



Corporate office:
N7160 Raceway Road
Beaver Dam, WI 53916
P 920-887-1756
T 1-800-924-2991
www.unitedcooperative.com

How to read your account statement

Welcome to United Cooperative! Your member account statement provides information about your **“regular”** and **“prepay”** account activity for the most recent month. Use this two-sided guide to better understand each portion of your statement(s). *Please note: If you're a “regular” customer and “prepay” customer, you will have two statements, each beginning with a blue page like the example pictured below.*

“Regular” statement information

- A. The statement date is always the last day of the month.
- B. Patron customer account number
- C. Prepay credit balance
- D. Deferred: items delivered and invoiced; but not, yet, due and payable (i.e. chemical pump travelers, totes, etc.)
- E. Regular: This is the amount due by the end of the month in which you received the statement.

F. Payment due date

Please detach and return the top section of your statement with your payment.

G. Date the invoice was generated

H. Invoice number

I. Description: This area offers detail about the purchase.

J. Quantity purchased

K. Price per unit at time of purchase

L. Amount: quantity multiplied by the unit price

M. Prepay: Payments using prepay dollars or credit from product returned during previous month

N. Deferred: items delivered and invoiced; but not, yet, due and payable (i.e. chemical pump travelers, totes, etc.)

O. Regular: invoice amount charged or credited for items not prepaid or deferred

P. Credit terms: Past-due accounts are subject to a finance charge of 1.5 percent per month (annual percentage rate of 18 percent on accounts applied to any balance resulting from purchases made during a calendar month, not paid before the last day of the following month, plus any previous balance that remained unpaid). A past-due balance may prohibit further charges on the account.

Q. Aged analysis of balance: shows current balance as well as previous balances from 31-60 days, 61-90 days, and 91 and over days as of the statement date. Accounts 61 days and over will be changed to cash on delivery (COD). To request reinstatement of credit privilege and removal of COD, contact the credit department at 1-800-924-2991.

R. If any of your contact information has changed since your last statement, please indicate the changes in this area or call the credit department.

S. Information regarding our finance charge policy, contacting us in case of errors, and our credit policy

If you have questions about invoices on your statement, please call the United Cooperative location nearest you.

Front of “regular” statement

United Cooperative
N7160 Raceway Road
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www.unitedcooperative.com

DATE: 06/30/12 ACCOUNT: 1234570

Prepay: 2000.72
Deferred: 2000.72
Regular: 2000.72
Due by 07/31/12: 2000.72

JOHN Q PUBLIC
1234 MAIN STREET
ANYTOWN, USA 12345-6789

United Cooperative
N7160 Raceway Rd
Beaver Dam, WI 53916-9315

Please detach and return top section with your remittance.

