



## Member-Owner Loans Key Things to Know

- Our campaign must raise \$1 million from member-owners by November 1st for our expansion project
- This program is open only to current member-owners of Middlebury Natural Foods Co-op who are also residents of Vermont or New York
- Loans to the Co-op are unsecured and subordinate to all other financing
- The minimum loan amount is \$2,000
- Member-owners may select one of four interest rates: 0%, 1%, 2%, or 3%
- Four- to eight-year payout terms are available; loans must be spread roughly equally among the term options
- These are loans, not donations. All loans are kept anonymous.

For more information and current updates  
visit our expansion webpage at

[middlebury.coop/participate/expansion-member-loans](http://middlebury.coop/participate/expansion-member-loans)

**THANK YOU FOR SUPPORTING MNFC's EXPANSION!**



MIDDLEBURY  
NATURAL  
FOODS  
CO-OP

## BRINGING FOOD & COMMUNITY TOGETHER

The Middlebury Natural Foods Co-op is a democratic, member-owned cooperative committed to providing healthy, competitively priced foods; encouraging ecologically sound and healthful patterns of production and consumption; and responding to members' needs.

### MNFC member-owners, customers, and the community benefit from:

- Healthy Foods
- Vibrant Local Economy
- Environmentally Sustainable & Energy-Efficient Practices
- Cooperative, Democratic Ownership
- Learning about these values

802.388.7276

1 Washington Street, Middlebury, VT 05753

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# GROW with YOUR CO-OP



## Join MNFC's Member-Owner Loan Campaign 2016!



Invest **TODAY** for a  
healthy **TOMORROW**



MIDDLEBURY  
NATURAL  
FOODS  
CO-OP

# Middlebury Natural Foods Co-op is Ready to Grow!

More great food and services, and a stronger local economy

NOW THAT'S SOMETHING WORTH INVESTING IN!

- 50% more retail space overall
- Wider aisles and better layout for ease of shopping (and visiting...)
- 100% more fresh meat, prep room, and coolers
- New Co-op Café with double current seating and own entrance
- 100% increase in cheese retail space, with new island
- Commitment to expand without increasing our carbon footprint
- Improved Deli, with 75% more retail space, hot bar, and more
- Enlarged Deli kitchen for more prepared food, faster service
- New customer service desk
- Improved store entrance with air lock
- Wider, longer, safer driveway entrance
- More open produce layout with 20% more space
- Better insulated, more energy-efficient building overall
- Expanded bulk selections
- Two public restrooms

**YOU, OUR LOYAL  
MEMBER-OWNERS  
HAVE BEEN ASKING FOR IT  
NOW, TOGETHER  
WE'LL BUILD IT  
CONSTRUCTION PLANNED  
FOR SPRING 2017**

## READY TO LEARN MORE?

Contact general manager Glenn Lower,

[gm@middleburycoop.com](mailto:gm@middleburycoop.com)

or campaign coordinator John Barstow,

[jbbarstow@gmail.com](mailto:jbbarstow@gmail.com), phone 802.388.7276

for a copy of our detailed prospectus

[middlebury.coop/participate/expansion-member-loans](http://middlebury.coop/participate/expansion-member-loans)