

**Brand Advantage  
Retailer**



## See Through the Eyes of Your Customers

### *It's all about happy customers*

The people at the pump who use your facilities and shop at your convenience stores.

With the countless decisions you must make in the course of running your business, at the end of the day it comes down to making choices that will ultimately nurture and grow you a more loyal customer base. How do you make your customers feel secure about coming back? What can you do to make their purchasing decision easier?

It's simple: provide them with a brand they can rely upon; a brand they can trust. One that will be

*"#1 in the hearts and minds of our customers."*

A brand that offers a true, tangible advantage.

*A brand that is Chevron.*

When you align with the Chevron brand, you join a respected and competitive team that has a history of building long-term relationships with customers. Our Retailers know the quality of our products, and they also know what a major national brand with a positive image can do for business.

We see our brand in action every day.

As reported by Lundberg Letter at the start of 2008:

*"By one measure, Chevron is king of retail brand value for five years running."\** The same source adds that this is the fifth consecutive year that *"the Chevron brand has fetched the highest retail spread over its competition."\** Customers like us, and we think you'll like us too!

We invite you to become intimate with our products and understand why our customers have confidence in us. See how the Chevron brand can work for you, how it gives customers peace of mind, and how it can provide you with an instant competitive advantage.



\* Lundberg Letter, Volume XXXV Number 7, April 9, 2008

# The Chevron Products Company

## *The Chevron Way*

*Here at Chevron, we devote ourselves to being the most admired global energy company. Every day our people represent our brand by performing and embodying the values we believe in so strongly.*

*Clear Oceans. Blue Skies.  
Green Grass.*



Chevron maintains an unwavering, sincere, and proven effort to protect the environment. It belongs to all of us, and it needs to remain intact so we and our children – and their children – can enjoy everything it has to offer.

We constantly reinforce the importance of environmentally safe business practices to our Retailers. We believe that at every level of our business, safety and incident-free operations are fundamental.

Just like our stations, as a company we believe in being clean, safe, and reliable.

## *We Respect Relationships*

We're a multi-national company that understands the operations of a small business. We understand how important it is to grow strong relationships with our Retailers. It is vital that we be available as a resource and support you.

We value your perspective, and have created programs that support you as you define, develop, and implement your own initiatives. We support you because we all benefit and grow when customers visit a facility that is clearly supported by commitment.

# The Chevron Brand Advantage: It Belongs To All Of Us

“Brand Value” in all its meanings, with all its charms and pitfalls, remains as hot an issue today as it did during the heyday of station population growth more than four decades ago.

Chevron Products Company offers a three-year Chevron supply agreement to qualified Retailers to market under the Chevron brand. Please see your Chevron representative for specific details.

## *Making the Most of Resources*

As a Chevron Retailer you have access to a vast pool of resources. Even before your station is built, there are numerous business start-up tools to help you literally build your business from the ground up: From the Hallmark 21 Retail Facility Planning Handbook – to guide you in designing and obtaining services and information needed to construct your Chevron station – to the availability of construction plans, and the Direct Purchase Program, Chevron ensures that no stone is left unturned. Once your station is open to the public, our Retail Business Consultants will support you every step of the way, offering their expertise on proven, cost-effective ways to grow your business. Or you can always turn to our secure Chevron Business Point website. With just a click you can simplify your business processes and manage your operations. And live contacts are never more than a toll free call away through our **Retail Marketing Center**. A quick phone call connects you with experts who help you manage all your daily business via a convenient, unified system.

## *Service Station Inventory Management System (SSIMS)*

To ensure that you optimize the management of your inventory and increase customer satisfaction, Chevron provides you with access to our cutting-edge Service Station Inventory Management System (SSIMS). Available 24 hours a day, 7 days a week, this system provides numerous benefits: from reducing run-outs, retains and rush orders, eliminating the time and hassle of manual order forecasting to reducing credit and rebills, decreasing inventory imbalances, and potentially lowering your inventories.

