# PREPAY AGRONOMY PRODUCTS FOR 2021 & SAVE \$\$

## We Offer:

- Chemicals
- Fertilizer & Seed
- Airflow Application
- Variable Rate Technology
- Farm Plans
- Dividends on All Purchases
  (2019 \$8/ton)
- Professional Agronomists

Contact our Agronomists:

Athens: 715-257-7676

**Bloomer: 800-729-7992** 

**Dorchester: 715-654-5401** 

**Marathon City: 715-443-6100** 

Owen: 715-229-4621

**Sheldon: 715-452-5116** 







LOCK IN PRICES by 1/31/21 and get 4.25%\* APR interest until 11/30/21 using CFA or CHS CAPITAL FINANCING.

To apply or for details contact your Agronomist or Brad Lieders (Credit Manager) at 715-654-6705 or bradl@rivercountrycoop.com.

<sup>\*</sup> Interest rates are variable as of October 29th, 2020 and subject to change. After 11/30/21, the variable rate is currently 6.25% with CFA or 5.25% with CHS Capital.

Loan subject to credit approval by CFA or CHS Capital. Loan fee is \$200 for approved account. For details refer to the credit application.

# **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 June, 2021. 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 US AT:**

800-828-9395 | 800-521-2021

(Chippewa Falls)

(Owen)





#### PATRONAGE DIVIDEND RATES:

Checks coming out February 2021.

(Estimated Dividends)
FERTILIZER
\$4/ton

**CORN** 6¢/bushel

BEANS 15<sup>¢</sup>/bushel

PLUS
2020 DPAD Tax Pass Through

Corn & Beans: 22¢/bushel

\*Estimated amount based on historical returns

### Contact our Agronomists!

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