



Update



Your Apache Farmers Cooperative is

- Apache
210 West Floyd
PO Box 332 73006
580-588-3351
580-588-9277 (f)
apachecoop@pldi.net
- Apache Station
123 Coblake
580-588-3346
coopstation@pldi.net
- Anadarko
Co-op Propane
1402 E Central Blvd
405-247-3600
anacoop@sbcglobal.net
Apache
580-588-3300
Carnegie
Co-op Propane
580-654-1322
- Chickasha Country Store
3310 West Hwy 62
405-224-5810
rcannon@pldi.net
- Elgin
707 G Avenue
580-492-4832
elginmanager@pldi.net
- Fort Cobb
203 Ponjo
405-643-2177
fortcobbmanager@pldi.net

JERRY DONNIE McCLURE 1951 - 2004

Jerry McClure lost his epic, 3 year struggle to cancer Wednesday, December 15. Services were Saturday morning, December 18. Jerry was an employee at the Apache Co-op station for over 31 years. Jerry attended Cameron University and worked at the Coca Cola bottling plant until he was hired at the co-op station on May 16, 1973. He worked with Bobby Stone, Claude Sims, and Dick Bailey as his managers until he took the responsibility. He married Ella on May 16, 1974. Son Joe is in Oklahoma City. He enjoyed hunting, fishing, and going to ball games.

It is not often that a person can be called a truly good and dedicated person. But you could say that about Jerry. He helped lots of folks during his time at the station. Probably other times too if you were there to see it. He usually did not have a lot to say. Other times, usually when there weren't many others around, you could get more out of him. Then somebody would drive up and he would usually be the first one out giving his own unique style of customer service. We will miss him.

There is a memorial fund at Shamrock Bank in Apache. The expense

of battling this horrendous disease has taken its toll on the family. If you wish to contribute the bank may be contacted at 580-588-3361.

Applications Being Accepted

Your Apache Farmers Cooperative Board of Directors is accepting applications for Associate Board Members. Due to the increasing demands and liability associated with any board position the Board hopes that there is positive interest for an advisory board. Contact the Apache office at 580-588-3351 for details. The application may be mailed, faxed, or emailed as requested to interested parties. The deadline for submission is 4:00 pm, Wednesday, 19 January 2005.

Credit Policy Changes

There are important changes coming after 1 January 2005 to your credit policy. Please take the time to read the open letter on page 2. This information has been available for some time and is being republished for those that may have missed it before now.

You're on the
internet at:
apachecoop.com

1 November 2004

To All Open Account Patrons:

As always we appreciate and thank you for your business, both past and future. Without your patronage and support your local co-op could not be what it is today. We want to help as much as we can without jeopardizing our own financial stability.

The Board of Directors and management of the Apache Farmers Cooperative want you to know that our credit policy will be enforced. Our credit policy is on the back of your monthly statement for your review.

Please understand that your open account is a means of convenience and not an operating line of credit. It is cycled every month on or about the 25th and is due on the 10th of the following month, payable in full. This information is on the back of your monthly statement for your review. It states:

“All purchases made prior to the 25th of the month are due by the 10th of the following month, and if not paid by then shall be subject to *Finance Charges*. If account is not paid by the 10th of the second month, no further credit will be extended.”

Prior to January 1st, 2005, we allowed nonpayment to 60 days before the suspension and collection of an account. At 90 days if no payments or arrangements to pay were made, then the account was turned over to an attorney or collection agency.

All steps will be moved up by 30 days to be in alignment with the current credit policy. When your account reaches 60 days past due the account including cardtrol will be suspended and reported to the credit bureau as past due.

If your account is suspended, it will not be available to you until 1 year from the date of suspension. At that time you must complete a credit application. If you are not qualified to receive credit then all purchases will be on a cash or credit card basis. We accept Visa, MasterCard, and Discover.

“Hanging tickets” will no longer be allowed. Hanging tickets is writing a hand ticket for goods and/or services hung to the side until that ticket is paid at a later date. This is another form of extending credit outside of the company credit policy. It also cheats your co-op out of finance charges that should be earned when an account is not paid every thirty days.

The practice of hanging tickets will put that employee in an awkward position. Beginning January 1st the offending employee that hangs a ticket and their direct supervisor will be subject to severe disciplinary action at the least and possible termination. Please do not put your employees in that position. You will need to pay at the time of purchase or prepay in advance if that would be more convenient for you and your employees. If you have a current, open account this will not be of consequence. You may charge as always.

The open account is not and was never intended to be a financial tool. It is a convenient way to transact multiple purchases and make one **monthly** payment. If you have an open account keep it current. If you do not have an open account please apply for one. If you do not qualify for an open account, Visa, MasterCard, Discover, and most certainly cash or checks are accepted at the time of purchase. Again, please do not ask for a purchase to be put aside for a future payment because the person that will do that for you will probably not be there the next time.

As we apply professional accounting procedure to your operations with the blessing and guidance of our audit and banking team these measures are required to ensure the continuation of customer goods and services in the way you are accustomed. We cannot let the non payment of a few undermine the many quality patrons that pay their bill in a professional and timely manner.

Thank you your continued support and cooperation. If you have any questions concerning this matter consult your local branch manager or call 580-588-3351.

Apache Farmers Cooperative
Board of Directors