

How do I purchase Class C stock?

Class C stock, at \$500 a share, can be purchased at any time at the Customer Service desk at the Friendship and Franklin stores, or by scheduling an appointment with co-op finance staff.



Questions about Class C stock, dividends, and repurchase can be directed to co-op finance staff by calling **612-230-5555** or by emailing invest@seward.coop.

Seward 
COMMUNITY CO-OP



2823 E. Franklin Ave. | 317 E. 38th St. | 2601 E. Franklin Ave.

www.seward.coop



Invest in
Seward Co-op

EVERYONE WELCOME

Seward Co-op will
sustain a healthy
community that has

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



When you join Seward Co-op, you join a community of more than 22,000 other Minneapolis households that own three businesses. The Friendship store, Franklin store and Creamery Café (reopening summer 2021) serve our community's need for wholesome, ethically sourced food, and enable us to connect with neighbors. One of the benefits of co-owning the co-op is the opportunity to invest more than your initial share requirement by purchasing Class C stock.

WHAT IS CLASS C STOCK?

Class C stock is nonvoting investment stock with a share price of \$500. Because of securities laws, only Seward Co-op owners who live in Minnesota can purchase it. Class C stock is sold at par value, meaning the dollar amount will stay the same as long as you own the stock. The static value of the stock eliminates the speculation that occurs with publicly traded stock. Seward Co-op's Board of Directors must approve all purchases, transfers and sales of C stock. The board also decides the amount of a C stock dividend, whether it is issued in cash or stock and when it will be paid.

HOW DOES CLASS C STOCK HELP THE CO-OP?

Class C stock is considered equity (as opposed to debt), making Seward Co-op's balance sheet stronger. The cash invested in the co-op via C Stock has several uses. Class C stock:

- provides resources to reinvest in the co-op's buildings and equipment
- reduces the co-op's dependence on bank financing
- helps make the co-op more sustainable

Class C stock is an investment option with local impact. Investing in our co-op may be the most socially responsible investment you can make. You can walk in the door and see your money at work.

