

**KWIK TRIP, INC.****KWIK REWARDS PLUS ACCOUNT AGREEMENT (CREDIT CARD)**

in half and return it to us. If, after requesting this KRPC, you do not wish to be bound by this Agreement, do not sign, use or allow anyone else to use the KRPC or KRPC Account; immediately cut the KRPC in half and return it to us.

**DEFINITIONS:** The words **KWIK REWARDS PLUS CARD (KRPC) ACCOUNT** refer to the credit account governed by this Agreement. The words **KWIK REWARDS PLUS CARD (KRPC) APPLICATION** refer to the Credit Application for the KRPC Account. The words **KWIK REWARDS PLUS CARD (KRPC)** refer to the one or more credit cards issued by us under this Agreement, including any renewal or replacement cards. The words **OUTSTANDING BALANCE** refer to the entire balance owing on your KRPC Account, including interest and fees. The words **WE, US,** and **OUR** refer to Kwik Trip, Inc. The words **MINIMUM PAYMENT** refer to the smallest payment you are required to make when your KRPC Account has an Outstanding Balance. The words **BILLING PERIOD** refer to the time period covered by a billing statement. The words **YOU** and **YOUR** refer to the one or more individuals who have signed the KRPC Application (including the primary applicant and any co-applicant).

**YOUR KWIK REWARDS PLUS CARD ACCOUNT:**

**Use of your Kwik Rewards Plus Card.** You may only use your KRPC to make purchases of goods or services at a Kwik Trip, Inc. and subsidiary retail stores located in the United States. You will safeguard your Kwik Rewards Plus Card to prevent unauthorized use.

**Credit Limit.** You agree that we may establish a credit limit for your KRPC Account. You agree that we may change your credit limit at any time for any reason not prohibited by applicable law, including but not limited to changes in your creditworthiness or your pattern of purchases or payments. We may also change your credit limit based on information provided to us by a consumer reporting agency, including any score provided by a consumer reporting agency or information about credit accounts that you have with other creditors. The credit limit then in effect for your KRPC Account is disclosed on your current billing statement. Also, if the KRPC is being mailed with this Agreement, your initial credit limit is disclosed in the jacket accompanying your KRPC. You agree not to use or allow the use of the KRPC or your KRPC Account in any way that would cause the Outstanding Balance to exceed the credit limit. (However, you will be liable for the full Outstanding Balance, including without limitation, any amount in excess of the credit limit). We may, at our sole discretion, and without incurring any liability to you and/or without obligating us to do so in the future, approve transactions that result in your Outstanding Balance exceeding your Credit Limit. You may request a change in your credit limit by writing to the address shown on your billing statement or by calling (800) 305-6666.

**Prior Authorization.** We may condition a transaction on our prior authorization, and you may be asked to provide identification. In the event that our authorization system is not working, we may not be able to authorize a transaction. We will not be liable to you if any of these events happen or for any failure to authorize a transaction. We are also not responsible for any refusal to accept your KRPC.

**Signature Panel.** For your protection, the back of the KRPC contains a signature panel. Please sign your KRPC immediately. We reserve the right to refuse to honor unsigned Kwik Rewards Plus Cards.

**Security ID.** In this Agreement, **Security ID** or **PIN** refers to the number associated with your KRPC to authorize a purchase using the KRPC. The Security ID will be selected by you on the KRPC Application. If no Security ID is selected, you will be randomly assigned a Security ID for each KRPC. You may change your Security ID by calling our automated phone system at (800) 305-6666 and following the prompts. The Security ID number assigned to your KRPC is for your protection. You must present your KRPC and enter your Security ID number if you wish to use your Card to pay for goods or services at Kwik Trip, Inc. and its subsidiary retail locations. You agree that you understand the nature and importance of your Security ID number and you will safeguard it to prevent unauthorized use.

**Kwik Rewards Plus Card is Our Property.** The KRPC is our property and must be destroyed or returned to us immediately if we so request.

**Expiration.** The KRPC will not be valid after the expiration date printed on the front of the KRPC, and it must be destroyed and not used after that date.

