



2014 PGG CIRCLE OF WINNERS PROGRAM



Pendleton Grain Growers, Inc (PGG) is proud to offer you the opportunity to participate in the 2014 Circle of Winners Program. PGG's goal is to reward you for your hard work and diligence in raising your project animals. We offer participants support from start to finish including PGG gift card awards, opportunity for interest free financing, and a Circle of Winners Gift. **This program is designed to help everyone get into the winner's circle.**

After completing the enrollment, budget and financing agreement forms you may be eligible to have your project needs, purchased through any PGG location, be carried on your account interest free, until you have received proceeds from the sale of your market animals, or as per outlined in the financing agreement. This will give you the opportunity to reduce your out of pocket expenses, raise your animals on top quality PGG feeds and to supply other project needs.

When you make your purchases you will receive a discount at the time of purchase. PGG will back off any accrued finance charges, as long as you settle your account in accordance to the financing agreement. This is on any *qualifying purchases run through your Circle of Winners Account. If you have a credit account you may pay cash or make payments at anytime, your program will not be effected. You may elect to be set up a cash only account, instead of a credit account. You still would qualify for the same end of program rebates and rewards. Please let our sales clerks know before they start to ring up your sale that you are a Circle of Winners participant as all purchases need to be run through your account for proper rebate accruals.

*Purchases are only qualifying at the six Retail Store Locations.

This year your Circle of Winners program will only consist of: **Market and Breeding Animals Projects** (Steer, Swine, Lamb & Goat). The Market and Breeding program has additional awards for Market and Breeding animal placement. Forms also must be turned in within 60 days from the date of the show to get award. Anything turned in after the 60 day mark will not receive their award.

PGG's goal is to give more of our youth the opportunity to participate in 4H and FFA projects. All of us at PGG are hopeful you will find PGG's Circle of Winners Program beneficial as you work on your 4H and FFA projects. If you need any help or have any questions about Circle of Winners, please don't hesitate to ask. Good luck and congratulations on being in PGG's **Circle of Winners**.

Retail Store Locations:

1000 SW Dorion – Pendleton

200 1st Place – Hermiston

259 E. Main – Athena

10209 N. McAlister – Island City

217 E. Broadway – Milton-Freewater

83367 Joseph Hwy - Joseph

PENDLETON GRAIN GROWERS, INC. CONSUMER CREDIT APPLICATION

Individual Account - Complete Section A OR Joint Account - Complete Section A and B

Section A - INFORMATION REGARDING APPLICANT

Name	Age	Social Security No.	Dependents	Ages			
Mailing Address	City	State	Zip	Years There	Telephone		
Previous Address	City	State	Years There	Total Years Living in:	County	State	
Present Employer	City	State	Telephone	Years There			
Position or Title	Name of Supervisor	Salary or Commission \$	Per Month				
Previous Employer	City	State	Zip	Telephone	Years There		
Total Assets	Total Debts	Installment Payments (Not Housing)	Have you ever filed bankruptcy?	Date Filed			
Other Income Source	Other Income Amount \$	Per Month					
Your Residence: Own	Rent	Mortgage Holder/Landlord	Telephone	Value	Balance Owing	Monthly Pmt	
Alimony, child support, or separate maintenance income need not be released if you do not wish to have it considered for repaying obligation							
Local Credit Reference	City	State	Phone	Personal Reference	City	State	Phone
Closest Relative Not Living With You	Relationship	City	State	Daytime Phone			

Section B - INFORMATION REGARDING JOINT APPLICANT

Name	Age	Social Security No.	Dependents	Ages			
Mailing Address	City	State	Zip	Years There	Telephone		
Previous Address	City	State	Years There	Total Years Living in:	County	State	
Present Employer	City	State	Telephone	Years There			
Position or Title	Name of Supervisor	Salary or Commission \$	Per Month				
Previous Employer	City	State	Zip	Telephone	Years There		
Total Assets	Total Debts	Installment Payments (Not Hosing)	Have you ever filed bankruptcy?	Date Filed			
Other Income Source	Other Income Amount \$	Per Month					
Your Residence: Own	Rent	Mortgage Holder/Landlord	Telephone	Value	Balance Owing	Monthly Pmt	
Alimony, child support, or separate maintenance income need not be released if you do not wish to have it considered for repaying obligation							
Local Credit Reference	City	State	Phone	Personal Reference	City	State	Phone
Closest Relative Not Living With You	Relationship	City	State	Daytime Phone			

POLICY

PURPOSE

PGG has developed the CW Program to provide area 4-H and FFA members with an opportunity to learn about budgeting, financing, credit and project reporting, while saving money on the cost of feed, medications, tack, and show clothing purchased at PGG and obtaining interest-free financing for their projects.