For more information, please ring SSIMS at: [1.866.242.6770](tel:18662426770)

% of customers who purchase based on Brand Preference

Brand	%
CHEVRON	38.6%
BP/AMOCO (NET)	27%
EXXON	24.4%
SHELL	24.2%
ARCO/AMPM	12.8%
VALERO	11.2%
CITGO	9.6%
COSTCO	4.1%
WALMART (NET)	3.5%

% of customers who purchase based on Product Performance

Brand	%
CHEVRON	42.1%
BP/AMOCO (NET)	29.3%
SHELL	28.8%
EXXON	25.1%
VALERO	12.7%
ARCO/AMPM	12.7%
CITGO	11.6%
COSTCO	9.3%
WALMART (NET)	7.7%

NPD Group, Motor Fuel Index, 2007

# Great Products = Great Customers

## *The Chevron-Branded Motor Gasoline Quality*

If cars could talk, they'd tell you that they love our gasoline. We formulate gasoline with unsurpassed cleaning power for their vital engine parts, and then care for them with an entire line of products ranging from lubricants to detergents.

Chevron first introduced detergent gasoline in the 1950s, and has held a premier position in fuel and additive quality ever since.

In fact, according to the NPD Group, *"More customers associate quality gasoline with the Chevron brand than any other brand."\** And *"Chevron sells more premium grade than any other brand in its market area, as reported by the NPD Group."\*\**

Today, gasolines at Chevron-supplied facilities uniquely have Techron: our state-of-the-art fuel additive technology that is unsurpassed in fighting performance-depleting deposits. And our gasolines were the first deemed qualified to meet the stringent new TOP TIER Detergent Gasoline performance standard supported by BMW, General Motors, Honda, Toyota, Audi, and Volkswagen.

*"The percentage of customers who purchase Chevron gasoline based on product performance has increased each year over the past 6 years and is over 20 points higher than the industry average."\*\**

In fact, automakers trust Chevron so strongly that, since 1973, all three major Detroit auto manufacturers have used our gasolines in their new vehicles to help them pass the tough EPA emissions system durability tests, which now are as long as 120,000 miles.

And, on the street, four of five consumers are aware of Techron!\*\*\*



\* NPD Group, Customer Satisfaction Report, Q1 2008

\*\* NPD Group, Motor Fuels Index 2007

\*\*\* TNS Conversa U.S. Market Track, 2007

# Connected at the Hip

When a customer has a Chevron-branded credit card, we're connected at the hip. The Chevron card connects your customers to you, and you to a financial infrastructure that over time can help you grow your business and reduce your total cost of credit.

Our proprietary card transactions currently account for nearly 20% of all credit card sales at Chevron and Texaco stations. We know that Chevron and Texaco cardholders are more loyal and tend to fill their tanks at least four times a month. Our card is a powerful tool.

Chevron executes a wide range of loyalty programs to over six million card holders. From national on-station promotions, direct mail offers, internet activation programs to enabling Marketers and Retailers to promote their own special offers or events through our postcard programs, we're able to sustain a strong credit card base. The best part of all is our proprietary cards have no transaction fees, helping to reduce your overall cost of credit.

We expect to increase brand loyalty even more with the re-launch of our personal credit cards and the introduction of our new Chevron Visa card. Our personal cards with dynamic new designs reinforce our friendly and engaging brand image while bringing more benefits to the card than ever before, differentiating ourselves from competition.

Additionally, the newly introduced Chevron Visa card offers customers a compelling reward structure with an ongoing \$.10 cents per gallon credit for all fuel purchases at Chevron and Texaco locations. Cardholders also earn a 3% credit for non-fuel



Chevron and Texaco purchases, and a 1% credit for all other purchases.

