



December 14, 2020

Announcement: Credit Card Convenience Charge

To Our Valued Customers:

Effective January 1, 2021, Cross Oil will be charging a credit card convenience charge for each credit card transaction processed.

The convenience charges per credit card order are:

- \$415 per truck, per order
- \$1,975 per railcar, per order

For LTL shipments the following credit card convenience charges apply:

- Cross Pallet: \$35

Please note that this charge is only for payment by credit card only. You will still have the ability to pay by check, ACH, wire transfer, or your normal non-credit card payment method.

We appreciate your business and look forward to supplying you with quality naphthenic base oils.

Sincerely,

A handwritten signature in black ink, appearing to read "DT", is positioned above the typed name of Douglas Towns.

Douglas Towns
Sr. Vice President
Cross Oil Refining & Marketing, Inc.