EXHIBIT I

CITGO Petroleum Corporation Employees' Retirement and Savings Plan

Summary of Loan Rules, Effective January 1, 2026

The loan feature of the CITGO Petroleum Corporation Employees' Retirement and Savings Plan ("RASP") provides a way for you to obtain funds from the RASP while you are in employment with CITGO Petroleum Corporation ("CITGO"). Loans generally are not subject to taxes and penalties like withdrawals may be.

This Summary of Loan Rules describes the rules and procedures for the processing of loans within the RASP. The procedures may change from time to time. Contact the Benefits HelpLine to verify that this is the most current summary. You may contact the Benefits HelpLine toll-free at 1-888-443-5707 or by email at Benefits@CITGO.com. The Benefits Department has been delegated the authority to administer the loan program by the Benefit Plans Committee.

Eligibility for a Loan

Only participants who can repay a loan by payroll deductions from the CITGO payroll system are eligible for loans.

Participants who are not eligible for payroll deductions from CITGO, such as long-term disability recipients, terminated employees, retirees, beneficiaries, or alternate payees under Qualified Domestic Relations Orders (QDROs), are not eligible for loans.

Your vested account balance must be at least $2,000 for you to be eligible for a loan. For determining eligibility, your account balance will be considered without the balance of any former plan voluntary deductible employee contributions transferred to the RASP, adjusted for earnings and losses.

Amount of Loan

Minimum: The minimum you may borrow is $1,000.

Maximum: The maximum you may borrow is the lesser of:

- one-half of your vested account balance;

OR

- $50,000 reduced by the excess (if any) of (1) your highest outstanding loan balance(s) in the RASP and any other plan of CITGO Petroleum Corporation or a related company (collectively referred to as "the Company") in the prior 12 Months, over (2) the outstanding balance of loans from the Plan and any other plan of the Company on the date on which the loan is made.

For determining the maximum loan amount, your account balance will be considered without the balance of any former plan voluntary deductible employee contributions transferred to the RASP, adjusted for earnings and losses.

The RASP will have a security interest in the vested value of your account equal to the outstanding amount of the loan.

Maximum Number Of Loans

You can have a maximum of two (2) RASP loans outstanding at any time.

Waiting Period

After you pay off a loan there is a minimum fifteen (15) day waiting period before you are eligible for a new loan.

Interest Rate

Interest will be charged on the loan and will be payable to your account along with the principal amount. The rate of interest will not change during the term of the loan.

The loan rate of interest is the Prime Rate on the last working day of the month before the loan is processed. The Prime Rate is the rate as published by the Federal Reserve and represents the rates posted by a majority of top 25 (by assets in domestic offices) insured U.S. chartered commercial banks. The loan rate of interest if you are on an approved leave of absence to serve in the military will be limited to six (6) percent.

Loan Fees

Reasonable administrative fees will be charged to your account to establish and to administer your loan. You can review information on loan fees by calling the Fidelity Retirement Line for CITGO Employees at 1-800-256-401K or access Fidelity NetBenefits at www.401k.com.

Term of the Loan

The minimum repayment period for a loan is twelve (12) months. The maximum repayment period for a loan is sixty (60) months. The loan term will not be extended for any reason except as may be permitted relating to a qualifying military leave, in which case the term will be extended by the length of your leave.

Loan Processing

Before you apply for a loan, you may want to calculate various loan amounts and payment terms to find what best fits your needs. To do this you may model different loans by contacting Fidelity either by phone or on the internet

To apply for a loan you must call the **Fidelity Retirement Line for CITGO Employees at 1-800-256-401K** or access **Fidelity *NetBenefits*** on the Internet.

You can access Fidelity *NetBenefits* through:

- **the CITGO Intranet Site or**
- **the Internet at www.401k.com.**

  These options are generally available 24 hours a day, 7 days a week.

You will need to have your social security number and your personal identification number (PIN) available when you contact Fidelity either by phone or internet.

After you have decided on a loan that is right for you, confirm the amount with Fidelity and they will begin to process your loan.

Loan proceeds will be paid in cash either by check or by direct deposit. Contact Fidelity by phone or internet as described above prior to taking your loan if you are interested in establishing direct deposit.

A Participant Loan Agreement and Truth-in-Lending Disclosure, a Loan Amortization Schedule, and a distribution statement will be mailed to you within five (5) working days (you may also find each of these documents by calling the Fidelity Retirement Line for CITGO Employees at 1-800-256-401K or accessing **Fidelity *NetBenefits*** at www.401k.com).

The loan proceeds will be mailed or direct deposited when the paperwork is mailed. Please allow ten (10) business days for mail time.

Repayment of the Loan

Repayment of the loan will be through equal semi-monthly payroll deductions (the first and second payroll of the month) on an after-tax basis. Your request for and receipt of the loan proceeds serve as payroll deduction authorization.