**Renewal and Replacement Cards.** By entering this Agreement, you are requesting, subject to your right to close your KRPC Account (as explained in the section entitled "Closing Your Kwik Rewards Plus Card Account"), that we continue to issue a renewal or replacement KRPC before each current KRPC expires. We will continue to issue renewal or replacement Kwik Rewards Plus Cards until we revoke your right to use the KRPC or until your KRPC Account is closed.

**Interest Rates and Interest Charges**

<b>Annual Percentage Rate (APR) for Purchases</b>	18%
<b>Penalty APR and When it Applies</b>	N/A
<b>Paying Interest</b>	Your due date is 25 days after the billing statement closing date. We will not charge you 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 fifty cents (\$.50).
<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>

**Fees**

<b>Annual Fee</b>	\$0
<b>Transaction Fees</b>	\$0
<b>Penalty Fees</b>	Late payment fees depend upon the state of your residence and the amount past due. Please see the "Late Payment Fee" section below for more details.
<ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Over-the-Credit Limit</b></li> <li>• <b>Returned Payment</b></li> </ul>	Over the limit fees are \$0  Returned payment fees are \$10.00 to \$30.00, depending on your state of residence. Please see the "Returned Payment Fee" section below for more details.

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases)" unless your state of residence is a Free Ride State (as defined in the "Average Daily Balance (section below)". We use a method called "Average Daily Balance (excluding new purchases)" if your state of residence is a Free Ride State. See the "Average Daily Balance" section below for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided below.

This Agreement explains the terms that both you and we agree to follow for your Kwik Rewards Plus Card (KRPC) Account. By signing your KRPC Application for your Account (including by any electronic or digital signature), you are agreeing to the terms of this Agreement. Please read this Agreement thoroughly before you sign or use the KRPC. By using the KRPC you will be agreeing to all of the terms and conditions in this Agreement. If your KRPC Account is a joint account with multiple persons signing the KRPC Application, each of you is bound by this Agreement and each of you jointly and severally promises to pay all obligations under this Agreement. If you agree to be bound by this Agreement, you do not need to notify us. This Agreement will become effective upon the earlier of the first use of the KRPC or your KRPC Account (please sign the KRPC before using it), or to the extent not prohibited by law, 15 days after we mail you the KRPC if you do not cut the KRPC

**Additional Cards.** You may request additional Kwik Rewards Plus Cards at no additional cost for members of your family or for others you authorize to use your KRPC Account. You are responsible for each additional KRPC as explained in the following section.

**RESTRICTIONS ON AND LIABILITY FOR USE OF KWIK REWARDS PLUS CARD**

**ACCOUNT:** Each use of your KRPC Account is subject to the unused amount of available credit on the credit limit. You will be responsible for all charges to your KRPC Account made by you or by the individual named on the KRPC or by any person to whom you or the individual named on the KRPC has voluntarily relinquished physical possession of the KRPC. You will be liable for all charges incurred by that person to the extent allowed by applicable law.

**HOW TO USE THE KWIK REWARDS PLUS CARD AND YOUR KWIK REWARDS**

**PLUS CARD ACCOUNT:** Subject to the restrictions described in the preceding section, the KRPC and your KRPC Account may be used to charge any purchase made from us (certain product restrictions such as lottery and lotto apply). (Except as used in "Your Billing Rights" notice later in this Agreement, the word "PURCHASE" shall include any lease or rental.)

**YOUR LIABILITY FOR UNAUTHORIZED USE:**

If you disclose your Security ID number to any person(s), you assume all risks and losses for transactions made with such disclosure. If the KRPC is lost or stolen, or if you think that someone may have used your KRPC or KRPC Account without your permission, you agree to notify us immediately by calling (800) 305-6666 or by writing to Kwik Trip, Inc., P.O. Box 1597, La Crosse, Wisconsin 54602-1597. If you notify us by telephone, you agree to confirm your notification in writing. After you have notified us, if the KRPC that you thought was lost or stolen is subsequently found or returned, do not attempt to use the card; cut it in half and return it to us immediately. You will not be liable for unauthorized use of your KRPC Account that occurs after you notify us of the loss, theft, or possible unauthorized use. Your liability for unauthorized charges will be determined by applicable law. You agree to assist us in determining the facts relating to any loss, theft, or unauthorized use of your KRPC or KRPC Account and to comply with the procedures that we may require for our investigation.

