

Excellent employees are this company's greatest asset, and this manual is provided to all employees to answer their questions and to help them know the accepted procedures at Farm Service Cooperative. Policies will be amended, changed, deleted, or modified as time goes by in an effort to adjust to changing times.

I have received an Employee Handbook containing FSC's personnel policy and explanation of benefits. I understand that I am responsible for reading and comprehending these policies. I understand the application of these policies to my employment and I understand they may be from time to time modified. I also understand that nothing in the personnel policies or other manuals of FSC shall be construed as creating, either directly or by implication, an employment contract. I understand that I am an employee at will. I understand that this Handbook is the property of the Company and I will return it to the Company upon my termination.

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date