

YOU MAKE IT HAPPEN

We are excited to offer our members the opportunity to invest in their own co-op!

Eligible members now have the right to invest in their co-op by making a member loan that offers both:

- A fair return
- The opportunity to do something really positive for the community

The ability of co-op member-owners to invest in a project like this is part of the co-op difference!

We hope to raise \$1.6 million in member loans and a similar amount from banks and other sources.

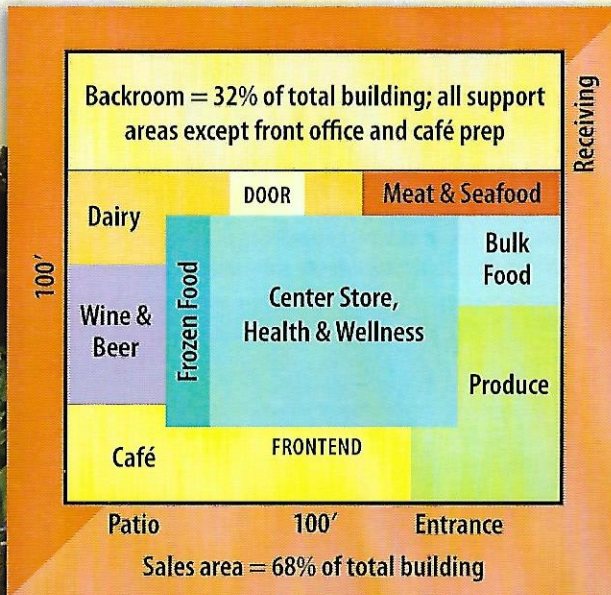
YOUR MEMBER LOAN will make it possible for us to build the store of your dreams – with multiple departments and a café with ample seating.

WHO: Eligibility to participate in this loan program is limited to member-owners of the Fredericksburg Food Co-op who live in the Commonwealth of Virginia and business members whose primary place of business is Virginia.

WHAT: Interest will be paid annually. Principal will be repaid in years 11-15 at twenty percent (20%) each year. Members may request that their loan be repaid after year five (5).

HOW WILL WE USE THE FUNDS? We will use loan funds to build out our store into an irresistible place for the community, to purchase equipment, for needed working capital, and to position the co-op for success.

STORE DESIGN: It's too early for us to have a completed store design. Much will depend on the specifics of the site we select. However, here's a graphic for how our store may be set up:



HOW MUCH CAN I EARN?

Members will select the rates on their loans to the co-op as follows:

LOAN AMOUNT	INTEREST RATE Selected by Investor
\$2,000 to \$19,999	Up to 4.0%
\$20,000 to \$49,999	Up to 5.0%
\$50,000 to \$99,999	Up to 6.0%
\$100,000+	TBD*

There is great strength in member participation! We welcome all eligible members to make a loan via this offering. The more the merrier!

Have questions or ready to make a loan? Contact: Carla Johnston, Coordinator 540-539-7969 ▪ fxbgfoodcoop@gmail.com

**Loan amounts of \$100,000 or more may be at interest rates and terms mutually agreed upon by the investor and the Fredericksburg Food Co-op.*