We rarely required somebody that we loaned money to to market with us. We had a philosophy that says we need to earn your business in both the marketing as well as the lending and now if you were a member of the coop and you borrowed money from us we have programs that says you can get a lesser cheaper industry. You may get other you know benefits for doing that and we did that because it's a you know the more you use the co-op, the more efficient we can be in managing our cost and so we provided those kinds of marketing discounts. If a member for example said I'm going to commit to market I don't know how many thousands. I've had a cattle through you and we have a contract with a packer for those same cattle, well we obviously you know got that business tied up so we can provide discounts to do that. If we financed it we also could provide additional discounts so that member that used all of the co-op services in our case kind of three basic services they should have the best cost coming from us if we're focused on the what's economically best for the member.