**YOUR PROMISE TO PAY:**

You promise to pay to us, according to the terms of this Agreement, the full Outstanding Balance (including without limitation any amount in excess of the credit limit). You also promise to pay us for charges incurred by anyone you allow to use your Kwik Rewards Plus Card(s) or your KRPC Account. If you give anyone possession of your KRPC and authorize them to use your KRPC, you must regain possession of your KRPC to terminate their authorized use of your KRPC. All payments must be denominated in United States dollars. You may pay us by check, money order or electronic funds transfer. If you pay us by check, your check must be drawn on a depository institution located in the United States. At our option, we may obtain payment for any check or other instrument that you send to us by initiating an electronic transfer from your account at your depository institution in the amount of your check or instrument. Your check or instrument will not be returned to you by us or by your depository institution. Your depository institution account may be debited as early as the same day we receive your check or instrument. If we cannot process the electronic transfer or if the electronic transfer is returned to us, we may present the original check or instrument, a substitute check, draft or similar instrument to obtain payment. Payments cannot be made at Kwik Trip, Inc. and its subsidiary retail locations.

**ACCORD AND SATISFACTION:**

We may accept letters, checks or other types of payment showing "payment in full" or other language to indicate satisfaction of your obligations without waiving any of our rights to receive full payment under the terms of this Agreement.

**BILLING STATEMENTS:**

We will send you a billing statement each month that your KRPC Account has a balance. Your billing statement will summarize each transaction on your KRPC Account during the preceding Billing Period. Your billing statement will also show the new Outstanding Balance, the amount past due, the Minimum Payment due, and the payment due date, which will be 25 days from the billing statement closing date. Please examine your billing statement carefully when you receive it. Preservation of your rights under federal law regarding resolution of billing errors depends upon your timely recognition of potential errors, as explained in "Your Billing Rights" notice at the end of this Agreement.

**NO ANNUAL FEE:**

No Annual Fee is charged for your KRPC Account.

**YOUR PAYMENT AGREEMENT:**

If you do not pay your Outstanding Balance in full, you agree to pay at least the Minimum Payment shown on your billing statement by the payment due date. Your payments will be used to pay Finance Charges, if any,

and then to pay any remaining balances. You may, at any time, pay the total Outstanding Balance you owe on your KRPC Account. Payments will be posted to your KRPC Account in a timely manner as required by applicable law. However, we may delay restoring your available credit limit in the amount of a payment until we verify that we have collected such funds.

**MINIMUM PAYMENTS:**

The Minimum Payment shown on your billing statement will be calculated as follows: If the Outstanding Balance is less than \$20.00, the Minimum Payment is equal to the entire Outstanding Balance. If the Outstanding Balance is \$20.00 or more, the Minimum Payment will be the greater of: (i) \$20.00, (ii) 10% of the Outstanding Balance (rounded to the next highest whole dollar), plus any delinquent portion of any prior payment(s); or (iii) the amount of the Outstanding Balance that exceeds your credit limit plus 10% of the Outstanding Balance plus any delinquent portion of any prior payment(s).

**DAILY PERIODIC RATE AND ANNUAL PERCENTAGE RATE:**

The daily periodic rate applicable to your KRPC Account is 0.0493%. The ANNUAL PERCENTAGE RATE applicable to your KRPC Account is 18%.

**FINANCE CHARGE:**

A Finance Charge is the amount we add to your KRPC Account for allowing you to pay us less than your full Outstanding Balance in any month. We figure your Finance Charge by multiplying the Average Daily Balance (defined below) of your KRPC Account by the daily periodic rate.

