

CULTIVATE

A MAGAZINE FOR CLIENTS AND FRIENDS OF COMPEER FINANCIAL FALL 2018



Wishing you a
SAFE AND HAPPY HOLIDAY SEASON.

Agriculture isn't just a market we serve. It's what we're founded on. It's who we are. And we're so thankful for the abundance provided by the hardworking individuals who work tirelessly to feed, clothe and fuel the world every day of the year. It's an honor to serve you. Our team members from Illinois, Minnesota and Wisconsin wish you a joyous holiday season.



Learn more at compeer.com.



CULTIVATE

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EDITORIAL STAFF

Karen Blatter-Schieler, Editor
Amy Barnett, Assistant Editor
Terri Fast, Writer
Emily Matzke, Writer
Kelly Kendall, Designer

DIRECTORS

Kevin Aves Kirkland, Ill.
Ann Broome Austin, Texas
Mark Cade Westby, Wis.
Kaye Compant Nicollet, Minn.
Terry Ebeling Owatonna, Minn.
Daniel Erickson Alden, Minn.
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Greg Nelson Spring Valley, Wis.
David Peters Manteno, Ill.
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Roger Newell Williamsfield, Ill.
Stephanie Wise Joliet, Ill.
Dan Zimmerman Rosendale, Wis.

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Cover: Potatoes are processed after being harvested by Heartland Farms in Wisconsin. The farm's partners use innovation, technology and their team to produce potatoes and vegetables in a safe and efficient way. Read more on page 12. Photo provided by Heartland Farms.

Cultivate is brought to you by Compeer Financial. We dedicate this issue of *Cultivate* in memory of Connie Miller, who served agriculture and rural America for more than 18 years through her role at Compeer Financial. She fought cancer valiantly until June 2018, and her presence is missed by our team, clients and friends.

 Karen Schieler
Editor

ADAPT AND CHANGE

Financial management in the current climate

The growing season and harvest is ending much as the crop year began, with tremendous variation across the three states in which Compeer Financial operates. Portions of our territory have enjoyed excellent harvest conditions and are nearing completion, while other areas are struggling with extremely wet conditions and are far behind “normal.”

It speaks to one of the benefits we were seeking through our merger last year – improving the diversification of our portfolio. Compeer Financial benefits from a more diverse portfolio, both geographically and in the sectors of agriculture we finance. This creates more resilience in the quality of the overall portfolio and stability of earnings, which will benefit stockholders through additional patronage over time. The Board and I are pleased to see this direct benefit of the merger in action. It’s a key component of our business model for Compeer.

Both grain and dairy – the two largest sectors of our portfolio – have been under financial pressure the last three to four years, and we expect to experience some decline in credit quality in 2019. While the diversity in our portfolio helps average out the downturn’s effects for Compeer Financial keeping our overall financial position strong, I do not want to lose sight of the fact that for individual clients the impact is felt much more strongly, even threatening the survival of some producers.

The current volatility in agriculture can be attributed to a number of factors, including the cost of doing business, the fundamentals of supply and demand and the current environment around international trade. Regardless of why, when you are going through a down cycle, it creates stress and hard choices to work through the challenges. Both the Compeer Financial Board and leadership team are focused on ensuring we have a philosophy in place to work with producers who are experiencing challenges. Compeer is committed to all of the industries we serve, in all economic conditions. Our focus is on supporting our clients, even in the most challenging of times.

Occasionally I will get a call from a client challenging me on whether we are living up to our commitment to work with them through hard times. Generally the circumstances are several years of losses leading to financial stress and a resistance to making the changes needed in the operation to help improve financial performance. When financial circumstances change, plans have to evolve and change as well. Staying with the same approach that led to the current circumstances is rarely going to work. Agriculture continues to evolve and will continue to do so into the future. This is true not only when it comes to operations but also for financial management and decision making.