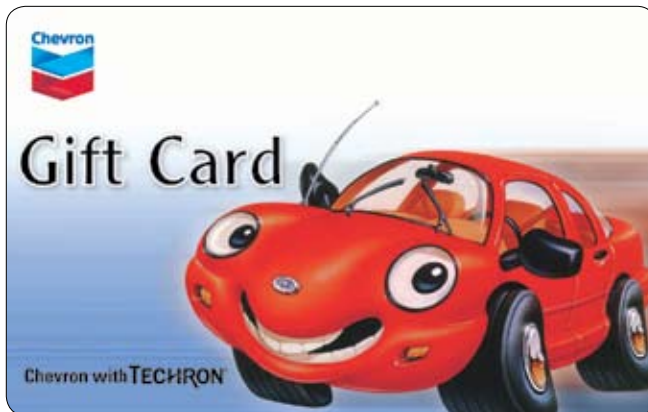
We're proud to offer a Chevron credit card portfolio that provides consumers with a wide range of payment options designed to meet their personal and professional needs. Our entire credit card portfolio of branded credit cards are universally accepted at all Chevron and Texaco stations.



The Chevron Business Card offers our Fleet customers convenient time- and money-saving features and provides credit card support programs for you such as our Commission and Merchant Funded Programs to help you expand your fleet volume.

The Customer First Cash Rewards Program allows you to receive cash rewards for every approved application that comes from your station. Be sure to check out this program along with our other helpful credit card marketing tools on our Business Point website.

The Chevron Gift Card completes our complement of offerings by providing a pre-paid vehicle great for gifts, business appreciation, or even as a budgeting tool. Gift cards are growing in popularity, especially in the fuel category, and providing them at our locations is a great extension of our brand image.



In addition to our proprietary credit cards, and to make it easy on our customers, we do also accept ATM/Debit, MasterCard, Visa, American Express, Discover, and others, all at competitive credit card processing fee rates.

We make the most of what a credit card program can offer. Our credit card transaction fees include:

- **Proprietary credit cards:**
  - Personal – 0%
  - Chevron and Texaco Visa – 0%
  - Fleet/Commercial – 0%
  - Gift (prepaid) – \$.10 per transaction
- **Debit cards** – 1.75% plus \$.10 per transaction
- **Visa** – 1.85% plus \$.10 per transaction
- **Discover** – 2% plus \$.10 per transaction
- **MasterCard** – 1.85% plus \$.10 per transaction
- **American Express** – 2.7% plus \$.10 per transaction
- **Fleet One** – 2.25% plus \$.20 per transaction
- **WEX** – 2.5% plus \$.20 per transaction
- **Voyager** – 2.5% plus \$.35 per transaction

# Welcome to Our World of Branding. And to Chevron's "World of Cars."

Consumers are bombarded with thousands of messages every day. Even in a single product category, there are always choices. And the choices in the fuel category continue to grow every year. How are consumers to choose? The answer is simple; they depend on the brand to help them.

*"In a national survey, more customers trust the Chevron brand than any other brand."*

Chevron's "The World of Cars" campaign delivers a strong, unified message about the Chevron brand. It demonstrates the unique and dynamic approach the Chevron brand has taken to make this connection with its customers, and to stand apart from its competitors in the marketplace. Through the years, from the superior quality of Chevron with Techron linked to the personable side of humanity, the Chevron brand has consistently met consumers' expectations of a brand that cares. This has been confirmed in recent market studies of

consumer opinions which rate Chevron number one in fuel preference and cite fuel quality and consistency as being the reason they seek out our brand.\*\* In order to maintain this advantage, consistent advertising is a critical component in deepening consumer relationships and keeping them loyal to the Chevron brand. Consumer research also shows that people who notice advertising tend to be slightly bigger fuel spenders, happier with their brands, and stronger brand advocates.\*\*

We've created compelling Chevron Co-Op Advertising Programs that make it easy for you to develop branded, quality promotions at your facilities. Simply go to our Business Point website and select your own terrific-looking promotional materials using our award-winning designs. You have access to TV/radio spots, print ad templates, billboard guidelines, and media planning tips. And better yet, **all approved advertising is eligible for 50% reimbursement.**

For us, advertising and promotions are key to reinforcing and building the relationships we have with customers. We want them to know us, and advertising helps us share with them a piece of who we truly are.



