

Marathon Petroleum Disaster Relief Policy

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Disaster Relief Policy

I. Purpose

The purpose of the Marathon Petroleum Disaster Relief Policy is to assist employees rebuild personal property damaged in the event of a federal, state, or local declared disaster (or equivalent event as determined by the Chief Human Resources Officer) (“Disaster”). The Disaster Relief Policy provides interest-free loans of up to \$10,000.

II. Employee Eligibility

Eligibility includes:

1. Regular employees of a participating company, as specified in Article V, working on a full-time or part-time basis at the time of the loan request.
2. Regular employees on approved Medical Leave, Family Leave, Personal Leave or Military Leave.

Eligibility does not include:

1. Employees on an Educational Leave.
2. Casual employees.

III. Policy Provisions

The Company will provide loan assistance according to the following provisions:

1. The maximum loan amount is \$10,000 (the Principal Sum) per household or residence. In the event of multiple Disasters being declared within the loan repayment period, an employee may request one additional loan be taken for a maximum of two loans at one time; however, the combined maximum loan amount is limited to \$10,000 at any given time. The Company reserves the right to limit the maximum loan amount.
2. A loan request must be submitted within three months of the date from which the Disaster was declared.
3. The loan will be repaid via payroll deduction, in compliance with any applicable state or federal requirements.
4. The Principal Sum shall be paid by the employee receiving the loan (“Borrower”), free of interest, in regular payroll installments beginning with the first payroll period after initiation of the loan, and continuing thereafter with each payroll period, for a term of 24 months by payroll deduction, or as otherwise agreed to by the Company and the Borrower and in compliance any applicable law.
5. There shall be no prepayment penalty and the balance may be paid in full at any time prior to the end of the loan term.
6. In the event that Borrower’s employment with Marathon Petroleum Company LP (“MPC”) or any other entity in the MPC controlled group is terminated for any reason or the wage assignment is revoked before the loan is repaid in full, Borrower shall agree that Borrower’s remaining unpaid balance shall become immediately due and Borrower shall agree, as and where permitted by law, that the Company may withhold that amount from any final pay otherwise due.

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7. In the event that Borrower commences any type of unpaid leave, Borrower must agree to continue to make regular payments on the same schedule as the payroll schedule Borrower was on immediately prior to the commencement of the unpaid leave.
8. Upon receipt of a loan pursuant to this policy, Borrower shall certify that he or she has no more than one outstanding Disaster Relief Policy loan or any other outstanding loans from MPC or any other entity in the MPC controlled group, including but not limited to, Marathon Petroleum Corporation, Marathon Petroleum Service Company, Marathon Petroleum Logistics Services LLC, Marathon Refining Logistics Services LLC, Treasure Card Company LLC, and Speedway LLC. (For the purposes of certification under this paragraph, outstanding loans from the Marathon Petroleum Thrift Plan, Speedway Retirement Savings Sub-Plan, Andeavor 401(k) Plan, and/or Andeavor Retail 401(k) Plan (collectively, "401(k) Plans") are excluded).
9. Borrower shall also agree that in the event his or her employment is transferred to a subsidiary, parent, or affiliate of MPC including, but not limited to, Marathon Petroleum Corporation, Marathon Petroleum Service Company, Marathon Petroleum Logistics Services LLC, Marathon Refining Logistics Services LLC, Treasure Card Company LLC, Speedway LLC or their subsidiaries, affiliates or successors, this Wage Assignment shall remain in effect through the payroll of the entity to which Borrower is transferred.
10. Borrower shall certify his or her understanding that loans (excluding 401(k) Plans loans) due to MPC, or an affiliate of MPC, including but not limited to, Marathon Petroleum Corporation, Marathon Petroleum Service Company, Marathon Petroleum Logistics Services LLC, Marathon Refining Logistics Services LLC, Treasure Card Company LLC, Speedway LLC or their subsidiaries, affiliates or successors, with an aggregate outstanding principal balance exceeding \$10,000, may result in the imputation of interest income to Borrower. Borrower shall certify his or her understanding and agreement that the Company shall report income and withhold taxes in accordance with all applicable federal, state, and local laws. Further, Borrower shall certify his or her understanding and agreement that Borrower shall be liable for any additional taxes resulting from this loan, including but not limited to any taxes related to imputed interest income.
11. Borrower shall also agree to voluntarily assign to the Company the installment amount due (according to Borrower's respective pay period) as repayment of the loaned amount, beginning with Borrower's first payroll period after the agreement is signed, and continuing thereafter for a period that is the earlier of 24 months or until the entire amount loaned has been collected and repaid to the Company in accordance with the terms herein discussed.

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IV. Administration Guidelines

Employee will complete the Promissory Note and Wage Assignment Agreement with assistance of his or her local Human Resources Consultant. The Human Resources Consultant will contact the Payroll Department to complete the installment information.

Note: Before any loans can be granted, the area in which the employee is requesting assistance must have been declared a Disaster within three months of submission of the loan request.

Once the Promissory Note and Wage Assignment Agreement is signed and submitted to Payroll, funds will be disbursed to the employee through the normal payroll process. Any questions in reference to the disbursement process can be directed to the employee's payroll office.

V. Participation by Other Companies and Employees

Upon specific authorization and subject to such terms and conditions as it may establish, Marathon Petroleum Company LP may permit subsidiaries and affiliated organizations to participate in this Policy. Currently, these participating companies include Marathon Petroleum Company LP, Marathon Petroleum Corporation, Marathon Petroleum Logistics Services LLC, Marathon Refining Logistics Services LLC, Treasure Card Company LLC, Speedway LLC, and Andeavor LLC and all of its subsidiaries and affiliates.

The term "Company" and other similar words shall include MPC and affiliated organizations. The term "employee" and other similar words shall include any eligible employee of these companies.

VI. Additional Information

Human Resources and Payroll administer the Policy throughout the Company.

MPC may modify or terminate this Policy, in whole or in part, in such manner as it shall determine, at its sole discretion.