That’s why it’s critical for our clients to be open to alternate financial strategies – just as they would when it comes to thinking about incorporating new production methods. While we recognize change of any kind can be uncomfortable and you may not like some of the choices, it’s important to look objectively at the changes needed to strengthen your financial position and get through the downturn – to the point where your operation is profitable again. Financial decisions are equally as important as your production decisions. There is no single prescription. Each client is different, and each solution is unique.

Our clients don’t have to go it alone. We always encourage them to talk with their financial officer about ways they can approach their business differently. Our team includes industry specialists, consultants and underwriters who can suggest strategies and resources during volatile times. We are here for our clients, especially when they need our guidance or have questions. We’re fortunate to be at their side as their partner.

As we wrap up harvest and head into the holiday times, there remains a lot to be thankful for in our region, despite the challenges we’re facing. Now’s the traditional time of year to count our blessings. All of us at Compeer Financial – our Board of Directors, management and team members – are truly thankful for our clients. Wishing you a successful harvest and joyous holiday season!



Rod Hebrink, President and CEO



Above: During a team-building event, Compeer Financial team members went “back to school” testing their knowledge on various school subjects, while collecting supplies to fill their backpacks. In total, 660 backpacks were filled and distributed to local school districts, including schools in New Prague, Minn. (top left), and Normal, Ill. (top right).



At right: Compeer Financial team members in Wisconsin volunteered at the Sauk County Conservation Day. They also proudly presented a check for \$2,500 to help with future educational efforts.



At far left: This past summer many offices hosted client appreciation picnics, including the Northfield, Minn., office shown here.



At left: Throughout June Dairy Month, Compeer Financial pledged to donate two gallons of milk to food banks for each photo submitted on social media using #GiveGallons and showing people enjoying a dairy treat or attending a dairy event. Overall, Compeer donated \$14,000 to four food banks in Illinois, Minnesota and Wisconsin. At left, team members from the Sun Prairie, Wis., office present a check to Second Harvest Food Bank of Southern Wisconsin for \$3,000 as part of the #GiveGallons campaign. Thank you to everyone who submitted a photo!



Below left: Compeer Financial proudly sponsors Ag Day events with universities across our territory, including at a University of Illinois football game in September.

PROCEED ON

Guiding Compeer Financial into the Future

*About Michael R. Pratt:
Mike is a corn, soybean and
seed corn farmer in Dixon, Ill.
He and his wife farm with their
two sons and their families.
Mike was first elected to the
Board of Directors in 2002 and
is retiring at the end of 2018.*

Back in the early 1800s, explorers set off from St. Charles, Mo., traveling westward on the Missouri River. Their mission was to explore the Louisiana Purchase and find a water passage to the Pacific Ocean. This now infamous, 28-month-long journey is commonly known as the Lewis and Clark Expedition.

As Lewis and Clark reached the headwaters of the Missouri, they thought the Columbia River would be waiting over the Continental Divide to take them to the Pacific. Instead, 200 miles of the Bitterroot Mountains needed to be crossed as winter closed in.

They accepted the challenge with resolve and chose to “Proceed On,” which was a guiding principle to their journey.

The group of about 30 voyagers were traveling into unknown territory, much like how Compeer Financial, as a new cooperative, is embarking on its own journey into the unknown.

This past summer, your Board of Directors and leadership of Compeer Financial studied the Lewis and Clark Expedition, including how Lewis and Clark prepared for their journey, planning for all the unknowns they would encounter and how they learned to adapt to the many obstacles they could not foresee.

The Compeer Board has adopted that same principle of “Proceed On” to help us navigate the future.

American agriculture is also entering into a period of unknown in which we must Proceed On. Just as we approach our own personal businesses, your Board is well-suited to lead Compeer as the association and agriculture change.

The Compeer Board has been very involved in establishing policies and procedures for the new association and management. I am confident Compeer is well-established and prepared to meet the needs of current and future clients and stockholders.

