

Thank you for considering a loan!

Invest in our local economy by further supporting our 34-year-old, local, community-owned and operated business.

To make a loan today or clarify any questions, please call Lynne Lekakis at 427-7386, send an email to [GoCo-op@honestweight.coop](mailto:GoCo-op@honestweight.coop), or drop the coupon below at the service desk, or mail it to the store: 484 Central Avenue, Albany, NY 12206

Yes, I am ready to help us take the next step by making a loan to our business.

Name:

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Phone:

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Email:

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Best way and time to reach you:

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#### The Fine Print:

- Loans provided must be in a minimum of \$1,000.
- Loan maturity will revolve between 5 and 10 years from the store opening, to be negotiated at time of loan.
- Loan interest will be variable, your choice, ranging from 1% to 4% annually for loans below \$10,000, and 1%-6% for loans of \$10,000 and above...
- Simple interest will be accrued and paid at the time of loan maturity. These interest rates reflect a basic premise of shareholder loans as investments in the community and in your business, and not as financial growth investments. This is an important distinction as you consider loaning money to the co-op.



Now is the best time to...

Make a loan to the store you own!



Go Co-op!



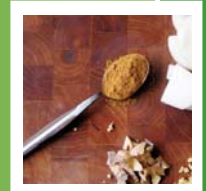
**Construction will begin as soon as we complete the funding package, and that's where you come in....**

### **In our new store, we will:**

- Meet the needs of our shareholders
- Support local farmers and producers by providing a place for them to sell their products
- Strengthen our mission of community space for seminars, meetings, classes and cooking experiences
- Improve the shopping experience for customers and staff
- Keep our collective resources local and be a greater economic force in our community
- Position ourselves for future success.

## **How will we do this together?**

- Continued sales growth (Keep shopping at the Co-op!)
- Securing loans from a local credit union or lending institution and obtaining community economic development funds. Securing grants for green building projects, job creation, and possibly programming.
- Soliciting loans from you, too. You can support the co-op by making a loan. We need participation from as many folks as possible to achieve this goal.
- We must raise \$2 million from our community in a variety of ways. The loan program must fill a large piece of our subordinate funding and will demonstrate without a doubt our community support. This may seem like a big task but we're over 6,000 shareholders strong with more joining all the time.



## **How can you help?**

Make a loan to the co-op. Consider \$5,000 or more if you are able.

You'll be able to select from a range of interest amounts and choose your payback time. You'll know that your money is working for the co-op and the community.

By investing locally, you'll be able to watch your contribution as it joins with others to become a strong force in the community.