PGG PARTICIPATION

For participants who qualify:

1. **PGG will discount CW budgeted merchandise at the time of purchase.**
2. **PGG will, on approved credit, finance interest free, your budgeted purchases, not to exceed your financing limit.**

QUALIFICATION

1. In order to participate in the PGG CW Program, you must:
 - a. be an active member of an area 4-H or FFA group or an independent.
 - b. submit a budget for your project animal to PGG.
 - c. submit enrollment form with 4-H or FFA leaders signature or parent signature independent for approval.
 - d. use the PGG CW purchase card (provided by PGG) when making budgeted purchases of feed, medications, tack, and show clothing.
2. In order to have PGG finance his/her CW purchases, you must:
 - a. submit a PGG credit application form completed and signed by you and your parents to PGG.
 - b. be approved by PGG for the financing requested.
 - c. be assigned by PGG a financing limit for your project.
 - d. repay PGG, in full **less finance charges** within 60 days after the sale of your animal(s) and no later than, **October 31st of the program year**, or such other date as agreed by PGG.

GENERAL

Your project budget might exceed the financing limit set by PGG. In such case you shall pay in cash for any purchases which are in excess of your financing limit.

You should use the PGG CW card for project purchases, cash or credit, both cash and credit purchases qualify for the DISCOUNT. Although discount is only given when PGG CW card is presented.

CIRCLE OF WINNERS FINANCING AGREEMENT

CREDIT GRANTING PROCESS: PGG will review this application, credit reports, and will interview references to determine qualification for and the dollar limit of the Circle of Winners financing, PGG will notify participant in writing of the results.

PAYMENT DUE DATE: The full amount of your Circle of Winners account is due within 60 days after the sale of your animal(s) and no later than October 31st of the program year. Statements will be mailed monthly.

FINANCE CHARGE: A finance charge of 1 1/2% (which is 18% ANNUAL PERCENTAGE RATE) will be assessed to any part of a statement balance which is unpaid at month-end. As a part of the Circle of Winners Program. Finance charges will be waived if the account is paid in full by the due date.

LATE PAYMENT: If your PGG financing account is not paid in full by the due date, FINANCE CHARGES will not be waived and the program discounts will not be granted, but will remain a part of your PGG account balance, and PGG will take action to collect on your account.

CREDIT INFORMATION: You represent that the information you give is true to the best of your knowledge. You authorized PGG to consult any creditors or other persons, whether listed on this application or not, and to receive from and give to them any information pertinent to the credit granting process.

COLLECTION EXPENSE: You agree to pay such monies as are account, and in case suit or action is instituted to collect the account, or any portion thereof. The undersigned applicant promises to pay all cost of collection, including reasonable attorney's fees in the action, in mandatory arbitration and on appeal.

AGREEMENT: If you the applicant/participant and you the co-applicant/parent(s), agree to the terms set out in the Circle of Winners Financing Agreement, and if you attest to the truth of the information provided in the credit application accompanying this agreement, please sign and date in the appropriate spaces below.

Applicant/Participant: _____ Date: _____

Co-Applicant/ Parent: _____ Date: _____

Co-Applicant/ Parent: _____ Date: _____

PGG CIRCLE OF WINNERS

2014 Enrollment Form

Please Print Clearly

Type of Project: Market Breeding

Type of Animal: _____

Account number (If enrolled prior) _____

Year in School Grade 4 5 6 7 8 9 10 11 12 (Circle one)

First Name: _____ Last Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone Number: _____

Store Location: _____

Chapter/ Club Name: _____

Leader's Name: _____

Leader's Address: _____

You will receive upon completion of this enrollment form, applicable budget and financing agreement, a Circle of Winner gift, which you may pick up at your nearest PGG location after your first purchase of feed. If you are a new member you will be assigned a Circle of Winner Account and receive a card in the mail. If you were enrolled last year and your account was settled in accordance to the financing agreement, your account will be reinstated, once you have filled out all of the above enrollment form, applicable budget, and financing agreement. This is to insure all information is up to date. As you start to make purchases for project supplies and if your account has a balance you will be mailed a monthly statement. This statement will show a finance charge. Don't be concerned. It is to get you familiar with credit card statements and to show you the process for interest accrual. As long as your account is settled according to the financing agreement these charges will be backed off when you settle your account. PGG would like to welcome you to the 2014 Circle of Winners program, and wish you an enjoyable learning experience.

I have read and fully understand the eligibility requirements:

Participant Signature: _____ Date: _____

Parent or Guardian Signature: _____ Date: _____

PGG CIRCLE OF WINNERS 2014 BUDGET

Please complete additional budgets for different types of projects or animals.

PARTICIPANTS NAME: _____

JR

INT

SR

TYPE OF ANIMAL

BEEF

SWINE

LAMB

GOAT

Please list type for small animal and other (duck, rabbit, etc.) _____

TYPE OF PROJECT/ Please check or circle

MARKET

BREEDING

SHOW _____ CLUB NAME _____

4-H

FFA

INDEPENDENT

PROJECT

BUDGET \$\$

FEED _____

\$ _____

VACCINES _____

\$ _____

SUPPLIES _____

\$ _____

CLOTHING _____

\$ _____

MISC. _____

\$ _____

\$ _____

\$ _____

\$ _____

Total Projected Income from Animal \$ _____

TOTAL \$ _____

4H/FFA Leader _____

4H/FFA Student _____

4H/FFA Students Parents _____

Local PGG Circle of Winner Rep. _____

Authorized Account Signers _____

PGG CIRCLE OF WINNERS 2014 Financing Agreement

I, _____ and my parent or guardian _____

(Please Print)

(Please Print)

agree to the terms and conditions of the attached Circle of Winners credit application and agree to pay Pendleton Grain Growers, Inc. (PGG) the full amount accrued on my account no later than 60 days after the sale of my project animal or October 31st, 2014 whichever comes first.

