

Dear VALUED CUSTOMER,

I'd like to welcome you to Countryside Cooperative. Your cooperative is looking forward to meeting your product and service needs over the months and years to come. Every opportunity you present to us to serve you will be greatly appreciated and your complete satisfaction with each transaction made will stand as one of our foremost goals. We are dedicated to continuing with, and building upon our new relationship with you.

Aside from expressing our welcome and regards to you – this letter's other purpose is to address a past practice allowed by Goldstar Cooperative which enabled you to transfer your accounts receivable balance to a credit card for payment purposes. Unfortunately we are unable to continue with that practice since our contract with our credit card provider prohibits that type of transaction. **However, a convenient alternative payment option exists for you, allowing your bill to be paid each month electronically.** We already have several of our customers using this service.

This method is known as ACH. It will allow the funds to be transferred automatically from your bank account. **Of course, this is only done with your consent** and can be discontinued with a 30 day advance notice from you. These funds will then be applied to your account around the 10th of each month following the statement date. These funds can come out of either your checking account or a savings account. You will continue to get a statement from us each month reflecting your activity for your review, but no need to send a check since it will be automatically withdrawn each month. This process is very similar to the automatic remittance plans commonly used by consumers for other monthly expenses such as house, automobile, or utility payments.

If you would like to sign up for this convenient service, please complete the enclosed letter and return along with a copy of either a checking deposit slip or savings deposit slip to be assured the proper account is being used for the transfer of funds.

For those customers who still wish to purchase via a credit card, this can still be done at the time of the initial purchase, subject to certain limitations on major agronomy transactions when commercial versus consumer related purchasing is entailed.

If you have any concerns or questions about this "credit card" usage policy, please don't hesitate to contact me. If you have a special situation we need to be aware of for transition reasons, also let us know.

Thank you for your understanding of this change and again we sincerely thank you for your business as we do greatly appreciate it! If there ever is a concern on a credit issue, please feel free to give me a call at **800-236-7585 (ext. 107)**

Sincerely,

Ben Brunner/Credit Mgr