



Update

Chickasha Country Store - First Place! -

Your Apache Farmers Cooperative is

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



Chickasha Country store was the big winner at the Firefighters Chili Cookoff and Car Show at the Chickasha fairgrounds October 31. The Showmanship Award and First Place Judges Choice chili were the two awards won by the Chickasha Country Store. Congratulations and thanks to Shawna Howard, Heather Rodriguez, and Tim Schmidt for their efforts. Pictured above are Heather and Shawna in their Hillbilly Chili motif.

1990 AFC Stock to be Retired

Your Board of Directors has voted to retire 1990 stock. Beginning December 1 you may redeem your stock certificate at the Apache location or you may redeem by mail. If you do not have your certificate you will sign an "Affidavit of Lost Stock." Please remember that you may have stock certificates that have

no value because of the Farmland write-down. The ledger sheet that came with this newsletter will enable you to check your certificates and credits for value. Remember that stock certificates were issued until 1997. Starting in 1998 credits were issued in lieu of certificates.

Incoming Coarse Grain to be Tested

Because of stringent dairy industry and insurance guidelines concerning aflatoxin all corn and milo delivered to the Apache Farmers Cooperative will be tested for aflatoxin. This test requires an average of 20 minutes to complete. We have no choice but to perform this test on all loads at all locations. Thank you for your patience and understanding.

Propane Tank Rentals

Propane tank rentals will be billed beginning June 1, 2005. Instead of having the rentals due at all times of the year the rental dates will be moved to June 1 for all tank rentals. You will not be overcharged. If your tank rent is due prior to June 1 your rental will be prorated until June 1. Then a full year will be billed June 1 for the coming year.

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