

# Marathon Visa Credit Card Rewards Program FAQ

## How do I earn rebates?

Rebates are earned on all Marathon purchases. Your rebate tier will help determine how many rebates you earn each month.

## How do I determine my rebate tier?

Your rebate tier is based on the total amount spent in a *calendar* month using your Marathon Visa card. This includes the total of your Marathon Visa purchases at Marathon **and** purchases made outside of Marathon, such as grocery stores, purchasing airline tickets, etc.

| Rebate Tier | Total Amount Spent for the Calendar Month | Rebates Earned Per Gallon on Marathon Purchases |
|-------------|---|---|
| Tier 1      | < \$500                                   | \$0.05  |
| Tier 2      | \$500.00-\$999.99                         | \$0.15  |
| Tier 3      | \$1000+                                   | \$0.25  |

For example, if you spend a total of \$600 on your Marathon Visa card from January 1-January 31, you will reach the \$0.15/gallon rebate tier, which will be used to calculate your rebates for the month of January.

## How are my rebates calculated each month?

Your rebates are calculated based on a few factors. First, you will determine your Marathon purchases in a calendar month and divide that total with the National Average Gas Price from the previous month to determine your “gallons” purchased.

You will multiply the “gallons” purchased by the appropriate rebate tier to determine your rebates for the month:

$$\text{Total spent at Marathon} / \text{National Average Gas Price} = \text{Gallons purchased}$$

$$\text{Gallons purchased} \times \text{rebate tier} = \text{Rebates earned}$$

## Where do I find the National Average Gas Price?

The National Average Gas Price can be found at the following website:

[http://www.eia.gov/dnav/pet/pet\\_pri\\_gnd\\_dcus\\_nus\\_m.htm](http://www.eia.gov/dnav/pet/pet_pri_gnd_dcus_nus_m.htm)

Refer to the appropriate month in the **Gasoline – All Grades** row:

| Product                         | Jul-11 | Aug-11 | Sep-11 | Oct-11 | Nov-11 | Dec-11 | View History |
|---------------------------------|--------|--------|--------|--------|--------|--------|--------------|
| <b>Gasoline - All Grades</b>    | 3.705  | 3.696  | 3.667  | 3.506  | 3.443  | 3.326  | 1993-2011    |
| All Grades - Conventional Areas | 3.665  | 3.664  | 3.624  | 3.454  | 3.385  | 3.277  | 1994-2011    |
| All Grades - Reformulated Areas | 3.786  | 3.759  | 3.755  | 3.612  | 3.562  | 3.425  | 1994-2011    |
| Regular                         | 3.650  | 3.639  | 3.611  | 3.448  | 3.384  | 3.266  | 1990-2011    |
| Conventional Areas              | 3.614  | 3.613  | 3.673  | 3.400  | 3.330  | 3.230  | 1990-2011    |

### How do I calculate my rebates from the information on my statement?

The amount you spend during a calendar month (not billing period) determines your rebate tier. If you bill in the middle of the month, you may need to look at two statements to add all of your transactions for a calendar month.

In the example below, the customer billed on November 13. That statement includes transactions for the first part of the month. Non-Marathon purchases are highlighted in green, Marathon purchases are highlighted in yellow. Transactions in orange were made on the last day of the previous month. Transactions made on the last day of the previous month post to the account on the first day of the following month. In this case, purchases made on October 31 posted to the account on November 1, and were included in the November calculation.

| Details of your transactions |                                  |        |
|------------------------------|----------------------------------|--------|
| TRANS DATE                   | TRANSACTION DESCRIPTION/LOCATION | AMOUNT |
| 10/29/2011                   | Warehouse Store                  | 30.65  |
| 10/30/2011                   | MARATHON PETRO123638             | 42.55  |
| 10/30/2011                   | Restaurant                       | 40.34  |
| 10/31/2011                   | MARATHON PETRO080788             | 15.00  |
| 10/31/2011                   | MARATHON PETRO129593             | 39.05  |
| 11/01/2011                   | Department Store                 | 93.51  |
| 11/02/2011                   | Department Store                 | 42.88  |
| 11/03/2011                   | Hardware Store                   | 47.93  |
| 11/04/2011                   | Department Store                 | 49.35  |
| 11/04/2011                   | Electronics Store                | 150.14 |

The next statement billed on December 13. This statement includes the rest of the transactions for November:

| Details of your transactions |                                  |         |
|------------------------------|----------------------------------|---------|
| TRANS DATE                   | TRANSACTION DESCRIPTION/LOCATION | AMOUNT  |
| 11/12/2011                   | Department Store                 | 45.00   |
| 11/14/2011                   | MARATHON PETRO080788             | 34.50   |
| 11/14/2011                   | MARATHON PETRO129577             | 23.35   |
| 11/16/2011                   | Grocery Store                    | 49.14   |
| 11/18/2011                   | MARATHON PETRO123638             | 40.01   |
| 11/21/2011                   | MARATHON PETRO123638             | 44.00   |
| 11/22/2011                   | MARATHON PETRO120808             | 42.00   |
| 11/23/2011                   | Grocery Store                    | 43.42   |
| 11/24/2011                   | PAYMENT - THANK YOU              | -799.03 |
| 11/26/2011                   | Travel                           | 29.99   |
| 11/27/2011                   | MARATHON PETRO135046             | 43.25   |
| 11/27/2011                   | MARATHON PETRO120816             | 37.00   |
| 11/29/2011                   | Drug Store                       | 48.85   |
| 12/01/2011                   | MARATHON PETRO123638             | 50.50   |

The total purchases for the month of November equal \$918.37. This customer would be in Tier 2 and will earn \$0.15 in rebates on November Marathon purchases.

The *Marathon* purchases for the month of November (including the two purchases on 10/31) equal **318.16**.

$$\$318.16 \text{ (Total spent at Marathon)} / \$3.51 \text{ (October National Average Gas Price)} = 90.64 \text{ (Gallons purchased)}$$

$$90.64 \text{ (Gallons)} \times \$0.15 \text{ (Tier 2 Rebate)} = \mathbf{\$13.60 \text{ Rebates earned}}$$

### How do I get my rebates?

Once you earn \$25.00 in rebates, you will receive a \$25.00 Marathon cash card that can be used at any Marathon station. The Marathon cash card will be mailed directly to you.

Your rebates will continue to accumulate, even roll over to the following month, until you reach \$25.00 in rebates.

### Do my rebates expire?

Rebates will expire in a rolling 24 month period.

### Where can I find the balance on my Marathon cash card?

To determine the balance, call the phone number on the back of the Marathon cash card (866-752-5378).