**AVERAGE DAILY BALANCE:**

If you are a resident of Maine, Maryland, Minnesota, Mississippi, Nebraska, New Mexico, New York, Vermont, or Virginia, to calculate the "Average Daily Balance" we take the beginning balance of your KRPC Account each day, and subtract any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the Billing Period and divide the total by the number of days in the Billing Period. This gives us the "Average Daily Balance".

If you are a resident of any other state not listed above, to calculate the "Average Daily Balance" we take the beginning balance of your KRPC Account each day, add any new purchases and subtract any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the Billing Period and divide the total by the number of days in the Billing Period. This gives us the "Average Daily Balance."

**WHEN FINANCE CHARGES BEGIN TO ACCRUE:**

If you fail to pay your full Outstanding Balance prior to the payment due date in the preceding Billing Period, a Finance Charge will begin to accrue on each transaction from the date the charge is posted to your KRPC Account, unless you are a resident of Maine, Maryland, Minnesota, Mississippi, Nebraska, New Mexico, New York, Vermont, or Virginia. If you are a resident of Maine, Maryland, Minnesota, Mississippi, Nebraska, New Mexico, New York, Vermont, or Virginia and you fail to pay your full Outstanding Balance by the payment due date in the preceding Billing Period, a Finance Charge will begin to accrue on each transaction from the beginning of the next Billing Period after the charge is posted to your KRPC Account. Notwithstanding the foregoing, we will not add a Finance Charge for any Billing Period for which both previous and current Outstanding Balances are paid in full by their respective payment due dates (25 days from the billing statement closing date).

**MINIMUM FINANCE CHARGE:**

Notwithstanding the foregoing, for any Billing Period in which a Finance Charge is imposed on your KRPC Account, you agree to pay a minimum FINANCE CHARGE of \$0.50 for each Billing Period in which you fail to pay the full Outstanding Balance, unless your state of residence is Arkansas, the District of Columbia, Hawaii, Illinois, Maryland, Nebraska, North Carolina, New Mexico, or Rhode Island.

**RETURNED PAYMENT FEE:**

If you make, issue or draw a check used to pay for your KRPC Account and such check has been dishonored upon the first presentment (or, if your state of residence is Maryland, upon the second presentment), you agree to pay us a reasonable Returned Payment Fee of \$30.00 for processing the returned payment, subject to the following exceptions: the Returned Payment Fee shall be \$25.00 if your state of residence is Colorado, Florida, Illinois, Indiana, Louisiana, Michigan, Nevada, New Hampshire, North Carolina or Oklahoma; \$20.00 if your state of residence is Idaho, Iowa, New Jersey, New York or Utah; \$15.00 if your state of residence is California, Maryland, Missouri or Texas; \$10.00 if your state of residence is Kansas; and no Returned Payment Fee shall be charged if your state of residence is Connecticut, District of Columbia, Hawaii, Maine, Massachusetts, Nebraska, New Mexico, Pennsylvania, Rhode Island, South Carolina, South Dakota, Vermont, Washington or Wyoming.

**LATE PAYMENT FEE:** If any required Minimum Payment is not received by us by your Payment Due Date, you agree to pay us a Late Payment Fee of \$20.00 subject to the following exceptions; the Late Payment Fee shall be \$18.00 if your state of residence is Alabama or Indiana; \$15.00 if your state of residence is Colorado, Idaho, Iowa or Texas; \$12.00 if your state of residence is Rhode Island; \$10.00 if your state of residence is Florida, Kentucky, Louisiana, Maine, Mississippi, Montana, New Jersey or Wyoming; \$7.20 if your state of residence is Hawaii or Kansas; 5% of the delinquent Minimum Payment not to exceed \$10.00 if your state of residence is Connecticut or Maryland; 10% of the Outstanding Balance not to exceed \$10.00 if your state of residence is Massachusetts; \$10.00 if the delinquent payment is greater than \$25.00 or \$5.00 if the delinquent Minimum Payment is not greater than \$25.00 if your state of residence is Missouri; \$10.00 if the Outstanding Balance is \$100.00 or more or \$5.00 if the Outstanding Balance is less than \$100.00 if your state of residence is North Carolina; 5% of the delinquent Minimum Payment if your state of residence is Virginia; 5% of any delinquent Minimum Payment exceeding \$200.00 or 10% of any delinquent Minimum Payment not exceeding \$200.00 if your state of residence is Illinois; \$10.00 if the Average Daily Balance exceeds \$100.00 or \$2.00 if the Average Daily Balance is less than \$100.00 if your state of residence is Washington; and no Late Payment Fee if you reside in California, District of Columbia, Delaware, New Mexico, Tennessee or Vermont.