While we do not know all the changes ahead of us, for our cooperative or our farms, we are empowered with knowledge, good leaders and the motivation to continue on the journey – with the best outcome in mind.

Serving on the Board has been a life-enriching experience for me. Being on a vibrant, challenging and exciting board – with fellow members who are very successful, worldly, intelligent people – challenges you to grow in your competencies and meet a new level of standards.

A good board continually needs a turnover of talent. Thinking back to all of the talented people with whom I have served with and to their replacements, each person brought varied viewpoints and world views. We are stronger because of them, and it is time for new talent to fill my seat.

As my time on the Board comes to an end, all clients and stockholders should know the directors are passionate about this cooperative. They work very hard at running a very efficient company – holding management to high standards and expectations – so interest rates can be kept as low as possible. This allows profits through patronage to be returned to our fellow stockholders.

Thank you for the past 16 years and entrusting me with our cooperative. As a member-owner, I am eager to watch Compeer Financial grow, change and Proceed On.



Michael R. Pratt, Retiring Director



ELECTION RESULTS: *Board of Directors and Nominating Committee*

The results of the Compeer Financial Board of Directors and Nominating Committee election were tallied by an independent third party in October 2018. Six candidates were elected to the Board of Directors, and 24 candidates were elected to a one-year term on the Nominating Committee. The regions follow state boundaries of Compeer's territory: Region 1: Minnesota, Region 2: Wisconsin and Region 3: Illinois.

BOARD OF DIRECTORS

KAYE COMPART

Nicollet, Minn.
Region 1 • Four-Year Term



Kaye Compart is a swine farmer in Nicollet, Minn. She is an owner of Compart's Boar Store, Inc. with her family. She graduated from the

University of Minnesota. She previously served as president of the University of Minnesota College of Ag Alumni Board and chair of the Nicollet County Planning and Zoning Board. Compart was first elected in 2001, and she has been a Farm Credit member since 1993.

LORI MEINHOLZ

Middleton, Wis.
Region 2 • Four-Year Term



Lori Meinholz is a self-employed dairy farmer on her family farm in Middleton, Wis. She is a graduate of the University of Wisconsin Farm and

Industry Short Course. Meinholz is a leader for the Ashton Go-Getters 4-H Club and is involved in a number of other organizations. She and her husband Art have one son and two daughters. Meinholz was first elected in 1997, and she has been a Farm Credit member since 1982.

GREG NELSON

Spring Valley, Wis.
Region 2 • Four-Year Term



Greg Nelson is a self-employed crop and cattle farmer in Spring Valley, Wis. He graduated from the University of Wisconsin-Stout with a

bachelor's degree in industrial technology. Nelson is involved in a number of organizations and activities, including Farm Bureau, Wisconsin Beef Council and Elmwood School Board. Nelson was first elected in 1986, and he has been a Farm Credit member since 1976.

DAN ZIMMERMAN

Rosendale, Wis.
Region 2 • Three-Year Term



Dan Zimmerman is a sixth-generation farmer raising corn, soybeans and wheat. Besides his own operation, he is owner/operator of Ever Green

Growers Inc. with his brother and mother, farming 2,700 acres, with a Federal Grain Warehouse operation license. Zimmerman is a graduate of the University of Wisconsin-River Falls. He was first elected in 2015, and he has been a Farm Credit member since 1983.

ROGER NEWELL

Williamsfield, Ill.
Region 3 • Four-Year Term



Roger Newell is a grain farmer, harvesting non-GMO corn, soybeans and alfalfa. He also operates a cow-calf herd and raises purebred and crossbred

show pigs on his family farm. Newell is a graduate of Carl Sandburg College and the Illinois Agricultural Leadership Program. Newell previously served on the 1st Farm Credit Services Board of Directors from 1996 to 2017, and he has been a Farm Credit member since 1982.

