River When you buy from us...

2021 PATRONAGE DIVIDEND RATES:

Checks coming out February 2022.



FERTILIZER \$5/ton

FEED \$4/ton

FUEL 3¢/gallon

40¢/BUSHEL ON ALL GRAIN PURCHASES

*Estimated dividends.

PREPAY 2022 AGRONOMY PRODUCTS

We Offer:

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





FERTILIZER
PATRONAGE DIVIDEND
\$5/ton

*Estimated dividend

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.

Contact our Agronomists!

Athens: 715-257-7676 Bloomer: 715-568-2934 **Dorchester: 715-654-5401 Marathon City: 715-443-6100**

Owen: 715-229-4621 Sheldon: 715-452-5116

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 Co-op 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 3% 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 interest rate (dividend) will be 3%. This will be guaranteed until December, 2022. 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)

SAVE THE DATF

DAIRY PRODUCER CONFERENCE FEBRUARY 3, 2022 | 10 am - 3 pm

Sleep Inn & Suites, Eau Claire, WI

Invest a day of your time with the River Country Co-op's Feed Team. We will share ideas and thoughts that will impact your farm for the rest of 2022!



Visit our website calendar for all upcoming events: rivercountrycoop.com/events-calendar



MARCH IST - APRIL 30TH

NOW IS THE TIME TO ORDER YOUR **QUALITY NAPA GOLD FILTERS!**

Call in orders, or if you prefer, we can come to you and go over your filter needs.

PROGRAM 1:

Orders placed by 2/16 will be ready 3/1-3/10.

PROGRAM 2:

Orders placed by 3/16 will be ready 4/1-4/10.

(You can pre-order on Programs 1, 2 or both)

★ PRE-ORDERS RECEIVE AN EXTRA DISCOUNT ★

Due to supply chain issues, we cannot guarantee all ordered filters will be delivered.

10% discount on tools during the Spring Filter Sale Up to \$1,000.00 value. Tools over \$1,000.00, discount varies per item.