

The Show Feed Allowance Program:

A NEW service that helps you to manage your feed costs for your show animals.

It's a budget plan that gives you a set amount to pay each month allowing you to budget your feed expenses.

This is a great tool for teaching your children how to plan and manage the costs of their project.

This is How the Program Works!

- When you are ready, come in and visit with us and we'll discuss your plans and expectations for your project be it swine, lamb, goat, beef, or any combination. Together we'll come up with a feeding program specific to your needs and expectations.
- We will then determine your expected feed needs for your project, and come up with a monthly payment plan spreading your expected feed costs over several months with the month after your show/sale being settle-up.^{i, ii}
- No interest fee will be charged for current accounts.ⁱⁱⁱ
- You will receive monthly statements specific to your personal program.^{iv}
- At the end of your project (after your final show and sale), you will receive a statement to reconcile your account; this may involve a refund from us or an outstanding balance to be paid.

• Let's Look at an Example

Let's say your project consists of one Lamb and one Pig. You have purchased great animals with proven genetics and have set your sights on purple. With this in mind, we recommend the ShowTec program. Your Fair is in September about 5 months away.

Our estimated feed expense for your pig is \$378.09 and for your lamb is \$143.98.

Under the 6 month payment plan you will be billed \$88/month; including \$64/month for the swine feed and \$24/month for the lamb feed.

Okay, so you had a great year and your feed purchases through September total \$550. You will receive a statement at the end of September, your fifth month, with your adjusted balance. In this case, you would only owe \$22 in October, your final month. (\$88/month minus \$22 credit)

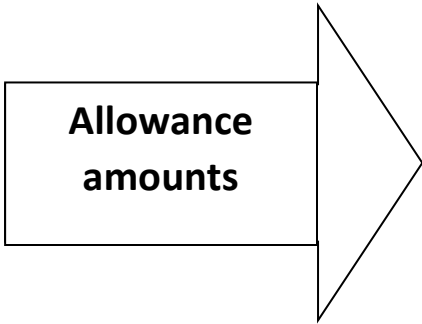
Similarly, if your purchases totaled \$450, your final statement would total \$100. (\$88/month plus \$12 balance)

Don't worry, we will send you statements to know what you owe, and all of this is interest free as long as you keep your account current.

Didn't find us in time for your first bag? No problem! We accept mid-season applications!

There Are Many Benefits For Taking Advantage of This Program

- FCA Livestock Awards Program (1/species)
- ADM ShowTec Awards Program
- Monthly payments without interest plus the settle-up month



Species	Feed Group	Annual Est Cost/Animal ^{i,v,vi}	Program \$/hd/mo.	
			6 Month	11 Month
Swine	Catalyst	\$301.88	\$50.31	
	ShowTec Pig	\$410.93	\$68.49	
	FCA Swine feeds	\$280.08	\$46.68	
Goat	ShowTec Goat	\$167.82	\$27.97	
	FCA Goat Feeds	\$94.80	\$15.80	
Lamb	ShowTec Lamb	\$165.42	\$27.57	
	FCA Sheep Feeds	\$82.62	\$16.79	
Beef	Show N Steer	\$1,802.00		\$163.82
	Show N Flake	\$1,350.00		\$122.73

Parent Account #		Parent/Guardian			
New Acct. #		Child/Children			
Animal Name/ID	Species (Beef, Sheep, Swine, Goat)	Feed Group	Start Date	Budget (estimated) \$/hd/mo.	Total Estimate
Total Estimate					
Year End Total					
Settle-up (Final Month)					
<i>By signing below, the parent or guardian ("Customer") acknowledges that they have read and agree to the terms of the program, and agree to the terms laid out on this document. The Customer guarantees this account will be current, and takes on the financial responsibility if it is not.</i>					
Customer/Parent Signature				Date	

The Show Feed Allowance Program ("The Program") is for customers of Farmers Cooperative Association, Inc. "FCA" who purchase from or receive route deliveries from our Frederick, Maryland store.^{vii} The Program can be used on eligible species-specific feeds including; Catalyst™, ShowTec™ Pig, Goat and Lamb feeds, Show N Steer and Show N Flake^{viii}. Purchases cannot be transferred between accounts, and must be made on the account listed on the form (above).

Customer agrees to purchase all feed for animals listed above from FCA. As designed, the program will allow young show-people to spread their costs out over an extra month with a settle-up month. By agreeing to participate, the parent is committing to pay each of the monthly payments as well as the settle up amount at the end of the program.^{iii, iv, v}

ⁱ Sheep, Goats and Swine are assumed to be on a 5 month feeding program, the sixth month would be after the show and considered settle-up. Sheep and Goats feed usage are estimated at 6 bags of feed. Swine feed usage is estimated at 13 bags of feed. Cattle are assumed to be on a 10 month feeding program, the 11th month being after the show. Beef Cattle feed usage is estimated at 100 bags of feed.

ⁱⁱ The pricing structure for The Program is built around 6 months for sheep, goat, and swine and 11 months for steers. The total monthly payment will remain the same unless notified of changes by the Customer. (It is the Customer's responsibility to let FCA know if any animals have been sold or taken off the program by sale or selection.) The Program can stop at any time with the customer requesting settle-up.

ⁱⁱⁱ Interest Free if payments are made by the 20th of the month and balance is paid in full by the 20th of the month following the show (as listed in the application).

^{iv} Statements will be mailed the first of each month. Payments are due by the 20th of the month. A grace period will be extended until the end of the month, but payments not received and processed by the end of the month will be considered late and will accrue interest at 1-1/2% per month (18% per annum). Accounts with unpaid or late payments may cause the individual to lose the opportunity to use the program. FCA withholds the right to freeze accounts with unpaid balances until the customer brings monthly payments to current and/or closes the account by setting up – to include any and all applicable interest (if any) in full.

^v Pricing for Steers will be set by August 1st for the following year. Pricing for Sheep, Goat and Swine will be set by April 1st of the current year.

^{vi} Supplements may be purchased using the account number above, but supplements are not included in this program and must be paid for on the day of invoice.

^{vii} Retail customers only. Dealer, Wholesale, and Vendor accounts are ineligible for this program.

^{viii} Catalyst™ and ShowTec™ are products of ADM Alliance Nutrition and are not trademarks of Farmers Cooperative, Association, Inc.