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.

Nathan LeMay

VP of Grain

715-214-5025

INTERESTED IN MORE INFORMATION? CONTACT US AT { 800-828-9395 | 800-521-2021 **}** (Chippewa Falls) (Owen)



Bob Bowe

Grain Originator/

Logistics & Op. Manager

715-797-8875

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PREFERRED STOCK CERTIFICATE

Grain Market Values: www.rivercountrycoop.com DTN Grain Website: dtn.rivercountrycoop.com

Nate Eystad

Grain Originator

715-579-0545



<u>CALL TODAY</u> FOR PREPAY DISCOUNTS



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OCTOBER WINNER:





Congratulations! John Iczkowski



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