Grain Insight Program

Let professional analysts market your bushels for you! Choose between four analysts, AgriVisor, Doane, ProFarmer or Roach Ag., or choose them all. Participants can follow their analyst's progress on www.GrainInsight.com. The program has a 1000 bushel minimum/incremental requirement and a cent/bushel fee.

Old Crop 2016

Basis Set: before delivery from farm bins OR when you move bushels out of DP Pricing Period: Jan. 9-June ?? 2017 **Futures Month: CN17**

New Crop 2017

Basis Set: before delivery Pricing Period: Jan. 9-Sept. 29 2017 Futures Month: CZ17 & SX17

LT 2018

Basis Set: before delivery Pricing Period: Jan. 9-Sept. 29 2017 Futures Month: CZ18 & SX17



Thank you for your business!

Fostoria: 419-435-4763 Megan Fredritz- Grain Marketer



West Findlay: 419-859-2172 Brice Berry-Grain Marketer

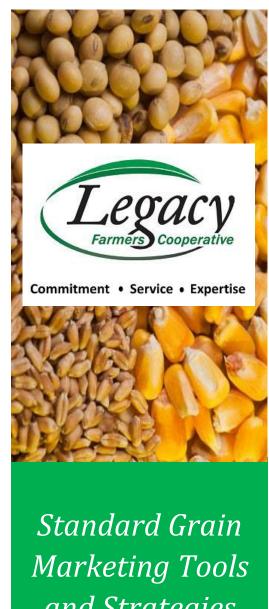


Custar: 419-669-3069 Cristen Cramer-Grain Marketer



Main Office: 419-423-2611 Mitch Welty-Grain Manager Chad Rosebrook-Grain Marketing Manager

www.LegacyFarmers.com



and Strategies

Our Customers Have Options!

Legacy Farmers Co-op offers a variety of marketing tools to customers. Some of the standard tools are mentioned in this brochure. This is meant to be an educational tool for customers to better understand their options when conducting business with Legacy. For additional information and a complete list of more advanced marketing tools, contact a Legacy Farmers Cooperative Grain Marketer or Manager.

Settlement Procedures

Customers will <u>only</u> be paid at time of settlement <u>upon request</u>. Below are the settlement procedures.

- Check can be printed at time of settlement then mailed or picked up.
- Payment can be a direct deposit, credited as soon as next day.
- Customer can choose to Defer
 Payment at time of settlement and earn interest of 1.5% annually on net settlement amount. Once on deferred pay you cannot cancel the contract and payment will only be issued on deferred date.



Type of Sale	Marketing Tool	Pricing Step 1	Pricing Step 2	Settlement* Calculation
Cash (Spot) Delivered today	Sell Across Scale	Priced at cash price today		Immediately
	Open Storage	Priced later, monthly storage fee		Upon pricing
		Move to Basis Contract , set basis	Futures price set later	
	Delayed Pricing (DP)	Priced later, sometimes a monthly storage fee		Upon pricing
		Move to Basis Contract , set basis	Futures price set later	
Cash Forward Contracted today for future delivery	Fixed Price Contract	Locked in today's cash price for delivery period chosen		Upon Delivery
Futures/Basis Contracted today for future delivery and priced later	Hedge to Arrive (HTA)	Futures price/delivery period/quantity set today	Basis set sometime prior to delivery or priced on day of delivery	Upon Delivery
	Basis Contract	Basis/delivery period/quantity set today	Futures price set later	Upon pricing
	Grain Insight Program	Delivery period/quantity set today, market analyst will set futures later	Basis set sometime prior to delivery or priced on day of delivery	Upon Delivery

Time of