



Corporate office:
 N7160 Raceway Road
 Beaver Dam, WI 53916
 P 920-887-1756
 T 1-800-924-2991
 www.unitedcooperative.com

How to read your account statement

... continued from front

“Prepay” statement information

- A. Patron customer number
- B. If you prepay certain products, you will receive a “prepay” statement. Your “prepay” statement shows what’s been used from prepay dollars. If you have used more than what you prepaid, the difference will show up on the “regular” statement. If you don’t prepay, you will only receive a “regular” statement.
- C. The statement date is always the last day of the month.

Make sure to detach and return the top section of your statement with your payment.

- D. Date the invoice was generated.
- E. Invoice number
- F. Quantity purchased
- G. UM: unit of measure of purchase (i.e. ton, lb., gal.)
- H. Description: This area offers detail about the purchase.
- I. Price per unit at time of purchase
- J. Extended amount: quantity multiplied by the unit price.
- K. This area notes the total charges related to the individual invoice included on your monthly statement.

- L. Payments on account or credit from product returned during the previous month will show in this column.
- M. Balance: running total of charges and credit balance per item per contract.
- N. Combined credit balance

- O. If any of your contact information has changed since your last statement, please indicate the changes in this area.
- P. Information regarding our finance charge policy, contacting us in case of errors, and our credit policy

Important: Here are three different notices you may see on, or included with your statement.

“Account 30 days past due: All balances are due in full each month. Please send payment today. If payment has been made, we thank you.”

“Account 60 days past due: Accounts 60 days past due are placed on cash basis (COD). All balances are due in full each month. Please call our office to make payment arrangements. If payment has been made, we thank you.”

For accounts 90 days passed due: A right to cure default letter will be included with your statement. Legal action will be taken if you fail to bring your account current. Please call the United Cooperative credit department at 1-800-924-2991 to arrange a satisfactory payment plan in order to avoid legal action.

Front of “prepay” statement

UC UNITED COOPERATIVE
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A CUSTOMER: 123457 **B** ACCOUNT: PREPAY **C** DATE: 12/31/11

REMEMBER US FOR YOUR HEATING NEEDS. IF YOU'RE IN TOWN OR IN THE COUNTRY WHERE YOUR HEADQUARTERS FOR GENEX PETROLEUM PRODUCTS PATRONAGE ENVELOPES DUE 1/15/12. THE MAIN OFFICE WILL CONTINUE TO BE CLOSED ON SATURDAYS. EMERGENCY NUMBERS ARE LISTED ON THE VOUCHER/MAIL MESSAGE.

JOHN Q. PUBLIC
 1234 MAIN STREET
 ANYTOWN, USA 12345-6789

UNITED COOPERATIVE
 N7160 RACEWAY ROAD
 BEAVER DAM, WI 53916

Please detach and return top section with your remittance.

CUSTOMER: 123457		ACCOUNT: PREPAY		DATE: 12/31/11		PAGE: 1 of 1		
DATE	INVOICE NO	QUANTITY	DESCRIPTION	UNIT PRICE	EXTENDED AMOUNT	CHARGES	PAYMENTS	BALANCE
12/31/11	723-123842	16.000	8845 88C32-42 AP2 4800	206.3055	-3280.89		-2060.55	-2941.44
12/31/11	723-123842	26.000	8845 88C32-50 AP2 V13 PRO50	254.0000	-6594.00		-6430.00	-13035.44
12/31/11	723-123842	16.000	8845 88C32-04 AP2 4800	206.3055	-3280.89		-2840.55	-15876.00
12/31/11	723-123842	86.000	8845 88C32-02 4800	206.3055	-17742.87		-2840.55	-33618.87

YOUR ACCOUNT NUMBER IS: 123457. United Cooperative 920-887-1756. DO NOT PAY - CREDIT

Back

IF ANY OF THE FOLLOWING HAS CHANGED SINCE YOUR LAST STATEMENT, PLEASE INDICATE...

YOUR NAME (Last, First, Middle Initial) **O**

ADDRESS

CITY STATE ZIP

TELEPHONE ()

P FINANCE CHARGE

Finance Charge is computed by applying the periodic (monthly) rate listed on the face of this statement by the Past Due Balance. Past Due Balance is that portion of the unpaid ending balance charged to your account prior to the beginning of this statement period. No finance charge will be assessed (a) in a billing period during which there was no previous balance, (b) in a billing period during which payments and/or credits exceed the previous balance, or (c) on the purchases during the billing period in which they are added to your account.

IN CASE OF ERRORS OR INQUIRES ABOUT YOUR BILL

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us (on a separate sheet) as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. Your written inquiry must include:

- Your name and account number (if any)
- A description of the error and why (to the extent you can explain) you believe it is an error, or why you are unsure about the billing, and;
- The dollar amount of the suspected error or inquiry;
- Be sure that all correspondence is signed by the person(s) responsible for the account.

If you have authorized us to automatically pay your bill from your checking or savings account, you can stop or reverse payment on any amount you think is wrong by mailing your notice so that it is received by the cooperative within 16 days after the bill was sent to you.

You remain obligated to pay the parts of the bill not in dispute, but you do not have to pay any amount in dispute during the time that United Cooperative is resolving the dispute. During the same time, United Cooperative may not take any action to collect disputed amounts or report disputed amounts as delinquent. You may, at any time, pay the total unpaid balance of your statement.

