



Seward Co-op  
GROCERY & DELI

# Become a Member Owner



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2823 E. Franklin Ave. | Minneapolis  
612-338-2465 | [www.seward.coop](http://www.seward.coop)

Member-owners receive  
special member benefits.

Seward Co-op will sustain a healthy community that has:

- Equitable economic relationships;
- Positive environmental impacts; and
- Inclusive, socially responsible practices.

# Becoming a member of Seward Co-op is easy.



Stop by our Customer Service desk, complete an application form and make a \$75 stock investment. Should you move or discontinue shopping at the co-op, you may request a repurchase of your investment, within guidelines established by the co-op's Board of Directors.

## THREE PAYMENT OPTIONS

### PAID IN FULL

This is a one-time \$75 stock investment.

### INSTALLMENT PAYMENTS

The \$75 stock investment is split into three payments over six months (\$27/\$24/\$24).

### NEEDS-BASED

For those enrolled in Minnesota Food Assistance/Support, Minnesota Health Care, or Social Security Disability Insurance, the initial stock investment is \$15. The remaining \$60 of member equity is earned through future patronage refunds. A patronage refund is the return of the portion of the co-op's profit that came from sales to members. In this case, the patronage refunds will be converted to member stock until their combined total reaches the full \$75 stock investment. For more information, visit [www.seward.coop/patronage-refund](http://www.seward.coop/patronage-refund).

## Member-Owner Benefits

- A 10 percent discount off the total of one shopping trip per calendar quarter
- Member deals throughout the store
- A vote — elect the Board of Directors and impact the future direction of the co-op
- A discount on classes held in our classroom
- Member deals at other Twin Cities food co-ops
- A 10 percent discount on special order case purchases
- An investment in your community
- Check cashing for \$40 over your purchase amount

- Sprout!***, Seward Co-op's bimonthly newsletter, and ***Mix***, the Twin Cities food co-op's shared publication, delivered to your home
- A patronage refund proportionate to the amount you spent at the co-op during any profitable year\*
- The opportunity to invest in the co-op through shares of Class C stock\*\*

\* Those using the needs-based option to purchase a membership must have their membership balance paid in full before receiving patronage refunds. Prior to that, refunds will be applied towards membership balance.

\*\* Members must have their memberships paid in full in order to purchase Class C stock.