



Your homegrown neighborhood grocery. Experience the co-op advantage.

Certificate of Investment

The Yahara River Grocery Cooperative (YRGC) relies on community investment money to help finance its operations. Certificates of Investment allow YRGC to generate money at less cost than borrowing from commercial lenders. An investment in the cooperative is a service to the YRGC members, to our customers and to the community-at-large.

Anyone may choose to invest in the YRGC. You do not need to be a co-op member to invest in the store. Investing in the YRGC, however, does not constitute a membership. To receive member benefits, consider joining by paying our one-time \$75 membership fee.

Certificates of Investment are issued for \$200 or more for the length of 3 to 6 years. The lender may choose an annual interest rate of 0% to 3% and how to take his or her interest payment. Note that this loan involves risk. It is not secured by any collateral what so ever, and is thus subordinate to any secured debt, including secure commercial bank debt. YRGC may be required to re-negotiate the repayment of the loan.

The lender is responsible for informing YRGC of his or her current address. Learn more at www.yaharagrocery.coop. Direct all questions to YRGC treasurer, Warren Kmiec, at 608-877-0947.

Thank you for your generous support.

I have read the above explanation of YRGC Certificates of Investment and offer the following:

Loan to: Yahara River Grocery Cooperative, 229 East Main Street, Stoughton, WI 53589

Loan amount: \$ _____ **Number of Years:** 3 years 4 years 5 years 6 years

Interest: 0% 1% 2% 3% **To be paid:** annually at maturity gifted back to YRGC

Store credit: Lender is entitled to choose to be given the value of interest otherwise due, as store credit. If making this choice, initial here _____ .

Principal payment: My principal shall be paid back to me on ____/____/____ (the maturity date).

Lender last name		First name		Middle initial	Primary phone ()
Address				Apt. No.	Secondary phone ()
City		State	Zip	E-mail address	

May we list you as an investor? Yes, please
 No, thanks

Lender signature

Date

For office use only:

Amount received \$ _____ Date _____

Processed by _____ Date _____

Treasurer _____ Date _____

Interest payment record: 1st _____ 2nd _____ 3rd _____

4th _____ 5th _____ 6th _____