CUSTOMER: 1234570		ACCOUNT: CONSOLIDATED		DATE: 06/30/12		PAGE: 1 of 2	
DATE	DESCRIPTION	QUANTITY	PRICE	AMOUNT	PREPAY	DEFERRED	REGULAR
06/07/12	00-8053784			40.50			40.50
06/07/12	00-8053785			32.00			32.00
06/07/12	00-8053786			32.00			32.00
06/07/12	00-8053787			40.75			40.75
06/07/12	791-7912334	291	2500.7500	723.45			723.45
06/07/12	791-7912334	292	2500.7500	723.45			723.45
06/07/12	791-7912334	293	2500.7500	723.45			723.45
06/07/12	791-7912334	294	2500.7500	723.45			723.45
06/07/12	791-7912334	295	2500.7500	723.45			723.45
06/07/12	791-7912334	296	2500.7500	723.45			723.45
06/07/12	791-7912334	297	2500.7500	723.45			723.45
06/07/12	791-7912334	298	2500.7500	723.45			723.45
06/07/12	791-7912334	299	2500.7500	723.45			723.45
06/07/12	791-7912334	300	2500.7500	723.45			723.45
06/07/12	791-7912334	301	2500.7500	723.45			723.45
06/07/12	791-7912334	302	2500.7500	723.45			723.45
06/07/12	791-7912334	303	2500.7500	723.45			723.45
06/07/12	791-7912334	304	2500.7500	723.45			723.45
06/07/12	791-7912334	305	2500.7500	723.45			723.45
06/07/12	791-7912334	306	2500.7500	723.45			723.45
06/07/12	791-7912334	307	2500.7500	723.45			723.45
06/07/12	791-7912334	308	2500.7500	723.45			723.45
06/07/12	791-7912334	309	2500.7500	723.45			723.45
06/07/12	791-7912334	310	2500.7500	723.45			723.45
06/07/12	791-7912334	311	2500.7500	723.45			723.45
06/07/12	791-7912334	312	2500.7500	723.45			723.45
06/07/12	791-7912334	313	2500.7500	723.45			723.45
06/07/12	791-7912334	314	2500.7500	723.45			723.45
06/07/12	791-7912334	315	2500.7500	723.45			723.45
06/07/12	791-7912334	316	2500.7500	723.45			723.45
06/07/12	791-7912334	317	2500.7500	723.45			723.45
06/07/12	791-7912334	318	2500.7500	723.45			723.45
06/07/12	791-7912334	319	2500.7500	723.45			723.45
06/07/12	791-7912334	320	2500.7500	723.45			723.45
06/07/12	791-7912334	321	2500.7500	723.45			723.45
06/07/12	791-7912334	322	2500.7500	723.45			723.45
06/07/12	791-7912334	323	2500.7500	723.45			723.45
06/07/12	791-7912334	324	2500.7500	723.45			723.45
06/07/12	791-7912334	325	2500.7500	723.45			723.45
06/07/12	791-7912334	326	2500.7500	723.45			723.45
06/07/12	791-7912334	327	2500.7500	723.45			723.45
06/07/12	791-7912334	328	2500.7500	723.45			723.45
06/07/12	791-7912334	329	2500.7500	723.45			723.45
06/07/12	791-7912334	330	2500.7500	723.45			723.45
06/07/12	791-7912334	331	2500.7500	723.45			723.45
06/07/12	791-7912334	332	2500.7500	723.45			723.45
06/07/12	791-7912334	333	2500.7500	723.45			723.45
06/07/12	791-7912334	334	2500.7500	723.45			723.45
06/07/12	791-7912334	335	2500.7500	723.45			723.45
06/07/12	791-7912334	336	2500.7500	723.45			723.45
06/07/12	791-7912334	337	2500.7500	723.45			723.45
06/07/12	791-7912334	338	2500.7500	723.45			723.45
06/07/12	791-7912334	339	2500.7500	723.45			723.45
06/07/12	791-7912334	340	2500.7500	723.45			723.45
06/07/12	791-7912334	341	2500.7500	723.45			723.45
06/07/12	791-7912334	342	2500.7500	723.45			723.45
06/07/12	791-7912334	343	2500.7500	723.45			723.45
06/07/12	791-7912334	344	2500.7500	723.45			723.45
06/07/12	791-7912334	345	2500.7500	723.45			723.45
06/07/12	791-7912334	346	2500.7500	723.45			723.45
06/07/12	791-7912334	347	2500.7500	723.45			723.45
06/07/12	791-7912334	348	2500.7500	723.45			723.45
06/07/12	791-7912334	349	2500.7500	723.45			723.45
06/07/12	791-7912334	350	2500.7500	723.45			723.45
06/07/12	791-7912334	351	2500.7500	723.45			723.45
06/07/12	791-7912334	352	2500.7500	723.45			723.45
06/07/12	791-7912334	353	2500.7500	723.45			723.45
06/07/12	791-7912334	354	2500.7500	723.45			723.45
06/07/12	791-7912334	355	2500.7500	723.45			723.45
06/07/12	791-7912334	356	2500.7500	723.45			723.45
06/07/12	791-7912334	357	2500.7500	723.45			723.45
06/07/12	791-7912334	358	2500.7500	723.45			723.45
06/07/12	791-7912334	359	2500.7500	723.45			723.45
06/07/12	791-7912334	360	2500.7500	723.45			723.45
06/07/12	791-7912334	361	2500.7500	723.45			723.45
06/07/12	791-7912334	362	2500.7500	723.45			723.45
06/07/12	791-7912334	363	2500.7500	723.45			723.45
06/07/12	791-7912334	364	2500.7500	723.45			723.45
06/07/12	791-7912334	365	2500.7500	723.45			723.45
06/07/12	791-7912334	366	2500.7500	723.45			723.45
06/07/12	791-7912334	367	2500.7500	723.45			723.45
06/07/12	791-7912334	368	2500.7500	723.45			723.45
06/07/12	791-7912334	369	2500.7500	723.45			723.45
06/07/12	791-7912334	370	2500.7500	723.45			723.45
06/07/12	791-7912334	371	2500.7500	723.45			723.45
06/07/12	791-7912334	372	2500.7500	723.45			723.45
06/07/12	791-7912334	373	2500.7500	723.45			723.45
06/07/12	791-7912334	374	2500.7500	723.45			723.45
06/07/12	791-7912334	375	2500.7500	723.45			723.45
06/07/12	791-7912334	376	2500.7500	723.45			723.45
06/07/12	791-7912334	377	2500.7500	723.45			723.45
06/07/12	791-7912334	378	2500.7500	723.45			723.45
06/07/12	791-7912334	379	2500.7500	723.45			723.45
06/07/12	791-7912334	380	2500.7500	723.45			723.45
06/07/12	791-7912334	381	2500.7500	723.45			723.45
06/07/12	791-7912334	382	2500.7500	723.45			723.45
06/07/12	791-7912334	383	2500.7500	723.45			723.45
06/07/12	791-7912334	384	2500.7500	723.45			723.45
06/07/12	791-7912334	385	2500.7500	723.45			723.45
06/07/12	791-7912334	386	2500.7500	723.45			723.45
06/07/12	791-7912334	387	2500.7500	723.45			723.45
06/07/12	791-7912334	388	2500.7500	723.45			723.45
06/07/12	791-7912334	389	2500.7500	723.45			723.45
06/07/12	791-7912334	390	2500.7500	723.45			723.45
06/07/12	791-7912334	391	2500.7500	723.45			723.45
06/07/12	791-7912334	392	2500.7500	723.45			723.45
06/07/12	791-7912334	393	2500.7500	723.45			723.45
06/07/12	791-7912334	394	2500.7500	723.45			723.45
06/07/12	791-7912334	395	2500.7500	723.45			723.45
06/07/12	791-7912334	396	2500.7500	723.45			723.45
06/07/12	791-7912334	397	2500.7500	723.45			723.45
06/07/12	791-7912334	398	2500.7500	723.45			723.45
06/07/12	791-7912334	399	2500.7500	723.45			723.45
06/07/12	791-7912334	400	2500.7500	723.45			723.45
06/07/12	791-7912334	401	2500.7500	723.45			723.45
06/07/12	791-7912334	402	2500.7500	723.45			723.45
06/07/12	791-7912334	403	2500.7500	723.45			723.45
06/07/12	791-7912334	404	2500.7500	723.45			723.45
06/07/12	791-7912334	405	2500.7500	723.45			723.45
06/07/12	791-7912334	406	2500.7500	723.45			723.45
06/07/12	791-7912334	407	2500.7500	723.45			723.45
06/07/12	791-7912334	408	2500.7500	723.45			723.45
06/07/12	791-7912334	409	2500.7500	723.45			723.45
06/07/12	791-7912334	410	2500.7500	723.45			723.45
06/07/12	791-7912334	411	2500.7500				