**KWIK REWARDS PROGRAM:**

**Kwik Rewards:** See the Kwik Rewards Terms and Conditions for program and benefit structure.

**FINANCIAL AND CREDIT INFORMATION:**

**Financial Statements.** We may need updated financial information from you at some time in the future. If we ask, you agree to promptly furnish a current financial statement or to provide us with your updated KRPC Application.

**Credit Reports.** You authorize us to check information about you, your credit history, or your salary or employment with consumer reporting agencies, including credit bureaus, or others. You also authorize us to report information about your KRPC Account to credit bureaus. Late payments, missed payments or other defaults on your KRPC Account may be reflected in your credit report. We may ask credit bureaus for reports of your credit history. At your request, we will tell you whether or not we have requested such reports and will tell you the names and addresses of the credit bureaus furnishing the reports.

**IF YOU CHANGE YOUR NAME AND ADDRESS:** You agree to promptly notify us, either by calling (800) 305-6666 or, in writing to Kwik Trip, Inc., P.O. Box 1597, La Crosse, Wisconsin 54602-1597, if you change your name, home address or mailing address.

**CLOSING YOUR KWIK REWARDS PLUS CARD ACCOUNT:** You may close your KRPC Account at any time by calling us at (800) 305-6666. When your KRPC Account is closed or credit privileges are suspended (whether by you or by us), your right to use the KRPC, to make changes (including but not limited to: changing an email address or updating banking information) to the KRPC Account and/or to receive Kwik Rewards will automatically be terminated; however, all other provisions of this Agreement shall remain in full force and effect until the Outstanding Balance and any other charges provided for in this Agreement or applicable law are paid in full.

**DEFAULT AND REMEDIES:** You will be in default under this Agreement if the Minimum Payment is not received at our address specified for payments by the payment due date shown on your billing statements (or, if your state of residence is Wisconsin, if you fail to pay the Minimum Payment by the payment due date shown on your billing statements twice or more within any twelve (12) month period), you make a payment to us that is not honored by your bank, you become the subject of bankruptcy or insolvency proceedings, or if you fail to honor any other covenant or obligation under this Agreement which materially impairs your ability to pay amounts due under this Agreement. At any time after this Agreement is in default or upon your death, we may, in our sole discretion, reduce your credit limit, terminate your KRPC Account or suspend your credit privileges (in which case, the terms of this Agreement will continue in effect until the Outstanding Balance, including any fees and costs, has been paid in full), and declare all amounts due hereunder immediately due and payable (unless notice and an opportunity to cure is required by applicable law, and in that event, such amounts shall become payable if such default is not cured as provided in applicable law), bring a legal action against you to collect the Outstanding Balance owing to us, terminate your eligibility for Kwik Rewards, or take any other action permitted by applicable law.

To the maximum extent permissible under applicable law, you agree to pay us reasonable attorney's fees and all costs and expenses of collection that we incur.

**COMMUNICATIONS:** We or our agents may call or text by telephone regarding your KRPC Account. You agree that we may place such calls or texts using an automatic dialing/announcing device. You agree that we may make such calls or texts to a mobile telephone or other similar device. You agree that we may listen to and record phone conversations that you have with us for training purposes or to evaluate the quality of service.

**UNSECURED OBLIGATION:** Your KRPC Account is unsecured, and we disclaim any security interest in any of your property in connection with your KRPC Account.

**EVIDENCE:** You agree that we may use a copy, microfilm, microfiche or digital image of any periodic statement or other document to prove what you owe us and that the copy, microfilm, microfiche or digital image will have the same validity as the original.