STEPHANIE WISE

Joliet, Ill.
Region 3 • Three-Year Term



Stephanie Wise is a corn, soybean and popcorn farmer and the fifth generation on her family's farm. She also is involved in crop protection product

and fertilizer sales and owns a small grain and milling operation. Wise graduated from Augustana College and earned an MBA from the University of Chicago. She and her husband Christopher live in Joliet, Ill. Wise was first elected in 2015, and she has been a Farm Credit member since 2006.

NOMINATING COMMITTEE

REGION 1

Rick Alberts, Pine Island, Minn.
Ruth Buck, Goodhue, Minn.
Sharon Hirsch, Sleepy Eye, Minn.
Ron Mohr, New Ulm, Minn.
Julie Sievert, Gibbon, Minn.
Diane Stenzel, New Richland, Minn.
Ben Storm, Dover, Minn.
Brent Ziegler, Green Isle, Minn.

REGION 2

Dorothy Anderson, Cambridge, Wis.
John Bertram, Malone, Wis.
Marc Boettcher, Bloomer, Wis.
Gary Boyke, Fond du Lac, Wis.
Steven Endres, Waunakee, Wis.
Sally Roe, Monticello, Wis.
Brian Schaal, Burlington, Wis.
JoAnn Wingers, Randolph, Wis.

REGION 3

Chad Bremmer, Pearl City, Ill.
Brent Clair, Loraine, Ill.
Zach Henkel, Sublette, Ill.
Donna Jeschke, Mazon, Ill.
Fred Seville, Leland, Ill.
Lynn Stoller, Gridley, Ill.
Jacob Streitmatter, Sparland, Ill.
David Westerlund, Osco, Ill.



Making a House A HOME

Rural homes of all kinds

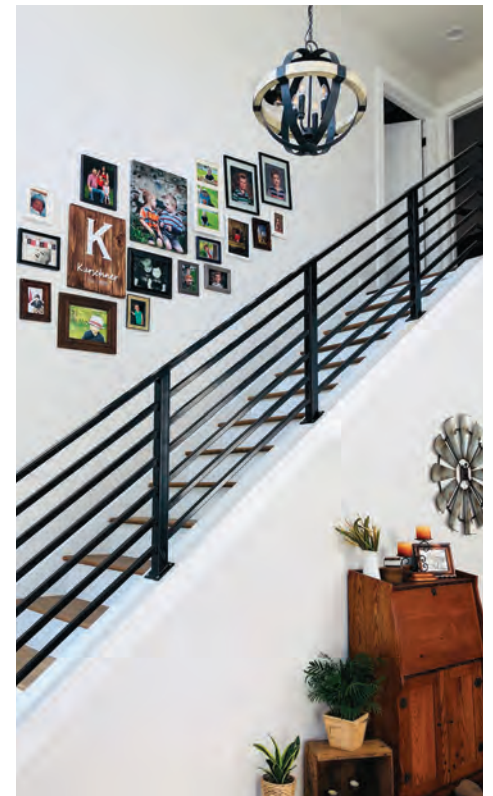
By Karen Schieler

Each person defines a “dream home” differently. Pick up any home improvement magazine, watch a design show or follow a Pinterest feed, and you’ll see multiple designs, style and construction elements. For some Compeer Financial clients, living in rural America fits the bill.

CABIN UP NORTH

Casey and Becky Kurschner
Turtle Lake, Wis.

Becky Kurschner has always loved the classic style of older homes, so when she and her husband Casey built a house on a one-acre lake lot, they went with a Colonial, Cape Cod two-story. With two small children, having a space for them was important. The three-bedroom house utilizes a vintage charm with 160-year-old pine timbers rescued from a falling-down home, Old Chicago brick and stamped porcelain tile weaved throughout. For a “wow” factor, a custom horizontal steel staircase, made by a local welder, is the focal point when visitors walk in the house. Along with subway tile and butcher block in the kitchen, the home has an old feel to a new build. The Kurschners used Compeer Financial to finance their loan, allowing them to serve as their own general contractor and saving money along the way by completing the interior work themselves.





