

PREPAY 2022 AGRONOMY PRODUCTS

We Offer:

- **Chemicals**
- **Fertilizer & Seed**
- **Airflow Application**
- **Variable Rate Technology**
- **Farm Plans**
- **Dividends on All Purchases**
- **Professional Agronomists**



*Contact your
Agronomists today!*

LOCK IN PRICES by 1/31/22 and get 4.25%* APR interest until 11/30/22 using CFA or CHS CAPITAL FINANCING.

▶ **To apply or for details on all our financing options, contact your Agronomist or Brad Lieders (Credit Manager) at 715-654-6705 or bradl@rivercountrycoop.com.**

*Interest rates are variable as of November 8, 2021 and subject to change. After 11/30/22, 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.

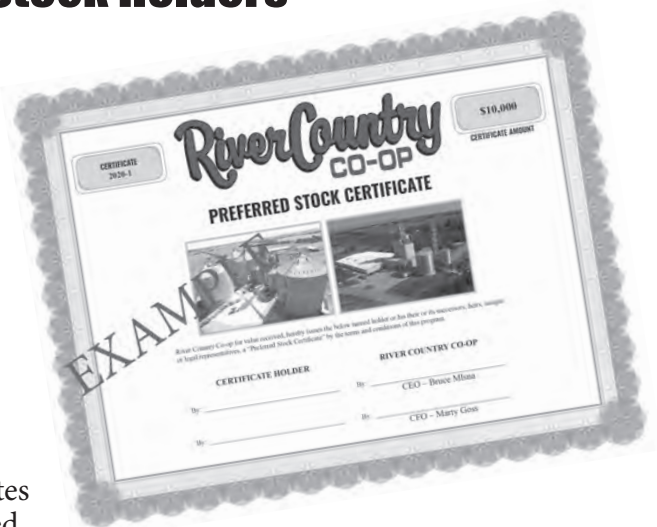
Preferred Stock Program

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 December, 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)

2021 ANNUAL MEETING

Wednesday, December 15, 2021

El Norteno Banquet Center – 318 Plaza Drive, Curtiss, Wisconsin

Doors open @ 11:00am

Lunch @ 11:30am

Meeting @ 12:30pm

The audit report will be given along with any other transaction of business. Ballots for directors have been mailed and must be received back by mail by 5pm on December 14th or given to a board member at the Annual Meeting by 12:30pm.

RSVP by Wednesday, December 8th

to Lisa at 1-800-828-9395 or lisah@rivercountrycoop.com



If you are unable to attend in-person, the meeting will also be available on Facebook LIVE.

QUESTIONS?

DURING the Meeting: Type your question in the comments section below the video (on Facebook) OR

PRIOR OR DURING the Meeting: Send an email to brendar@rivercountrycoop.com



Winter Oil Sale!

December 1st - January 31st



75¢ OFF PER GALLON

ON ALL PRODUCTS

\$50 VISA® GIFT CARD
for every 100 gallons purchased
of the following oil products:

Iffiflex®
Maxtron® DEO
Maxtron® Enviro-EDGE®
Maxtron® GL
Maxtron® THF+

MP Gear Lube®
Qwiklift® HTB®
Superlube 518®
Superlube TMS®

800-828-9395



GET A FREE* \$10 BONUS CARD WHEN YOU BUY \$100 IN GIFT CARDS

RiverCountry
CO-OP

*Available for purchase in-store at the following locations, Athens, Bloomer, Boyd, Cadott, Chippewa Falls, Dorchester, Eau Claire, Edgar, Gilman, Greenwood, Holcombe, Jim Falls, Merrill, New Auburn, Prairie Farm, Sheldon, and Weyerhaeuser. This offer is only valid through 12/25/21. Additional restrictions may apply.

DEC. & JAN. 16 oz. ROCKSTAR ENERGY



BUY 2 GET 1 FREE

Merry
Christmas!