\* NPD Group, Customer Satisfaction Report, Q1 2008

\*\* TNS Conversa U.S. Market Track, 2007

# We Want You to Look Good Today—and Tomorrow

*We supply you with more than just gasoline. We provide a framework you can use to build a strong, competitive business.*

## *Customer First*

Every day we walk in the shoes of our customers. And every day we make sure we keep our promises. Clean engines. Clean stations. Reliable.

We keep these promises by learning first-hand about the customer experience at Chevron stations. Our **“Customer First”** Mystery Shop Program addresses a series of 18 quality-of-experience standards, with every participating branded station evaluated six times a year.

**“Customer First”** is a tool for motivating station employees to deliver consistently excellent service, and ensure customers keep coming back. In return, year-end prizes for stations achieving the best overall performance include cash and luxury trips. Stations and cashiers receive \$100 and \$40, respectively, for each perfect score.

## *Knowledge is Power*

Chevron believes support and training go hand in hand. When you sign as a Chevron-branded Retailer, you are instantly able to benefit from Chevron University, where you can be trained in our leading-edge processes and practices.

We offer seminars that help you maximize your use of the brand, take advantage of our credit card programs, capitalize on promotions, and make the best use of our Retailer support services. Our Retailer Orientation Program is commonly considered an industry best – a point passionately validated by attendees.

You have access to all of the creative ideas and tools that have made us successful. We want to work with you as we seek to execute with excellence and ultimately benefit the customers we serve.



# Incentive Programs for a Growing Business

## *We'll Spend so You Can Earn: Retail Development Fund (RDF)*

The moment a Chevron-branded Supply Agreement is signed, Retailers begin accruing funds based on total Chevron-branded gasoline purchases. To grow your business you need financial support, and with our Retail Development Fund (RDF) behind you, you have access to resources that will help you take on your next project. Radio and print advertising, uniforms, repainting an existing branded facility, and new landscape material enrollment fees are just a few of the qualifying elements that we reimburse at 50% of your cost.

## *We Want You to Look Good Today — and Tomorrow*

We supply you with more than just gasoline. We provide a framework you can use to build a strong, competitive business.



# Choices at Your Fingertips

A strong enterprise Point-of-Sale system is essential to any successful business, and we realize each business has different needs. As such, we are pleased to offer you a choice to either own your own Electronic Point of Sale (EPOS) system or to rent a system from us.

## *Nucleus\* Full-Service Solution*

The Nucleus Full-Service Solution is for the Retailer who prefers one-stop shopping. A single monthly Chevron fee covers all service agreement negotiations, systems installation, training, full help desk support, and hardware/software maintenance.

## *Retailer Ownership Solutions*

For Retailers electing to own their EPOS equipment, we offer three distinctive equipment options. Included with this choice is our Hughes DiRECWAY satellite communication network that provides faster transaction time and superior reliability along with network help desk support. Each option listed below comes with its own set of features and benefits.\*\*



- **Nucleus Ownership Solution**

Dresser Wayne Nucleus software loaded on Fujitsu hardware.



- **Gilbarco Ownership Solution**

Gilbarco's Passport EPOS system.



- **VeriFone Ownership Solution**

VeriFone's Topaz, Sapphire, and the Omni 3750 system.

For an in-depth look at the various EPOS systems, contact your Chevron Sales Automation Specialist or the Retail Marketing Center at 877.243.8457 option 1.

\* Dresser Wayne Nucleus software loaded on Fujitsu hardware

\*\* Network access and software maintenance fees may apply to Retailers selecting one of the EPOS ownership options

# Make it Happen

Competing at business requires an edge. At Chevron, leadership, resources, commitment, and collaboration all combine with our quality products and services to form what is now known as the Chevron Brand Advantage. It's taken years to grow and shape. And it makes us strong.

With our experience and resources, we invite you to make sound, confident decisions. We invite you to make our customers yours. Let our Brand Advantage become your Advantage.

*Let success begin.*