ALONG THE RIVER
Mark and Amy Langer
Edgerton, Wis.

Mark and Amy Langer were not really looking to move or build a new house when they found 67 acres along the Rock River in Wisconsin. However they were drawn to the valley view of a property near their hometowns. They bought the property in 2016 and moved forward with building their home in 2018. Mark wanted the house to resemble a farm house. Amy wanted a ranch with a modern feel. They settled on a two-story house plan including features of an American four-square with an open concept, first-floor master and rooms upstairs for their three children. A long front porch and upper dormers complete the overall look of the home. Large windows from the kitchen and dining room overlook the valley, and large glass doors open to a rear elevated deck. Construction should be completed in early 2019. They chose to work with Compeer Financial for financing to keep the house and acreage parceled together, along with the ability to serve as their own general contractor.

FARMHOUSE FLIP
Andrew and Nicole Ekberg
Popular Grove, Ill.

Andrew and Nicole Ekberg were looking to return close to where they grew up to be near family, so they left the state of Montana behind. Andrew also wanted to start farming, so finding a home on a few acres with some barns that included a hog building was ideal. They moved in April 2018 to a farmstead in northern Illinois. However, the three-bedroom house needed renovations for their young family of four. Renovations to the house were very extensive and included opening up a small kitchen to make it larger and family-friendly, creating a master suite and bathroom, adding a first-floor half-bath, and replacing the siding and roof. With the help of their Compeer Financial lending officer, Ty Rohloff, they were able to secure a long-term, fixed-rate loan and the dollars needed to complete the renovation.



VIEW LIKE NO OTHER
Mike and Cricket Gintner
Eau Claire, Wis.

With two young children, a passion for barrel racing and seeking a “perfect” view, Mike and Cricket Gintner focused first on finding the land on which to build their house. They found 30 acres of land near rolling hills, with ideal conditions for horses and a stellar view near Cricket’s childhood home in western Wisconsin. In October 2016, they started the planning process of building a home, researching the open concept they desired. A year later, they moved into the rustic, modern, four-bedroom farmhouse, with a separate master suite wing. Mike did many aspects of the inside work himself with the help of his father-in-law, salvaging old Amish barn wood to create railings, lighting and other features. They used two-toned cabinets in the kitchen and designed their own custom hood vent over the stove. The living room looks out over the valley. They are completing finishing touches in the basement, including a custom-built barn wood bar by Mike. Working with Compeer Financial, they were able to secure financing for the land and the new home construction using a fixed-rate loan.

RURAL HOME LOANS AVAILABLE

Whether you’re a first-time homebuyer looking for a house in a small town, you’re ready to retire with a hobby farm or you’re somewhere in between, if your heart is set on country living, Compeer Financial can help. We offer unique mortgage solutions to our neighbors in rural locations and small communities.

Our services include conventional home loans, as well as affordable options for structures traditional lenders are unable to finance.



**Becky Kurschner and Mike Gintner are team members with Compeer Financial.*



Discover AGRICULTURE

New educational center opens in Wisconsin

By Emily Matzke



Hours of operation: 9 a.m. to 5 p.m., daily

Ticket prices:

Adults: \$16

Youth (4-18): \$8

Ages 3 and under: Free

Seniors (62+): \$12

Location:

7001 Gass Lake Road, Manitowoc, WI.

On the web: www.farmwisconsin.org
(also on social media)

Compeer Financial Connection

Compeer Financial, together with other Farm Credit associations, provided a \$550,000 gift toward construction of the center.

MANITOWOC, Wis. – Dairy farmer Julie Maurer’s shared vision of connecting consumers with those who produce food, fuel and fiber has become a reality.

“It’s here! It’s here! It’s finally here,” said Maurer, president of the Farm Wisconsin Discovery Center Board of Directors, during a sneak preview event for supporters and others held in July.

