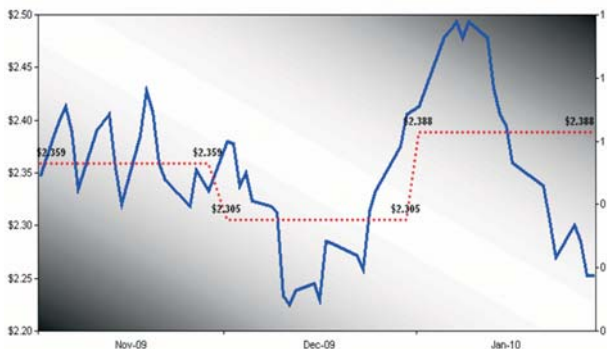


Deferred Billing – With AFD, you don't have to pay for your fuel until you use it. Basically, you have the option to pay for your fuel as it comes out of your storage tank instead of paying when it goes in. This means you never have your money tied up in fuel. The chart below shows the value this brings to your bottom line.

Inventory Cost Savings on AFD

Fuel Costs	Number of Months You Store Fuel					
	2	4	6	8	10	12
\$ 2.00	\$0.023	\$0.047	\$0.070	\$0.093	\$0.117	\$0.140
\$ 2.50	\$0.029	\$0.058	\$0.088	\$0.117	\$0.146	\$0.175
\$ 3.00	\$0.035	\$0.070	\$0.105	\$0.140	\$0.175	\$0.210
\$ 3.50	\$0.041	\$0.082	\$0.123	\$0.163	\$0.204	\$0.245
\$ 4.00	\$0.047	\$0.093	\$0.140	\$0.187	\$0.233	\$0.280
Interest Rate Percent	0.07					

Average Monthly Pricing – If you choose to take advantage of the Average Monthly Pricing option, the price you pay for fuel is equal to the 30-day average price of fuel for the billing cycle in which you actually use the fuel. In these times of volatile fuel prices, it is next to impossible to out-guess the market - Average Monthly Pricing means that you don't have to.



Buy-Out Your Tank – If you like the current fuel price, you have the option to buy-out the fuel in your tank at any time. (Certain days during the month may be closed to buyouts for billing purposes.) Buy-out prices will vary during the month and will be the higher of the monthly average price or the day's market price.

Contract Your Fuel – Fuel contracts are still available.

Who to Contact:

WFS Vice President of Energy

Randy Cole 507-776-1273
507-327-6249

Sales Staff and Regions:

Mark Heckman, Southern 507-381-4938
Steve Scholtz, Eastern 507-381-5067
Jerry Geving, Northern 507-236-9340
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AFD Customer Service:

Lori Finke 877-290-2233

Service Technician:

Lanny Johnson 507-317-0312
Curt Olson 507-380-4698



Working for Farmers' Success

AFD
program



OUR ENERGY COMES THROUGH.™



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AFD program

Feature	What is it?	What it means to you
Automated Delivery	An electronic monitoring system is installed in the bulk fuel tank. When the fuel drops below a predetermined level, the monitor sends a signal to the fuel distribution center, and we route the nearest delivery truck to fill the tank.	Increased Productivity – No more checking tanks, calling in orders or waiting for delivery. Fuel is there when you need it.
Deferred Billing	Each month, the monitor in your tank calculates the amount of product you have used, and you are billed for that amount, even though your tank is kept at a predetermined level.	Improved Cash Flow – Because you pay for fuel as you use it, you'll have more cash on hand for other business.
Average Monthly Pricing	A valuable risk management tool. Rather than paying the price posted on the day the fuel was delivered (or used), you'll be charged the average price for that entire month.	Reduced Price Volatility – Average Monthly Pricing can substantially reduce your price risk. You don't need to worry about what the market will do next, or wait to order in hopes that fuel prices will drop.
High Performance Products	Cenex delivers top quality fuels that keep your equipment running smoothly, including Ruby Fieldmaster® Premium Diesel Fuels.	Peace of Mind – Take comfort in knowing you're getting a top-quality, proven product from people you can depend on.
Online Tank Monitoring	Authorized users can log onto cenex.com to access tank level information, average fuel and historical fuel usage at any time.	Information at Your Fingertips – You're better equipped to manage fuel inventory and anticipate future needs. This online feature is especially convenient if you have fuel tanks at several locations.

Q What does profiling the tanks mean?

A It means the tank has to be measured for exact size, the GPS location of the tank, and the product needing to be delivered. When the monitor sends the reading it needs to send a precise reading to the distribution center. This reading estimates the amount and product type of the delivery. All tanks have to have a GPS reading to put in a computer routing map to determine where the tanks are located. Again the profiles have to be done before a delivery can begin. We have already completed a majority of these so that we can be ready to serve you.

Q Will you fill monitored tanks only?

A No. We can fill monitored and non monitored tanks. However, all tanks that get delivered to have to be profiled before a delivery can begin. All non-monitored tanks will be a will call situation which will be a few cents higher and take 1 to 4 days before delivery. You just need to plan out your ordering of the fuel.

Q What if I don't want a monitor?

A There are some situations where there isn't a need to install a monitor, the patron can go on a will call ordering system like we do today. A call in order could be 1 to 4 days delivery before you get the fuel. You just need to plan out your ordering of the fuel.

Q What is AFD?

A It's an Automated Fuel Delivery system—Fuel is delivered by Cenex direct from the terminal to the customer's tank—Fuel tanks can be monitored for the customer so fuel will automatically be delivered when fuel levels get to a predetermined level. It takes the worry out of fuel.

Q What payment options do I have on AFD?

A There are several options for payment: Deferred billing – the customer doesn't have to pay for fuel until it is used. Payment on delivery and Contracting – both just like we do today.

Q Is there a cost to me to be on AFD?

A There is no cost to the customer to be on this program. Monitors and controllers will be installed and supplied by WFS.

Q What is the benefit of being on the AFD program?

A One of the benefits we are excited about is the deferred billing option. You will have additional fuel in your tank at no upfront charge. With deferred billing your tank will have a monitor and you will pay for the fuel as you use it, with the benefit of the average monthly pricing. This gives you the ability to increase cash flow by paying as you use your fuel and you will avoid the peaks in fuel prices. You don't have to worry about ordering, the fuel will be delivered to you based on your usage.

Q Can I call up today and get a delivery today?

A All deliveries need to be entered into the computer and routed. The delivery trucks only have the fuel they are going to need for the day on the truck. If you are not monitored it could be a few days before the delivery can be made. If you have a monitor you should only have to call in when you are changing product in the tank.