



.....
This information is best reviewed by your financial team. If you're not the person responsible for cash management, please forward this to your CFO, Controller or Credit Manager.
.....



Dear Ace Hardware Vendor,

Ace Hardware appreciates the working relationships we have with our vendors and we're always looking for ways to strengthen our important business partnerships. That's why I'm asking you to give our Ace Hardware C2FO program your full consideration.

The C2FO program has been available since June 2013. We have partnered with C2FO to facilitate accelerated payment of approved supplier invoices via their secure C2FO marketplace.

With C2FO, you can **Name your own rate**™ for early payment on your approved invoices. For a small discount, you can receive early payment directly from Ace Hardware to improve your cash flow at rates that are often less than the cost of borrowing short-term working capital.

The best part about C2FO is that you determine your early payment offer, so you're in control. When your offer is accepted, Ace Hardware will initiate early payment within 24 hours of market clearing.

C2FO is rapidly expanding as suppliers realize its money-saving advantages and simplicity:

- **LOW COST:** Creates a new working capital option at a rate you choose
- **FLEXIBLE:** Eliminates paperwork and contracts with on demand access
- **USEFUL:** Lowers your days sales outstanding (DSO) an average of 22 days paid early
- **SECURE:** Provides secure access to view your approved invoices
- **HELPFUL:** Gives you world-class support M-F, 7am-7pm central time
- **SIMPLE:** Offers easy account activation and your payment process doesn't change

We encourage the person responsible for cash management to review this program. Typically this would be the CFO, Controller or Credit Manager.

Please activate your C2FO account at your earliest convenience. If you have questions, our support team is ready to help you at c2fo@acehardware.com or by calling 855-713-C2FO (2236).

Thank you for your continued partnership with Ace Hardware.

Surane John
EVP, Chief Merchandising and Sales Officer
Ace Hardware

P.S. Activating your C2FO account has no cost and no obligation. It simply gives you the opportunity to see how C2FO could improve your company's cash flow and save money.

C2FO Support Team