“This place was just a vision 10 years ago, and here it finally is,” Mauer explained. “Our dream has come to a reality, and together we will tell our story so that people will know how agriculture plays an important role in their lives.”

Maurer, her fellow directors and other leaders in Wisconsin agriculture cut the ribbon and officially opened the Farm Wisconsin Discovery Center, a \$13-million agricultural educational facility, in late July 2018. The center broke ground and began construction in October 2016.

A DESTINATION FOR AG LEARNING

Located about 80 miles north of Milwaukee along Interstate 43, Farm Wisconsin features 15,000 square feet of educational exhibits and hands-on learning opportunities. Visitors can explore how their food makes it from the field to their table and discover the tools and technology farmers are implementing to grow crops, care for animals, protect the environment and more efficiently feed a growing population.

Several simulators allow visitors to experience driving a combine or flying a drone to scout crops in a field. Interactive displays and videos highlight a wide variety of things, from how a cow’s ruminant digestive system functions to the many careers in agriculture.

Farm Wisconsin also features a birthing barn, where up to five calves are born daily, giving visitors an exciting opportunity to



Opposite page: The exterior of the Farm Wisconsin Discovery Center mimics the exterior of red barns that dot the Wisconsin countryside. Above left: Dairy contributes \$43.4 billion to Wisconsin's economy. A portion of the Farm Wisconsin Discovery Center highlights Wisconsin's strong dairy tradition, from the producers and processors to the consumer. Above right: Major donors and state dignitaries participated in the ribbon-cutting ceremony, commencing the donor opening of the Farm Wisconsin Discovery Center. At left: A life-size replica of a dairy cow allows attendees to learn about the cow's digestive system and what makes them a ruminant. Below: Displays at the center include a calf-birth viewing area and the Farm Credit System Exhibit Theatre.

experience a new calf coming into the world and see those calves up close.

Wisconsin Governor Scott Walker said some consumers do not fully appreciate the process that goes into providing food, forgetting about the farmer when they are at the grocery store.

"While as agriculturists we have access to sharing our story with people at fairs, or other outreach events, those are only temporary," Walker said. "The Farm Wisconsin Discovery Center is permanent. This will allow those who may not come from a farm the ability to fully appreciate agriculture and who our farmers are."

MORE THAN JUST DAIRY

While Wisconsin is known as America's Dairyland and Farm Wisconsin has a room showcasing dairy production, processing and cheese making, the state is also cream of the crop in production of snap beans for processing, cranberries, ginseng, mink pelts,

dry whey, milk goats and corn for silage.

The center showcases the diversity of Wisconsin agriculture. Visitors even have the chance to tour a local farm during their trip.

At the end of the day, Farm Wisconsin tells the story of Wisconsin's rich agricultural heritage, showcases modern agriculture practices and foreshadows what the future may hold – all while connecting consumers to the very farmers at the heart of it all.

"Some people say agriculture is dying, but I'm here to tell you it's not. It's booming and growing," said Sheila Harsdorf, Secretary of the Wisconsin Department of Agriculture, Trade and Consumer Protection.

"That's why this facility is so important. As growers, producers and processors, we have to become more concerned about the consumer," Harsdorf said. "Consumers want to feel connected to their food, and this center will do just that."





Spuds Spur INNOVATION

Wisconsin farm mixes technology and people

By Emily Matzke

HANCOCK, Wis. – Innovation and good people are the backbone of Heartland Farms Inc., a potato and vegetable farm located in the central sands of Wisconsin.

With roots dating back to 1873, the family farm has since expanded beyond its original 80 acres and is now being operated in part by the fifth generation.

The great-great grandfather of Jeremie Pavelski, current president, started the farm, which now has more than 27,000 irrigated acres growing potatoes for chips and vegetables for processing.

Heartland Farms rallies around its mission to produce a healthy and safe food product, while maximizing profits and promoting family and farm values.

