

PUTS & CALLS GRAIN MEETING

hosted by
RiverCountry
CO-OP

MONDAY, JANUARY 9TH AT 11:00AM

Chetek Lanes • Chetek, WI

WEDNESDAY, JANUARY 11TH AT 10:30AM

Rothschild Community Center • Rothschild, WI

FRIDAY, JANUARY 13TH AT 10:30AM

El Norteño • Curtiss, WI



Please **RSVP ASAP** by calling (715) 579-0545 or online by scanning the QR Code with your smart device.

How does **FREE** money sound?

Sign-up for online account access & eStatements by 1/31 for your chance to win a \$50 gift card!

Email Theresa today: theresa@rivercountrycoop.com

DECEMBER WINNER:



Congratulations!

Dean & Nancy Gerrits

PREPAY 2023 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 1/31/23 and get 8.0%* APR interest until 11/30/23 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 17, 2022 and subject to change. After 11/30/23, the variable rate is currently 10.0% with CFA or 9.0% 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.

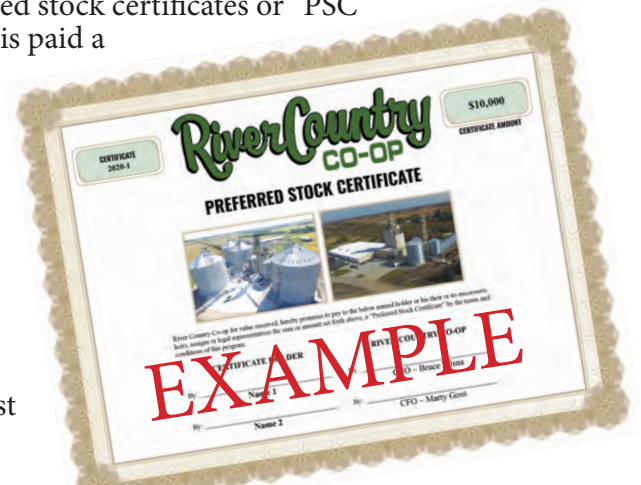
Preferred Stock Program

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 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 5.75%**. This will be guaranteed until June 30, 2023. 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 DATE

02.02.23

DAIRY PRODUCER CONFERENCE

EL NORTENO, CURTISS, WI



Invest a day of your time with the industry experts and leaders. We will share ideas and thoughts that will impact your farm for the rest of 2023!



SAVE THE DATE WITH MORE DETAILS COMING SOON!



SPRING FILTER SALE

MARCH 1ST – 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** ★

WALK-IN APRIL 1ST - 30TH ONLY
(LIMITED TO STOCK ON-HAND)

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.