qualified Chevron and Texaco retailers.¹

With over 1,000 franchised stores, the growing ExtraMile network leverages experience and efficiency of scale to deliver “extra” value: merchandising expertise, competitive cost of goods, rebates, inventory management technology, and marketing and operations support.

category management support: a store designed to succeed

Take advantage of planograms built from the most current data to turn more products and increase revenue. Category management support from ExtraMile can help lower your cost of goods and help ensure you don’t have to buy in bulk from vendors. Now you can free up storage space and improve cash flow. ExtraMile also provides annual resets for the cooler and center of the store.

private label profit: extramile extragood®

Increase profit margins and strengthen your bottom line with ExtraMile ExtraGood private label products. Branded products include candy, chips, jerky, water, and more.

extramile extras® rewards: a loyalty program that delivers

Increase traffic and keep consumers coming back to your store with a proprietary rewards program. Consumers earn valuable free items by purchasing more items in the store. Programs are available for key products—tobacco, energy drinks, coffee, and more—and exclusive coupons, promotions, lottery results, and store location features are available on the ExtraMile Extras website and app.

meet extraman®: a brand character that’s extra

Say hello to ExtraMan! He’s here to help ExtraMile franchisees in their efforts to prosper, make profits, and achieve a solid return on investment at every level. As a key component to an integrated marketing campaign, ExtraMan delivers on top-of-mind brand awareness.

Brand characters help create a more emotional response with consumers and help improve a brand’s ability to stand out among its competitors without the need for additional media investment. Consumers easily connect with ExtraMan as a brand ambassador, which helps increase brand recall and elevates the in-store experience.



dedicated franchise business consultants: get the expert advantage

Increase local market knowledge, meet consumer demands, plan store layout, and improve sales with consultation from ExtraMile dedicated franchise business consultants.



Take a virtual
tour of an
ExtraMile store.

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loyalty program



Industry research indicates that loyalty programs continue to be important to consumers, many of whom base their purchase decisions on reward potential.

Our joint loyalty program with Albertsons (formerly the Safeway Rewards Program) allows consumers to earn Reward Points on eligible purchases at Albertsons Companies banner stores. Reward Points are redeemed in increments of 100. Every 100 points gets consumers a 10¢ per gallon Gas Reward, up to a maximum amount of 20¢ per gallon or \$1 per gallon depending on the participating area limit, that can be redeemed on gas purchases at participating Chevron and Texaco locations. The program is designed to help you drive traffic to your station, grow sales, and increase your bottom line.

earning reward points

It's easy for consumers to earn Reward Points:

- Every \$1 spent on qualifying groceries = 1 point
- Every \$1 spent on qualifying gift cards = 2 points
- Every \$1 spent on qualifying pharmacy items = 1 point

Every 100 points gets consumers a 10¢ per gallon Gas Reward redeemable on gas purchases at participating stations. Point totals less than 100 expire at the end of the calendar month in which they were earned.

redeeming gas rewards¹

Gas Rewards earned during each month can be used through the end of the following calendar month. (For example, Rewards earned in January expire at the end of February.) Consumers can redeem up to \$1 per gallon in Gas Rewards for a single fill-up of no more than 25 gallons at participating Chevron and Texaco stations. In select markets, the redemption value is limited to \$0.20 per gallon. Please see the disclosures on page 18 for information on market-specific redemption limits. Participating areas and maximum amounts may change at Chevron's discretion.

To redeem Gas Rewards, customers can follow the pump screen prompts to enter their registered phone number or, if applicable, swipe their participating store Club Card before pumping their fuel. Customers may also go inside the store and ask the cashier to enter their phone number or swipe their Club Card.

marketing support

Chevron and Albertsons support the program with up to \$20 million per year in marketing and advertising investments. Ongoing media support includes radio, print, and digital advertising, including mobile and social, to help reinforce the benefits of the loyalty program to a broad audience.

participation fees

Chevron and Texaco retailers pay no upfront fees to participate in the loyalty program. Retailers pay just 3.5¢ per discounted gallon, and Albertsons covers the balance of the discount.²

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In addition to sharing geographies, consumers, and marketing strategies, Chevron and Albertsons are committed to providing value, quality, and a premium service experience.

One of the largest food and drug retailers in the U.S., Albertsons employs over 275,000 people in more than 2,200 stores operating under 20 banners across 34 states.

Safeway, Vons, Carrs, Pavilions, Albertsons Market, United Supermarkets, and Market Street, members of the Albertsons family of brands, also participate in the loyalty program.

training



Chevron University's Learning Management System courses cover a wide range of topics, from an introduction to the brand and best practices in customer service to information on Chevron products and customer payment and card services. Through instructional videos and computer-based training modules, participants acquire the knowledge and skills to help them maintain and grow a successful business.

Unless otherwise noted, the courses described below are designed for Chevron and Texaco retailers and site managers.

