



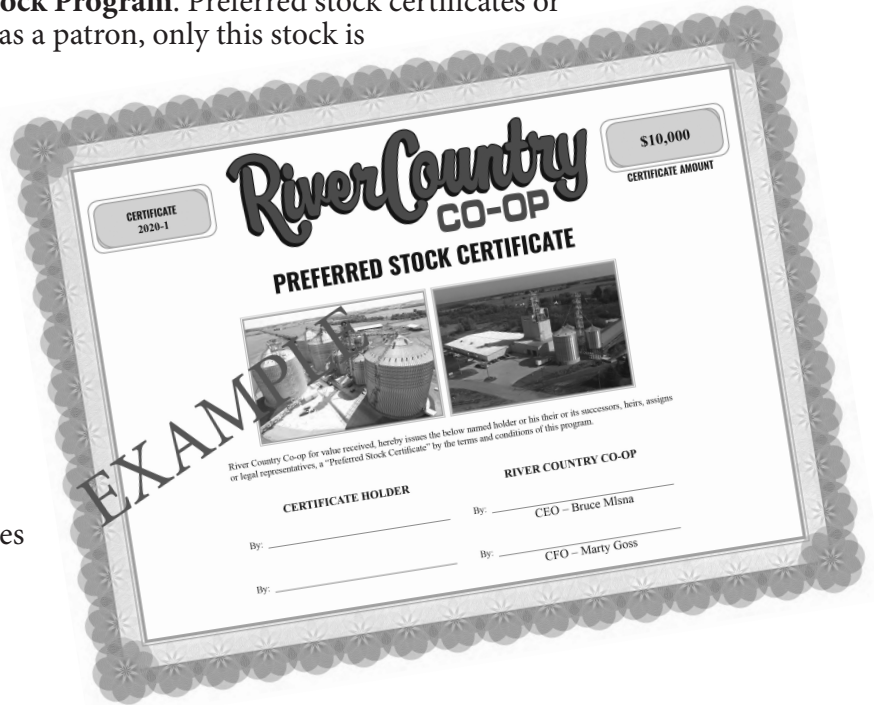
# Preferred Stock Program

## For All River Country Co-op Stock Holders

We have a new program called the **Preferred Stock Program**. Preferred stock certificates or “PSC” is stock in the coop that you would earn as a patron, only this stock is paid a guaranteed dividend (interest).

Interest (dividends) on the stock program will have a **floor of 2% and a cap dividend maximum of 8%**. The interest rate formula will be determined by the Prime Lending Rate of the Federal Government as posted in the Wall Street Journal minus 1.75%.

**The initial interest rate (dividend) will be 3%.** This will be guaranteed until December 31, 2020. Stock certificates will be issued at a minimum of \$5,000, with increments of a minimum of \$5,000. There is a \$250,000 maximum and the co-op will offer the certificates on a first come, first serve basis with a cap of 5 million dollars issued.



## INTERESTED IN MORE INFORMATION?

### CONTACT ONE OF US AT:

**800-828-9395 | 800-521-2021**

(Chippewa Falls)

(Owen)

**Lisa** - [lisah@rivercountrycoop.com](mailto:lisah@rivercountrycoop.com)

**Brenda** - [brendar@rivercountrycoop.com](mailto:brendar@rivercountrycoop.com)

**David** - [davidw@rivercountrycoop.com](mailto:davidw@rivercountrycoop.com)

**Betty** - [bettyu@rivercountrycoop.com](mailto:bettyu@rivercountrycoop.com)

**Judie** - [judieh@rivercountrycoop.com](mailto:judieh@rivercountrycoop.com)

**Marty** - [cfo@rivercountrycoop.com](mailto:cfo@rivercountrycoop.com)

**Brian** - [brians@rivercountrycoop.com](mailto:brians@rivercountrycoop.com)

**Bruce** - [bruce@rivercountrycoop.com](mailto:bruce@rivercountrycoop.com)



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.....

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