



Accounts Payable Department

3001 Lou Menk Drive (CSC) | Fort Worth, TX 76131

Dear BNSF Supplier,

BNSF values the working relationships we have with our business partners and continuously looks for ways to strengthen them. We are pleased to offer you BNSF C2FO, a program we are offering to our Suppliers that allows approved invoices to be eligible for **early payment directly from BNSF, helping you improve cash flow and profit.**

This program is an important supplier benefit best reviewed by the organization's finance team. If you are not the person responsible for cash management please forward this information to your CFO, Controller or Credit Manager.

BNSF C2FO is a voluntary program that is expanding rapidly as suppliers realize significant benefits from their participation:

- Provides you an additional working capital funding option at competitive rates
- Lowers your days sales outstanding
- Allows scheduling receipt of payment to optimize cash flow
- Reduces your cost of borrowing
- Creates visibility to BNSF approved invoices in a secure online environment

We have partnered with C2FO to facilitate accelerated payment of approved supplier invoices via their secure C2FO Market. For a small discount, you can receive early payment directly from BNSF to improve cash flow at rates that are often less than the cost of borrowing short-term working capital.

For companies who have a cash surplus, you can leverage your accounts receivable inside the C2FO Market to take advantage of more early payment income from your suppliers.

We believe you will find BNSF C2FO to be a flexible option for improving your working capital efficiency.

Thank you for your continued partnership with BNSF.

Paul Bischler

VP & Chief Sourcing Officer

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Learn more today at: bnsf.c2fo.com*