Course Name	Price per Participant	Description
Retailer Training Program	\$1,000	<p>An eight-hour computer-based training (CBT) for new and existing direct-served retailers and Retail Site Managers with required courses and/or modules such as:</p> <ul style="list-style-type: none"> ■ Brand Introduction ■ Image Execution ■ Enhancing the Store Image ■ Chevron Customers ■ Meeting Customers' Needs ■ Chevron Products ■ Customer Payment and Card Services ■ Station Operations (Business Transactions, Customer Order Entry, and Dispatch Gasoline Ordering System) ■ Age-Restricted Products ■ Information on Personnel
Marketer Retailer Training Program	\$500	<p>An eight-hour CBT geared towards Chevron or Texaco marketer retailers who are new to the brands; topics include:</p> <ul style="list-style-type: none"> ■ Brand Introduction ■ Image Execution ■ Enhancing the Store Image ■ Chevron Customers ■ Meeting Customers' Needs ■ Chevron Products ■ Customer Payment and Card Services ■ Station Operations (Business Transactions, Customer Order Entry, and Dispatch Gasoline Ordering Systems) ■ Age-Restricted Products ■ Information on Personnel <p>Cashier training support videos and compliance and site operations support materials are included.</p>
Retail Training Library Subscription	Up to \$100 per year	<p>A subscription-based program that offers all the training modules included in the Retailer and Marketer Retailer Training Programs plus videos and informational courses and/or modules on subjects such as:</p> <ul style="list-style-type: none"> ■ 4-Step Customer Service ■ Age-Restricted Products ■ Handling Customer Complaints ■ Credit Card Solicitation ■ Chevron and Texaco Gift Cards ■ Station Cleaning Foundations ■ The Chevron or Texaco Mobile App with Mobile Pay ■ Mobile App Reconciliation <p>Chevron takes no responsibility for the completeness of the training and, as an independent business owner, you are responsible for complying with all applicable federal, state, and local laws and regulations.</p>

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page 2

¹Source: OPIS Retail Year in Review & 2014 Profit Outlook.

page 3

²Source: Y&R BrandAsset Valuator, 2010, 2013.

page 8, brand trust

¹Source: The NPD Group Motor Fuels Index Survey, 12-month period ending March 2022, East Market.

page 10, business credit card program

¹Sources: WEX Inc. and Synchrony Bank portfolio reports and Chevron Credit Card Accounting reports.

²Credit Card Awards based on combined total of personal and business credit card applications submitted. One reward per station.

³Based on purchase of 17 gallons at price of \$3 per gallon and average third-party business card fee of 2.65% + \$0.30 per transaction.

⁴Includes Chevron business cards and third-party cards FleetOne, Voyager, and WEX Inc. gallons.

The Chevron and Texaco Business Card Program is administered by WEX Inc. and is not an obligation of Chevron U.S.A. Inc.

page 11, personal credit card programs

Purchases subject to credit approval and account must be in good standing to earn and receive Fuel Credits. Fuel Credits, including introductory, ongoing basis, and limited time offer Fuel Credits, earned from Chevron and Texaco fuel purchases will each be applied as a cents-per-gallon discount at the pump or as a statement credit depending on dispenser capability at the station. Visa Spend Fuel Credits earned from qualifying purchases made outside of fuel merchants will be applied as a statement credit. See Credit Application for “How Fuel Credits Work.”

¹Source: Synchrony Analytics, January–December 2020.

²Credit Card Awards based on combined total of new personal and business credit card applications. One reward per station.

³Valid at participating Chevron- and Texaco-branded U.S. retail stations.

⁴Subject to credit approval. Valid everywhere Synchrony Car Care™ is accepted in the U.S., including Puerto Rico.

⁵Subject to credit approval. Minimum monthly payments required. See useyourcardhere.com for promotional financing details and merchant locations. Gas station purchases are not eligible for promotional financing.

⁶A maximum of \$300 in total Visa Spend Fuel Credits may be earned in any calendar year.

The Techron Advantage® Cards are issued by Synchrony Bank and are not an obligation of Chevron U.S.A. Inc. The Techron Advantage® Visa® Card is issued by Synchrony Bank pursuant to a license from Visa U.S.A. Inc.

page 13, customer first mystery shop program

¹Source: Harris Interactive Customer Experience Impact Report.

²Source: White House Office of Consumer Affairs.

³Source: Oliver Wyman.

page 14, customer support

¹These features are also mobile-enabled.

page 15, extramile franchise network

¹These franchises have been registered under the Franchise Investment Law of the State of California. Such registration does not constitute approval, recommendation, or endorsement by the Commissioner of Business Oversight nor a finding by the Commissioner that the information provided herein is true, complete, and not misleading.

page 16, loyalty program

¹In Program markets of Alaska, Arizona, Idaho, Las Vegas and northeast Nevada, New Mexico, Oregon, El Paso and other parts of western Texas, Utah, Washington, and Wyoming, consumers may redeem up to 1,000 points for a \$1 per gallon Gas Reward in a single fill-up (10 Rewards for \$1 off per gallon). In Program markets of California, Hawaii, and Reno, Nevada, consumers may redeem up to 200 points for a \$0.20 per gallon Gas Reward in a single fill-up (two Rewards for \$0.20 off per gallon). Participating areas and maximum amounts may change at Chevron's discretion.

²Retailers must have compatible electronic point-of-sale (EPOS) systems and dispenser firmware to participate in the loyalty program.

The programs and assistance Chevron provides to marketers and retailers are discretionary and may be canceled or changed by Chevron at any time. Chevron's only obligations to marketers and retailers are those set forth in signed written agreements with them.

notes



