

Name _____
INDIVIDUAL NAME ONLY

Address _____

City/State/Zip _____

Phone _____

Email _____

Purchases made by the following member(s) of my household are to be credited to my patronage account

Name(s) _____

_____ **Pay in full**

(\$100 full membership payment)

_____ **Pay in installments**

(Four \$25 installments over 1 year)

Payment may be made at the register in cash,
credit, or check (payable to CRFM)

_____ I have read and understand the Ownership
Share Agreement included in this application.

We will send you a copy of this agreement.

SIGNATURE OF PURCHASER

DATE

SIGNATURE FOR CHATHAM REAL FOOD MARKET CO-OP

DATE

**"Without prosperous local economies,
the people have no power
and the land no voice"**

Wendell Berry

Store Hours

Monday	9:00-6:00
Tuesday	9:00-6:00
Wednesday	9:00-6:00
Thursday	9:00-6:00
Friday	9:00-6:00
Saturday	9:00-6:00
Sunday	9:00-3:00

Cafe Hours

Monday - Saturday 10:00 - 3:00

**15 Church Street
Chatham, NY 12037
www.chatham.coop**

**(518) 392-3353
realfood@chatham.coop**

**All are welcome,
membership not required to shop**

**We accept EBT and participate in
Double Up Food Bucks**

**Own your
grocery store!**

Member Owner Application

**chatham
REAL!
FOOD
market**
a local co-op



**real food • real community
Since 2009**

WHAT IS A CO-OP?

Cooperatives are based on the values of responsibility, democracy, equality, equity, and solidarity. Cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

The Chatham Real Food Market is incorporated as a cooperative, meaning the members own the store.

Members have a say in the impact that our cooperative has on our community. Our Council is made up of Members who help determine the long term direction of the Co-op and yearly Membership Meetings are held to hear what you have to say!

ABOUT US

The Chatham Real Food Market Co-op is a cooperatively-owned grocery store aiming to strengthen our rural community, develop our food security, and help build a healthy local economy in Columbia County.

The Co-op began when members of our community recognized a need for connection between our farmers, producers, and consumers. They decided to open a retail store and structure it as a cooperative, understanding that ownership and community involvement would allow for the highest success.

The Co-op opened in 2009 and includes space for local and organic produce, local meat, local dairy, organic and natural groceries, natural household products, natural wellness, a cafe, and a community room. The Co-op continually supports our local farmers and producers as well as being a source of organic and REAL! FOOD.

MEMBER BENEFITS

You become a member-owner of the Chatham Real Food Market Co-op by purchasing a one-time ownership share for \$100.

Monthly 10% Discount

Each month your account is credited with a 10% discount to use on a shopping trip of your choice.

KeHE Buying Club

Is there a product you use a lot of?
Special order it through our major distributor at wholesale cost

Declining Balance Account

A refillable debit account.
Get a 3% bonus on all purchases with your debit account when funded by cash or check.

Co-op Council

Help choose or serve on the Co-op Council and influence the impact the Co-op has on our community

Community

An opportunity to meet others and become a vital part of a wonderful and sustainable cooperative community

Ownership Share Agreement

I (the Purchaser) hereby agree to purchase and the Chatham Real Food Market Co-op, Inc. (the "Co-op"), a cooperative corporation organized under New York law, agrees to transfer to me one (1) consumer share at a price of one hundred dollars (\$100).

I understand that ownership of this share does not constitute a security interest for investment purposes but is to acquire an ownership interest in the Co-op and to facilitate access to consumer goods and services to be provided by the Co-op. I understand that ownership of this share is subject to the following conditions:

Each share is owned by a single individual, and an individual may own only one share. The owner is the person to whom all Co-op communication is addressed, who is the official voting member in all Co-op elections, and who will receive any monies which may be disbursed;

The ownership of a share entitles me to patronage rebates as provided for in the bylaws and as determined by the Co-op Council. A portion of the patronage rebate allocated to me may be retained by the Co-op, and in any given year there may be no actual distribution of patronage rebates, depending on the profitability and financial needs of the Co-op. By signing this agreement, I agree to include in my taxable income any amount of the patronage rebate allocated to me that might be taxable;

Arrangements may be made with the Co-op for purchases made by other members of my household to be credited to my patronage account;

The share will be entitled to no dividends other than patronage rebates;

The share will be nontransferable or will have very limited transferability, and any transfer which may be permitted will be subject to the approval of the Co-op Council;

The share is redeemable at the discretion of the Co-op Council; and

The share will be subject to the other terms and conditions as set forth in the certificate of incorporation and bylaws of the Co-op. I further understand that ownership of this share is subject to the usual risks inherent in any business enterprise.