**INTERPRETATION, EFFECT AND AMENDMENT OF THIS AGREEMENT:**

**Duration.** Except for your right to use the KRPC and to make charges to your KRPC Account (which right expires when your KRPC Account privileges are suspended or your KRPC Account is closed), all other provisions of this Agreement shall remain in full force and effect until your KRPC Account is closed and the Outstanding Balance and any other charges provided for in this Agreement or applicable law are paid in full.

**Headings.** The headings used in this Agreement are for convenience only and shall have no bearing on the interpretation of this Agreement.

**Severability.** The provisions of this Agreement are severable to the extent that any provision hereof held to be prohibited or unenforceable in any jurisdiction shall not invalidate the remainder of this Agreement in the jurisdiction and shall be fully enforceable in any other jurisdiction not expressly prohibiting such provisions.

**Entire Agreement.** You agree that this Agreement (as amended and supplemented from time to time) and your application for a KRPC Account constitute the final expression of the Agreement between you and us and that this Agreement may not be contradicted by any evidence of any prior or contemporaneous or subsequent oral agreement between a representative of ours and you.

**No Waiver: Delay in Enforcement.** We may exercise our rights under this Agreement immediately, or at our sole discretion, may waive delay in enforcing or decline to enforce any such rights without losing, waiving, or impairing them. Even if we do not enforce our rights or remedies at any one time, we may enforce them at a later time.

**Assignment and Binding Effect.** You may not sell, assign, or transfer this KRPC Agreement or your KRPC Account or any portion thereof without the express prior written consent of us. We may sell, assign, or transfer this Agreement or your KRPC Account or any portion thereof. Subject to the foregoing, this Agreement shall be binding upon the heirs, representatives, successors and assigns of the parties hereto.

**Amendment.** You agree that we may from time to time change the terms of this Agreement, to the extent and in the manner provided by applicable law. We will provide you with notice of any such changes as required by applicable law.

**Conflict Between This Agreement and Other Documents.** With regard to the interpretation and enforcement of this Agreement, in the event of any conflict between this Agreement and any other document relating to any transaction with the Seller, this Agreement will govern.

**IF YOU NEED FURTHER INFORMATION:** If you have a question about this Agreement, or if you want further information, you may call us at (800) 305- 6666.

**YOUR BILLING RIGHTS – KEEP THIS NOTICE FOR FUTURE USE:** This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

**WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT:**

**If you think there is an error on your statement, write to us at:**

Kwik Trip, Inc.  
P.O. Box 1597  
La Crosse, WI 54602  
You may also contact us at <https://www.kwikrewards.com>

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

**What Will Happen After We Receive Your Letter:**

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all the criteria above are met and you are still dissatisfied with the purchase, contact us in writing [or electronically] at:

Kwik Trip, Inc.  
P.O. Box 1597  
La Crosse, WI 54602

<https://www.kwikrewards.com>

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

**FORUM SELECTION CLAUSE:** This agreement and the rights of the parties hereunder will be governed by, interpreted, and enforced in accordance with the internal laws of the State of Wisconsin.

**SPECIAL RULE FOR KWIK REWARDS PLUS CARD PURCHASES:** If you have a problem with the quality of property or services that you purchased with your KRPC and you have tried in good faith to correct the problem with us, you may have the right not to pay the remaining amount due on the property or services.

**Military Lending Act Rule (MLAR) Disclosure:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

**STATE NOTICES:**

California Residents: If you are married, you may apply for a separate account.

Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

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.

Wisconsin Residents: No provision of a marital property agreement, a unilateral statement under sec. 766.59, Wis. Stats., or a court decree under sec. 766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. Married residents of Wisconsin applying for an individual account must give us the name and address of their spouse if the spouse also is a Wisconsin resident, regardless of whether the spouse may use the KRPC Account. Please provide this information to us at Kwik Trip, Inc., P.O. Box 1597, 1626 Oak Street, La Crosse, Wisconsin 54602-1597.

**NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.**