CREDIT POLICY

- Each billing cycle will close on the date of the statement.
 - Open accounts for all purchases are payable upon receipt of the statement or not later than 30 days following statement date.
 - Open accounts not paid 30 days following statement date are considered past due and will be assessed a finance charge of 1 1/2% (an annual percentage rate of 18%). A minimum finance charge of 50 cents per month will be charged. NSF checks will be subject to a minimum \$25 service charge.
- United Cooperative reserves the right to refuse or to discontinue the credit privilege of any patron at any time.
- Reinstatement of credit privilege will be the responsibility of the credit manager, subject to a credit history review.
- Any account past 60 days will have the cash portion of your dividend check and any stock redemption check applied to your account.
- All accounts must be paid in full 30 days of when they first appear on your statement. After a 60-day period no further credit will be issued until the account is paid in full or brought current.
- Any delinquent balance that is on your account will be deducted from your gross check before any checks will be issued from the purchase of any commodity.
- Minimum delivery for fuel oil is 150 gallons and LP (Propane) is 200 gallons with the exception of smaller tanks.
- United Cooperative, pursuant to its Articles of Incorporation and By-laws, has a security interest of a first lien on the capital stock or equities of the cooperative held by any patron that is deemed past due or uncollectible by the board of directors.

A Credit Balance is indicated by a (-) in the balance column.



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Frequently asked questions

Account and credit information

Q. Why do you need my social security number (SS#)/federal tax identification (FedID) number?

A. United Cooperative needs your SS# or FedID due to internal revenue service (IRS) regulations for cooperatives paying patronage dividends (see more patronage dividend information below).

Q. Do I need to complete a United Cooperative account application?

A1. If you will be doing business with United Cooperative because of a merger, not at this time.
A2. If you want to become a new customer/member of United Cooperative, yes.

Q. When can I expect to receive my monthly statement?

A. United Cooperative will send you a billing statement shortly after the first of each month for the previous month's purchases.

Q. What are the terms of payment when I use my account?

A. The total amount due on your monthly statement is due in full before the last day of the month in which you received the statement. Past-due accounts are subject to a finance charge of 1.5 percent per month (annual percentage rate of 18 percent on accounts applied to any balance resulting from purchases made during a calendar month, not paid before the last day of the following month, plus any previous balance that remained unpaid). A past-due balance may prohibit further charges on the account.

Q. Where do I send my payments?

A. There will be an envelope included with your statement for mailing your payment. Payments can also be dropped off at any United Cooperative location.

In case you need it, our "remit payment to" address:

United Cooperative
N7160 Raceway Road
Beaver Dam, WI 53916

Q. What payment options do I have?

A. Payments can be made by ACH, cash, or check. Note: You may save money by doing ACH payments. No discounts are allowed when paying by credit card.

Contact your United Cooperative feed, grain, agronomy, or energy location if you have billing questions. For inquiries about payments made or payment arrangements, please call the United Cooperative credit department at 1-800-924-2991.

Q. How are account credit limits determined?

A. Established credit limits are based upon purchases, credit history, and the limit requested by the patron. It's your responsibility to ensure your account balance does not exceed your credit limit.

Q. What if I want to increase or decrease my credit limit?

A. If you want to increase or decrease your credit limit, simply fill out a new credit application requesting the change. For questions contact the credit department at 1-800-924-2991.

Patronage refund information

As a cooperative, if you have an account set up with us and document your purchases, grain bushel sales, grain drying, and grain storage on that account, you will receive a portion of this profit in the form of a patronage refund.

Q. What is a patronage refund?

A. A patronage refund is a return of the savings (profit) of a cooperative to its patrons.

Q. How is the refund calculated?

A. We keep track of your purchases from the cooperative during the course of the year. At the end of the year (in our case, Dec. 31), any savings (profit) obtained through operations is returned to the patrons based upon the refund rate.

Q. What is the refund rate?

A. The refund rate is the distributable savings (profit) divided by the applicable sales. This rate is then multiplied by your purchases to obtain your refund. Patronage is also paid on grain-bushel purchases from customers, grain drying, and grain storage.

Q. Why is my check less than my total patronage refund?

A. Patronage refunds are paid in two ways. You receive a check for approximately 40 percent of the refund. The other 60 percent is paid in the form of equity credits. This portion finances the cooperative's operations. They also may be paid out through our estate program, equity revolvment program, or according to a specific age of 77 or older.



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Financing and online account access

We have financing options

If you cannot pay in full in 30 days, you must arrange financing **PRIOR** to delivery of product. United Cooperative has several financing options available.

For information about your options, call our credit director at 1-800-924-2991.

24-hour account access at www.unitedcooperative.com

Important notice: United Cooperative needs your social security number/federal tax ID number and e-mail address in our system in order for you to access your online account. Call 1-800-924-2991 for assistance.

1.a. First-time users need to register; click "first-time sign on." Enter your account ID and both passwords are the last 4 digits of your SSN/Tax ID number.



Forgot your password? Click on "Forgot your password."

If you are a registered user: Enter your account ID (your account number), and enter your password (last four digits of Social Security or federal tax ID number).

2. On this page, you can view your account statement, year-end information, grain contracts, and patronage accumulation, in addition to changing your password. Click "account statement;" a window will open, and you need to choose "regular" or "prepay" to view your statement.



3. You can select the month and year to view. Click on an invoice to open, and you'll see items purchased and the due date of that invoice.

4. By clicking "year end," you will see categories of all items purchased. Clicking on a category will give you purchase date and details for that product for the year.



5. Click on "grain;" you can see future contracts and bushels in storage.

6. Clicking on "settlements" will show you bushels settled. Click on a settlement to open a window showing how many loads to fill that contract, price, etc. Click deferred to show deferred payments and contracts.



7. Patronage: You can see your stock balance, and if you click further, you can see the yearly balance.

8. Click on "local and regional equity." You can see the breakdown of annual stock equity earned. At the bottom, you can click on 1099 patronage information.



9. Change password: Type in your current password, type in your new password, and reenter to verify and submit. Your password is changed.

10. Click "signoff" to exit your account.