

The Flex Spending Credit Program

from The Productive Peasant Farm Co.

What is a Flex Spending Credit Program?

In recent years, a number of farms have started offering flex spending credit programs to reward customers who invest in local farms. Similar to Community Supported Agriculture (CSA) programs, credit program members (that's you) buy a "share" in the farm early in the year, before the first veggies are harvested. This provides farmers with critical working capital at a time when expenses are high and income is virtually nil. In return for their support, members receive an amount of farm credit that is above their initial investment, which they can then use to purchase produce from the farmer. Credit program members simply come to the farmers market, pick out the produce they want each week, and the cost is deducted from their credit account. In effect, each member's support is converted into an investment in the farm's success, with a return that demonstrates the farmer's appreciation and makes the up-front expense worth it for the CSA member.

How Does Our Credit Program Work?

Members can purchase credits of \$100-\$300, in \$50 increments. In return, they will receive a credit of 10% more than they have paid. Members are then free to come to one of our farmers market stands and pick out the produce that they want. Because the member has pre-paid for the produce, the cost of the purchase will be deducted from their credit account and no additional payment is necessary on the day of purchase. Members do not have to use all of their credit at once; they can use as much or as little as they wish on any given week, until the credit is used up.

For instance, if you purchase \$100 of credit, you will receive a credit of \$110. When you come to one of our market stands to make a purchase of, say, \$20, we will simply deduct the cost of the purchase from your credit account, leaving you with \$90 of credit. On following market days, you are free to draw from your remaining credit rather than paying with cash or card, until your credit account runs out.

You will not receive a special debit card for your credit account. We will simply keep your record on file in the office and at market, and will deduct your purchases as they are made. We will inform you after each transaction how much credit remains in your account. If you do not use up all of your available credit during the 2022 market season, the credits will roll over to the 2023 season.

Please Note: Credits are non-refundable.

To Purchase Credits:

Credits must be purchased by March 31, 2022. Payments can be submitted through our online store on our website, or via mail.

Regardless of your method of payment, you must ALSO submit the Flex Spending Credit Program Order Form below. It must be signed. You may email a scanned copy to us or send a hard copy through the mail. The relevant addresses are at the bottom of the order form.

Order Form for Flex Spending Credit Program
From The Productive Peasant Farm Co.

Customer Name _____

Address _____

Email _____ Phone _____

Please Check Your Selection:

___ \$110 of credit (your cost: \$100)

___ \$165 of credit (your cost: \$150)

___ \$220 of credit (your cost: \$200)

___ \$275 of credit (your cost: \$250)

___ \$330 of credit (your cost: \$300)

Flex Spending Credit Program Agreement: I would like to participate in The Productive Peasant Farm Co.'s Flex Spending Credit Program for the 2022 growing season. I have viewed the Productive Peasant Farm Co.'s website describing the Flex Spending Credit Program, as well as the information provided in the above Info Sheet

I understand that weather and other factors such as pests and disease that are beyond the control of the Productive Peasant Farm Co. may affect the availability of certain products.

I understand that these products are available on a first-come, first-serve basis.

I understand that the credits I purchase can only be used at The Productive Peasant Farm Co.'s farmers market stands.

I understand that I may be required to show identification at time of purchase to verify my account

I understand that credits are non-refundable.

Signature: _____

Date: _____

Please emailed a signed and scanned copy of the order form to sales@productivepeasant.com, or mail a hard copy to the address below.

If not paying through our online store, please make checks payable to The Productive Peasant Farm Co. and mail to:

The Productive Peasant Farm Co.
105 North Jackson Street, #1
Strasburg, PA 17579