



# GUIDE TO CO-OP COMMERCIAL ACCOUNTS

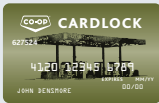



Co-op supports your business operations by providing credit to approved accounts to help manage expenses and cash flows. A credit account is available from the local Co-op in your region – there are many independent co-operative associations across Western Canada – or Federated Co-operatives Limited (FCL). The difference between the two is primarily related to the geography of your operations.

## APPLICABLE PRODUCTS

- Gasolines, Distillates and DEF
- Propane
- Lubricants

## Overview

	LOCAL CO-OP COMMERCIAL ACCOUNT	FCL COMMERCIAL ACCOUNT
Geographic area	Specific region <sup>1</sup>	Western Canada
Bulk delivery option	Yes	Yes
Fuel card		
Co-op Membership Benefits	Yes	Limited <sup>2</sup>

<sup>1</sup>Depending on local Co-op, Co-op Cardlock Card may have access to entire Western Canadian network.

<sup>2</sup>Only available when using a Co-op Fleet Card at gas bars operated by local Co-ops in which you're a member.

## LOCAL CO-OP COMMERCIAL ACCOUNT

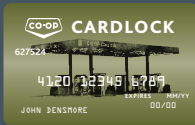
This account is administered by a local Co-op; it provides credit to customers generally operating within a specific region. Administration of this account type may vary from one local Co-op to another, so contact your local Co-op for more details.

### BENEFITS

- Competitive local pricing
- Schedule deliveries on account
- Invoice scheduling options

### HOW TO APPLY

- Find a Co-op location at [www.co-op.crs/locations](http://www.co-op.crs/locations).
- Speak to your local Co-op for more information or to apply.



The Co-op Cardlock Card for Local Co-op Accounts (green card) provides 24/7 access to cardlock locations in a specific region. Depending on the local Co-op, access to the entire Co-op Cardlock network may be available. This card can't be used for CO-OP® Gas Bar purchases.

## FCL COMMERCIAL ACCOUNT

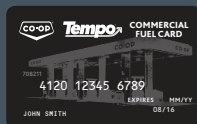
Federated Co-operatives Limited (FCL) administers commercial accounts for businesses operating in multiple regions.

### BENEFITS

- **Bulk deliveries:** Competitive system-wide pricing, automated price change notifications and comprehensive coverage across Western Canada
- **Co-op Cardlock:** Competitive system-wide pricing, automated price change notifications, customized product access, invoicing frequency options, transaction reports, security options
- **Co-op Fleet Card:** Invoicing options, transactional reports, security options and Co-op membership benefits, including potential cash back and equity

### HOW TO APPLY

- Apply online at [www.fuel.crs](http://www.fuel.crs). For more information, please contact [fuelcard@fcl.crs](mailto:fuelcard@fcl.crs).



The Co-op Cardlock Card for FCL Accounts (blue card) provides 24/7 access to more than 380 cardlock locations across Western Canada. With a Co-op Fleet Card (black card), fuel up at more than 500 CO-OP® Gas Bars and TEMPO® Service Stations.

# FREQUENTLY ASKED QUESTIONS



## 1. What products can I purchase through a Co-op Commercial Account?

Co-op offers a full suite of products and services, including bulk fuels, lubricants and propane. Products that can be purchased using credit depend on what type of account you have.

## 2. Do I need to start a new account when I buy different products?

No, you can charge any eligible products or services to an existing credit account. You may need to request additional product options on your account and consider increasing your credit limit to accommodate the potential increase in purchases.

## 3. Can I use a Co-op Cardlock Card to purchase different products?

To purchase additional products, please contact your local Co-op or FCL (depending on which account you have) for more information.

## 4. How do I increase my credit limit?

- **Local Account:** Each local Co-op has its own team to assist you. Please contact the administration office of your local Co-op for more details.
- **FCL Account:** Contact your FCL Commercial Sales Co-ordinator for assistance. A representative from FCL's Finance Department may contact you for more information.

## 5. Now that I have an account set up, how do I get a Co-op Cardlock Card?

Co-op Cardlock Cards can be arranged by contacting your local Co-op or FCL, depending on your account type.

## 6. Do fuel purchases using my Co-op Cardlock Card contribute to my annual cashback and equity?

- Contact your local Co-op to see if, when and where your account is eligible for membership benefits.
- **FCL Account:** An FCL account can't be linked to your Co-op number for bulk purchases. Instead, you'll receive competitive commercial pricing.

## 7. For FCL Accounts, can I link my Commercial Fleet Card to my local Co-op number?

Your Co-op number specific to the retail you are buying from must be provided at time of purchase to contribute to your membership benefits. You may request to have your local Co-op number embossed on your card though.

## 8. How much am I going to pay for fuel using a Co-op Cardlock Card on an FCL Account?

At the time of application approval, fuel pricing can be discussed with your FCL Commercial Sales Co-ordinator.

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