Renovating Farmers Union Cooperative Oil Assn.

A Little History

Financial Highlights
- Sales of $87.1 million
- Savings of $3.41 million
- 50% Cash Patronage

Our Renovation Program
1. Retreat: Examine the players in our marketplace. Take note of changing needs and demographics.
2. Having identified their needs, modify our image, operations, facilities, marketing and people.
3. If needed, modify our capital structure, patronage and equity programs to focus on our point of difference and strengthen the balance sheet.
4. Minimize expenses, take a margin, and trade well.
5. Repeat as often as needed.

Can’t beat’em, join’em.
Employees embrace change

River Country Cooperative is not limiting. It fits all communities and all products.

Location Signage

Fleet Signage
2006 Earnings

- Petroleum, $1,644,000
- MN Valley Supply, $330,000
- Agronomy, $1,248,000
- Feed, $200,000

$7.4 Million Cash Returned to our members over the last 5 years.

Renovating More Than Image

New Store – Anoka County

Building Unallocated Reserve

Sales History 1990 to 2006

Questions?