



Credit

PHONE 608-793-6310

FAX 608-781-7517

EMAIL creditdept@kwiktrip.com

1626 Oak St., P.O. Box 1597
La Crosse, WI 54602

www.kwiktrip.com

Dear Valued Kwik Rewards Plus Card Holder,

This annual notice is sent to those holders of Kwik Rewards Plus Cards who initiate electronic funds transfers (EFTs) from their deposit accounts held at other financial institutions by using the Kwik Rewards Plus Card which may appear on statements issued to you by Kwik Trip or your financial institution. Please keep a copy of this notice for your future reference in case of errors or questions about EFTs using your Kwik Rewards Plus Card.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Telephone us at (800) 305-6666 or write to us at:

Kwik Trip, Inc.
Attn: Credit Department
P.O. Box 1597
La Crosse, WI 54602-1597

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.


- (1) Tell us your name and Kwik Rewards Plus Card Account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

OUR MISSION

To serve our customers and community more effectively than anyone else by treating our customers, co-workers and suppliers as we, personally, would like to be treated, and to make a difference in someone's life.



If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will respond with the results within three business days after completing our investigation. If we determine that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

