













Western Refining's Direct Debit System is an electronic banking system authorized by you, the customer, to enable fuel product invoices to be paid automatically on the respective due date. By authorizing Western Refining to route an electronic draft to your designated bank account, you are assured of prompt and proper crediting of the payment. You are also guaranteed that invoices will not be paid before their due date. As a participant, you no longer have to write checks. Payments are automatically made when items are due.

BENEFITS OF OUR DIRECT DEBIT SYSTEM

-  All invoices are paid automatically on their respective due date.
-  You are assured payments will be promptly and accurately applied to your account.
-  Direct Debit eliminates dependency on the postal system to deliver your payment by its due date.
-  Direct Debit reduces your administrative cost such as postage, clerical time, paper, etc...
-  Each draft will promptly adjust your available credit, allowing uninterrupted supply of product.

HOW OUR DIRECT DEBIT SYSTEM WORKS

-  Direct Debit customers will continue to receive invoices as usual either by email or post.
-  A Direct Debit notice, identifying the items being drafted will be provided to you at least 2 days prior to the transaction date.
-  Invoices due on weekends or holidays will be drafted on the next banking day.
-  Insufficient funds can cause a draft to be returned and will be handled in the same manner as a returned check.
-  In the unlikely event of an error occurring, we guarantee to refund monies drawn in error within a 24 hour period or sooner, plus, any banking charges associated with the error.



Complete form on screen, print form locally, have signed and dated by authorized signatory, ~~www.westernrefining.com~~ e-mail to ~~wnc@westernrefining.com~~ wnrcredit@wnr.com.

1250 W Washington Street, Suite #101, Tempe, AZ 85281 (800) 444-5823

WESTERN REFINING - EFT DIRECT DEBIT AGREEMENT				
CUSTOMER NAME:			ACCT. NO	
CONTACT:			PHONE NO.	
ADDRESS:				
DELIVERY METHOD (CHECK ONE)				
E-MAIL ADDRESS:			FAX NO. ##	
<p>I (we) hereinafter called customer, hereby authorize Western Refining & its affiliates to initiate electronic entries to customer's bank account at the depository institution indicated below and further directs said depository institution to accept and debit/credit the amount of such entries to customer's account:</p>				
BANK NAME:			BRANCH:	
ADDRESS	STREET	CITY	STATE	ZIP
BANK ACCOUNT NO.		ABA/BANK TRANSIT ROUTING NO.		
BANK PHONE NO.		CHECK ONE: <input type="checkbox"/> CHECKING ACCOUNT <input type="checkbox"/> SAVINGS ACCOUNT		
<p>This authority shall remain in effect until terminated by written notice by either customer or Western Refining. Effective date of termination will be fifteen (15) days after receipt of written notice. Notice of termination shall in no way effect debit/credit entries initiated by Western Refining prior to actual receipt of notice.</p> <p>Customer agrees to be responsible for bank's processing charge's for all items. Western Refining will be responsible for all costs associated with delivery of debits/credits to customers bank.</p> <p>The discounted items in effect this date are subject to change at any time upon notification by Western Refining. All credit and other terms requirements between customer and Western Refining remain in effect.</p>				
CUSTOMER AUTHORIZATION				
I DO CERTIFY THAT I HAVE THE FULL CAPACITY AND AUTHORITY TO SO AUTHORIZE AND DIRECT.				
AUTHORIZED SIGNATURE		TITLE		DATE
AUTHORIZED SIGNATURE		TITLE		DATE
FOR OFFICE USE ONLY				
EFFECTIVE DRAFT DATE			CASH MANAGER ACCEPTED	