



**Riverwest Investment Cooperative**  
[www.riverwestinvest.com](http://www.riverwestinvest.com)  
**2520 E Wood Place, Milwaukee, WI 53211**  
**414-372-3222**

---

## **Investor Application Form**

Individuals may choose to invest in a single membership for \$1000.00 and/or purchase shares of preferred stock for \$100.00 each. Ten shares of stock may be converted to a membership at any time. Each individual is limited to one membership. Fractional shares earned through sweat equity may be extended into whole shares by purchasing the balance in cash. Investors must reside in Wisconsin. **If submitting this form by mail, send to Tom Stocco at the address given above.**

Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Telephone Number(s): \_\_\_\_\_

Email: \_\_\_\_\_

Social Security Number (required for tax purposes): \_\_\_\_\_

I elect to purchase one membership:                      Yes              No

I elect to purchase \_\_\_\_\_ shares of preferred stock

I am not currently a RIC member, but I own at least ten shares of preferred stock, and I wish to convert ten shares to a membership:                      Yes              No

I have earned the following fractional shares through sweat equity, and I wish to complete them into whole shares:

Date Shares Earned	Shares Earned	Balance to Complete

Amount Enclosed: \$ \_\_\_\_\_

*Please write checks payable to Riverwest Investment Cooperative*

Signed: \_\_\_\_\_

Date: \_\_\_\_\_



**Riverwest Investment Cooperative**  
[www.riverwestinvest.com](http://www.riverwestinvest.com)  
**2520 E Wood Place, Milwaukee, WI 53211**  
**414-372-3222**

---

## **Investment Options**

RIC is officially registered as a cooperative business under Wisconsin State Statute. The RIC fiscal year is July 1 – June 30. As a cooperative, RIC distributes its earnings to its investors through dividends and distributions. Investors must reside in Wisconsin.

RIC offers two basic forms of investment: (1) memberships and (2) preferred shares. Each of these forms offers a distinct type of earnings distribution.

1. **Memberships.** A RIC membership can be purchased for \$1000.00. Only one membership is allowed per individual. Members are entitled to several rights, as described in the RIC bylaws. In particular, members are allocated one vote each to elect the board of directors at the annual meeting, and members have the ability to vote to remove directors and to call special meetings.

Shortly following the end of each fiscal year, each member receives a Member Distribution, which is an equal apportionment of the corporation's remaining earnings after dividends on preferred shares have been paid. Members receive their distributions in the form of 20% cash and 80% preferred shares.

2. **Preferred Shares.** A preferred share in RIC can be purchased for \$100.00. An investor need not be a member to purchase shares. Any number of shares may be purchased, provided that the total number of shares sold to all investors does not exceed 2000, as specified in the Articles of Incorporation. Ten shares may be converted into one membership at the request of the investor.

Each shareholder receives a dividend on each share owned, at the rate of up to 3% annually, cumulative from the share's date of record or previous dividend payment. The board considers dividend payments on a quarterly basis, beginning in July. Shares held for less than 90 days are not eligible to earn dividends. Dividends on shares are paid 100% in the form of cash, and are paid before member distributions are paid.

In addition to cash purchases, shares may be earned through **Sweat Equity** at the rate of 0.10 shares per hour. Shares earned through sweat equity carry the same dividends and dividend procedures as shares purchased in cash. Fractional shares can be completed into whole shares by cash purchases of the balance.