

## MFSG Antitrust Preamble

Prior to each MFSG credit discussion group meeting the following Antitrust Preamble is read and briefly explained even if all members have participated in multiple meetings. MFSG takes antitrust law very seriously and strictly adheres to those laws.

*“The information we are about to discuss is confidential and is for the use of member companies only. There will be no discussion of specific selling terms or any joint, future or collusive actions. All commentary is limited to current or historical activity. Any decision you reach from the information contained in the book or discussed in the meeting is an individual decision based on your own investigation and judgement.”*

Brief explanation provided:

Just as a reminder we will not discuss specific selling terms, however you can say if you sell the customer open account or cash in advance. We will only talk about historical and current information and NOT about things you will do with or to the customer in the future. If I, as group administrator feel we are approaching any areas of antitrust, I will immediately stop the conversation and lead the group from the issue.