



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, treasurer, or credit manager.

Dear Valued Supplier,

The Kroger Co. (Kroger) appreciates the working relationships we have with our suppliers and we are always looking for ways to strengthen our important business partnerships. For this reason, I'm asking you to give our Kroger C2FO program your full consideration.

We have partnered with C2FO to facilitate accelerated payment of approved supplier invoices via their secure C2FO marketplace. C2FO has many years of experience helping numerous suppliers fulfill their cash flow needs.

For a small discount, you can receive early payment directly from Kroger 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. If your offer is accepted, Kroger will initiate early payment within 48 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 with on demand access
- **USEFUL:** Lowers your days sales outstanding (DSO)
- **SECURE:** Provides secure access to view your approved invoices
- **HELPFUL:** Gives you world-class support M-F, 8am-8pm ET
- **SIMPLE:** Offers easy account activation and your payment process doesn't change

While we believe Kroger C2FO is the most-supplier friendly option for improving your working capital efficiency, the final decision to use C2FO is yours.

Please activate your C2FO account at your earliest convenience. If you have questions, the C2FO team is ready to help you.

Thank you for your continued partnership with Kroger.

J. Michael Schlotman
Executive Vice President and Chief Financial Officer

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

C2FO Support Team
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