All accounts settled within this time period will have all interest charges waived.

Accounts not settled within the above dates may forfeit these privileges.

(Contact PGG's Credit Department at (541) 278-5097 if under special circumstances you need a short extension). If you had an account in a prior year, reactivation will not occur until settlement and proper paperwork is completed.

Participants Signature _____ Date _____

Parent or Guardians Signature _____ Date _____

Parent or Guardians Signature _____ Date _____

PGG MARKET AND BREEDING 2014 AWARDS CLAIM FORM

(Beef, Swine, Lamb, Goat and Small Animal)

Complete 1 form for each animal

Please attach one glossy photo along with any other program requirements. (NOT A COMPUTER PRINTOUT)

First Name _____ Last Name _____

Address _____ City _____

State _____ Zip Code _____ Phone _____

4H Club of FFA Chapter _____

Name of Animal _____

Name of Show _____

Location of Show _____

Date of Show _____ **Form must be turned in within 60 days after event for prize to be awarded.**

Rank of Show National State Regional/District/County

MARKET or BREEDING AWARDS WON

Class of Animal Beef Swine Lamb Goat

Overall Grand Champion Reserve Grand Champion

Division Grand Champion Division Reserve Champion

Form must be turned in within 60 days after the event for prize to be awarded.

If you are a Grand Champion Market or Breeding Animal Winner in Beef, Sheep, Swine, Goat.

Please specify jacket size (check one)

Small Medium Large Extra Large

All are men sizes

Date Started: _____ Total Days on Feed: _____

Age When Shown: _____ Total number of animals fed: _____

Has this animal won an award at any other show? Yes/ No If yes, when and where? _____

PGG Feeds used during the entire feeding period:

FEED

POUNDS

To the best of my knowledge the above figures are accurate and represent a true record of the feeding of the Winning animal. Further, in consideration of this Application for a Circle of Winners Award being approved and accepted by PGG. I/We hereby freely grant to PGG the right to use photographs and/or images of and/or stories about me and my winning animal in advertising, news stories, sales promotional literature, and other marketing activities as PGG may desire.

Form must be turned in within 60 days after the event for prize to be awarded.

Participants Signature _____

Agreement and approval by Parent of Guardian _____

Attest by 4H or FFA Leader _____

PGG Circle of Winner Rep. _____

Date _____

PGG Circle of Winners

2014 Market & Breeding Animal Program

AWARDS:

GRAND CHAMPION *PGG Gift Card

Participant

Beef	\$100
Swine	\$75
Lamb	\$75
Goat	\$75

Grand Champion winners will also receive a Circle of Winners Jacket.

A jacket will be awarded to Grand Champion Winners upon their first Grand Champion win only.

RESERVE GRAND CHAMPION

Participant

Beef	\$30
Swine	\$30
Lamb	\$30
Goat	\$30

***In a breeding project the top placement in that project will be awarded, not the placement for each animal. For example if those animals are shown at multiple shows & you received an Overall Champion for breeding ewe and a reserve champion for breeding ram, you will receive a prize.**

ELIGIBILITY

Circle of Winners member

Active 4H, FFA member or Independent age 10-18

Proof of purchase of PGG feeds

An animal can only win an award one time during the calendar year

A picture of participant, with animal and award, is required

HOW TO CLAIM PRIZES

Pick up and complete a PGG Circle of Winners Award Form. Return this form along with other requirements above to your nearest PGG location. All gift cards will be awarded at your local PGG AG Supply Store.

PGG Circle of Winners

2014 Market & Breeding Animal Program

REQUIREMENTS:

	MARKET STEER	MARKET SWINE	MARKET LAMB	MARKET GOAT
MINIMUM FEED PURCHASE	40 Bags	10 Bags	3 Bags	3 Bags
QUALIFYING PGG FEEDS	CHS Payback Champion Text Champion Steer Text Steer Grower Steer Finisher	CHS Payback Start Right 12-18 MED Start Right 18-30 MED Start Right 30-50 MED Grolean 50-140 MED Grolean 140-260 MED Sow & Starter Pak Breeder Complete Grolean Concentrate Grolean Dewormer	CHS Payback Champion Lamb Pellet Lamb Grower Lamb Finisher Lamb All Purpose	CHS Payback Goat Tender

1. Proof of purchase of PGG products at or above minimum purchase may requirements.

2. A picture of the participant with animal and award.

ELIGIBILITY:

1. Only Grand Champion or Reserve Grand Champion winners of Confirmation in Beef, Swine, Lamb and Goats at Regional, County, State or National: fairs, shows, carcass shows are eligible.

A. Only active 4H, FFA members and Independents age 10-18 are eligible.

B. An individual animal can only win a PGG award one time during a calendar year.

C. Only products purchased from PGG qualify for meeting minimum purchase needs.