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How to read your account statement

... continued from front

"Prepay" statement information

A. Patron customer number

B. If you prepay certain products, you will receive a "prepay" statement. Your "prepay" statement shows what's been used from prepay dollars. If you have used more than what you prepaid, the difference will show up on the "regular" statement. If you don't prepay, you will only receive a "regular" statement.

C. The statement date is always the last day of the month.

Make sure to detach and return the top section of your statement with your payment.

D. Date the invoice was generated.

E. Invoice number

F. Quantity purchased

G. UM: unit of measure of purchase (i.e. ton, lb., gal.)

H. Description: This area offers detail about the purchase.

I. Price per unit at time of purchase

J. Extended amount: quantity multiplied by the unit price.

K. This area notes the total charges related to the individual invoice included on your monthly statement.

L. Payments on account or credit from product returned during the previous month will show in this column.

M. Balance: running total of charges and credit balance per item per contract.

N. Combined credit balance

O. If any of your contact information has changed since your last statement, please indicate the changes in this area.

P. Information regarding our finance charge policy, contacting us in case of errors, and our credit policy

Important: Here are three different notices you may see on, or included with your statement.

- **Account 30 days past due:** All balances are due in full each month. Please send payment today. If payment has been made, we thank you.
- **Account 60 days past due:** Accounts 60 days past due are placed on cash basis (COD). All balances are due in full each month. Please call our office to make payment arrangements. If payment has been made, we thank you.
- **Accounts 90 days passed due:** A right to cure default letter will be included with your statement. Legal action will be taken if you fail to bring your account current. Please call the United Cooperative credit department at 1-800-924-2991 to arrange a satisfactory payment plan in order to avoid legal action.

Front of "prepay" statement

UNITED COOPERATIVE
N7160 Raceway Road
Beaver Dam, WI 53916
P 920-887-1756
T 800-924-2991
www.unitedcooperative.com

CUSTOMER 123457 **ACCOUNT** PREPAY **DATE** 12/31/11

REMEMBER US FOR YOUR HEATING NEEDS. IF YOU'RE IN TOWN OR IN THE COUNTRY WE'RE YOUR HEADQUARTERS FOR GENEX PETROLEUM PRODUCTS. PATRONAGE ENVELOPES DUE 1/1/12 *****THE MAIN OFFICE WILL CONTINUE TO BE CLOSED ON SATURDAYS. EMERGENCY NUMBERS ARE LISTED ON THE VOICEMAIL MESSAGE.