Please refer to the Truth-in-Lending Disclosure that you will receive to determine the month in which your payroll deductions will begin.

After receiving a loan, if you do not receive pay from CITGO due to unpaid leave, long-term disability, termination of employment, or retirement, you must make payment arrangements with Fidelity by calling 1-800-256-401K. The standard payment method is to have payments automatically drafted from your bank account. Upon request you will receive a coupon book from Fidelity Investments to assist you with repayment of your loan. If you do not have payments automatically drafted, you must send a cashier's check, money order or certified check with the appropriate coupon to the address printed on the coupon. Personal checks are not accepted. Your payment is due on the 1st of each month.

If you do not receive pay from CITGO due to an unpaid leave of absence or military leave, you may make arrangements to send monthly loan payments to Fidelity as described above. During an approved leave of absence, you may suspend your payments for up to one year of your leave and resume your payments when the leave ends or at the end of one year, as long as you repay the loan within the loan term. During military leave you may suspend your loan repayments for the full period of your military leave. Interest on the loan will continue to accrue during the leave of absence or military leave. Your suspended payments and any interest thereon will be due as a lump sum by the original loan repayment date (subject to any extension for military leave). **Contact Fidelity for further details.**

An outstanding loan can be repaid in full at any time without penalty. During the term of the loan, lump sum payments towards the principal will be permitted.

- You must contact Fidelity when you are considering repaying your loan in full or making a lump sum payment.
- Fidelity will provide exact payoff amounts and/or details.
- If not paid in full, you must continue making payments following a lump sum payment until the loan is repaid.
- You may contact the Benefits Department following a lump sum payment if you want to have a remaining balance re-amortized over the original loan term.

Monthly payments (when you are not eligible for payroll deduction) and lump sum payments may be automatically drafted from your bank account or may be made by cashier's check, money order, or certified check. Payment should be made payable to F.I.I.O.C. FBO CITGO Petroleum Corporation Employees' Retirement and Savings Plan and must be sent to:

Fidelity Investments Institutional Operations Company, Inc.
P.O. Box 770001
Cincinnati, Ohio 45277-0018

Contact the Fidelity Retirement Line for CITGO Employees at 1-800-256-401K for more information.

Order of Funding and Repayment by Type of Money

The loan will be funded from your account in the following order of types of monies held in your account:

- 1% qualified Company basic contributions;
- Company qualified non-elective contributions;
- employee catch-up contributions;
- employee pre-tax contributions;
- former plan pre-tax contributions;
- former plan voluntary deductible employee contributions;
- 2% Company basic contributions;
- Company matching contributions;
- former plan rollover contributions;
- former plan Company contributions;
- employee after-tax contributions;
- after-tax rollover contributions;
- former plan after-tax contributions;
- Roth contributions;
- Roth bonus contributions;
- Roth catch-up contributions;
- Roth rollover contributions; and
- Roth in-plan conversions.

Each type of money must be depleted before the next type of money is used.

As repayments are made, the principal and interest of each payment will be reapplied to the type or types of monies that originally funded the loan.

Order of Funding and Repayment by Investment Option

The loan will be funded pro-rata from the investment options within each type of money in your account. As repayments are made, the principal and interest of each payment will be invested according to your current investment directions.

Termination of Active Employment

You must make arrangements to repay the loan on a timely basis if you are no longer on the payroll system of CITGO. You may repay the loan in full without penalty or you may make regular monthly payments as described above (see "**Repayment of the Loan**").

If you do not repay the loan in full or make regular monthly payments, then the loan will be defaulted (see "**Default of Loans**").

If you die while a loan is outstanding, the loan will default, and the outstanding balance will be offset against your account at the time of distribution.

Default of Loans

Failure to remit a payment within thirty (30) days of the due date will result in the loan being declared delinquent. Any loan being declared delinquent three (3) or more consecutive months during the loan term may be defaulted. When a loan is defaulted you will not be able to receive a new loan until the defaulted loan is repaid.

If you miss a loan payment, you must make up that missed payment no later than the end of the quarter following the quarter in which the payment was missed. If a missed payment is not made up in time, and if permitted by law, the loan will be defaulted.

When a loan is defaulted, it may be treated as a distribution and the outstanding principal balance and accrued interest are taxable to you in the year in which the loan is defaulted.

If you request a complete withdrawal ***after leaving employment*** and you have an existing loan, your loan will be defaulted. The full amount of the account balance (including the outstanding principal balance, accrued interest and the amount actually distributed) will be treated as a distribution for tax purposes.

If you request a complete withdrawal ***while employed*** (you must be age 59½ in order to receive a complete withdrawal while in employment) and you have an existing loan, your loan will not be defaulted. The amount of your distribution will not include your outstanding loan balance and, as long as you are an active employee, your loan payments will continue.

If you have any questions that are not covered in this summary, you may call Fidelity at 1-800-256-401K or the Benefits HelpLine at 1-888-443-5707.