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.





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Prepay letters will be in the mail soon!

If you don't receive one by the end of July, please contact us:

800-828-9395