JOHN O. PUBLIC
1234 MAIN STREET
ANYTOWN, USA 12345-6789

UNITED COOPERATIVE
N7160 RACEWAY ROAD
BEAVER DAM, WI 53916

Please detach and return top section with your remittance.

CUSTOMER: 123457		ACCOUNT: PREPAY		DATE: 12/31/11		PAGE: 1 of 1	
DATE	NO.	QUANTITY	DESCRIPTION	UNIT PRICE	EXTENDED AMOUNT	PAYMENTS	BALANCE
12/30/11	723-7239842	10.000	BA 8865 DKC52-62 AP2 A500	204.0000	-2040.00	-2040.00	-2040.00
			BA DKC52-55 AP2 VY3 PW250	255.0000			.00
12/30/11	723-7239842	24.000	BA 8864 DKC52-59 AP2 VY3 PW250	255.0000	-6120.00	-6120.00	-6120.00
			BA DKC52-04 AR A250	284.0000			.00
12/30/11	723-7239842	15.000	BA 8867 DKC52-04 AR A250	284.0000	-4260.00	-2840.00	-2840.00
			BA K20-2120	940.0000			.00
12/30/11	723-7239842	55.000	BA 8868 K20-2120	35.2000	-1936.00	-2512.50	-2512.50

CREDIT TERMS **UNITED COOPERATIVE** **RELY ON US**

YOUR ACCOUNT NUMBER IS: 123457. United Cooperative 920-887-1756. **DO NOT PAY - CREDIT**

Back

IF ANY OF THE FOLLOWING HAS CHANGED SINCE YOUR LAST STATEMENT, PLEASE INDICATE...

O YOUR NAME (Last, First, Middle Initial)
ADDRESS
CITY STATE ZIP
TELEPHONE ()

P FINANCE CHARGE

Finance Charge is computed by applying the periodic (monthly) rate listed on the face of this statement by the Past Due Balance. Past Due Balance is that portion of the unpaid extended balance charged to your account prior to the beginning of this statement period. No finance charge will be assessed (a) in a billing period during which there was no previous balance; (b) in a billing period during which payments and/or credits exceed the previous balance; or (c) on the purchases during the billing period in which they are added to your account.

IN CASE OF ERRORS OR INQUIRES ABOUT YOUR BILL

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us (on a separate sheet) as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. Your written inquiry must include:

1. Your name and account number (if any)
2. A description of the error and why (to the extent you can explain) you believe it is an error; or why you are unsure about the billing; and
3. The dollar amount of the suspected error or inquiry;
4. Be sure that all correspondence is signed by the person(s) responsible for the account.

If you have authorized us to automatically pay your bill from your checking or savings account, you can stop or reverse payment on any amount you think is wrong by mailing your notice so that it is received by the cooperative within 15 days after the bill was sent to you.

You remain obligated to pay the parts of the bill not in dispute, but you do not have to pay any amount in dispute during the time that United Cooperative is resolving the dispute. During the same time, United Cooperative may not take any action to collect disputed amounts or report disputed amounts as delinquent. You may, at any time, pay the total unpaid balance of your statement.

CREDIT POLICY

1. Each billing cycle will close on the date of the statement.
- a. Open accounts for all purchases are payable upon receipt of the statement or not later than 30 days following statement date.
- b. Open accounts not paid 30 days following statement date are considered past due and will be assessed a finance charge of 1 1/2% (an annual percentage rate of 18%). A minimum finance charge of 50 cents per month will be charged. NSF checks will be subject to a minimum \$35 service charge.
2. United Cooperative reserves the right to refuse or to discontinue the credit privilege of any patron at any time.
3. Reinstatement of credit privilege will be the responsibility of the credit manager, subject to a credit history review.
4. Any account past 60 days will have the cash portion of your dividend check and any stock redemption check applied to your account.
5. All accounts must be paid in full 30 days of when they first appear on your statement. After a 60-day period no further credit will be issued until the account is paid in full or brought current.
6. Any delinquent balance that is on your account will be deducted from your gross check before any checks will be issued from the purchase of any commodity.
7. Minimum delivery for fuel oil is 150 gallons and LP (Propane) is 200 gallons with the exception of smaller tanks.
8. United Cooperative, pursuant to its Articles of Incorporation and By-laws, has a security interest of a first lien on the capital stock or equities of the cooperative held by any patron that is deemed past due or uncollectible by the board of directors.

A Credit Balance is indicated by a (-) in the balance column.