“Our mission is to provide a high-quality product to our customers, by utilizing our team’s strengths,” Pavelski said. “In the end, it all comes down to people, and without good people, nothing else matters.”

ROOTED IN HISTORY

The original farm was settled by August Pavelski in 1873, when he emigrated from Poland. His great-grandson Richard joined the farm in 1967.

Around the same time, Dave Knights started farming corn and soybeans on the Illinois farm he grew up on. A few years later, Knights transitioned to developing a potato farm in Wisconsin.

Fast forward to 1990, when Richard and Dave partnered together to create Heartland Farms. The farm’s focus became one of development, innovation and technology.

INNOVATION FOR EASE

The farm’s leadership seeks out and uses different technological innovations to enhance the daily operations for its workforce, which is essential to each year’s success.

With more than 250 employees working at the busiest time of the year, making the work more effective and efficient while building sustainability is important, said Jeremie Pavelski.

“The philosophy we take with our team members is that we would rather they innovate and better themselves than do the status quo,” said Pavelski. “If you’re not innovating, the reality is that you’re falling behind.”

TECHNOLOGY AND TRAINING CENTER

Two year ago, Heartland Farms built a Farm Operations Technology and Training Center at their main headquarters site.

Throughout the center there are dedicated collaboration areas for different divisions of the farm, such as marketing and information technology, to discuss the operation and areas that need improvement. There is also a large space for team member training.



HEARTLAND FARMS INC.

Hancock, Wis.

Farm partners include:

Richard Pavelski, CEO

Jeremie Pavelski, President

Dave Knights, Executive Vice President

T.J. Kennedy, Vice President of Operations

9,000 acres of potatoes; 27,000 total acres

Raises potatoes for potato chips and vegetables

Includes 125 full-time and 150 seasonal employees

Potato harvest and processing is in full swing at Heartland Farms in Wisconsin, which grows the spuds on 9,000 acres. Photo provided by Heartland Farms.

The epicenter for technology on the farm has been deemed the “War Room,” where all of the different tools converge. Large screens line the walls, allowing employees and farm management to monitor real-time movement and production.

Tractors and trucks are equipped with GPS and other monitoring tools that gauge speed, fuel efficiency, maintenance and repairs, and other areas related to the equipment and drivers.

Irrigation systems can be fully controlled from the room or from iPads, turning them on and off in each field and adjusting application amounts with the touch of a finger.

Drone and other aerial photography of each field also proves to be an important resource for the farm. By analyzing the bird’s-eye view, they can make decisions on crop management, including what potatoes should be placed into storage or shipped off the field.



Jeremie Pavelski demonstrates one of the numerous touch-screen monitors in the technology hub nicknamed the “War Room” at Heartland Farms’ headquarters.

“Profitability and better crops are important, but as the demographics change, it’s important to recognize people want to spend more time outside of work,” said Jeremie Pavelski. “We want to make it easier on our employees. Farming will always be challenging; our goal is to gather as much information and be able to remotely control as many things as possible while ensuring we don’t miss important details. This allows

our employees more time with their families. Even an extra hour or two of family time a week are huge.”

In addition to the collaboration space for their team, the facility is used for training and educational seminars and offers space to local groups, as the community is an important aspect for Heartland Farms.

PEOPLE ARE IMPORTANT

However, technology does not replace the need for good, knowledgeable employees who help drive the innovation.

Pavelski and his business partners believe in creating a team of people who are striving to create a better operation.

“We couldn’t be the organization we are today without the team of people we have working with us,” Jeremie Pavelski said. “It’s great to have a willing and ambitious team who brings high-quality work and dedication to the farm each day.”



From Grandmother **TO GRANDSON**

Cooperative spirit on the family farm

By Terri Fast

NORTH MANKATO, Minn. – In 1950, Annette and Algot Holmgren obtained their first \$7,000 land deed loan from the Federal Land Bank to improve their family farmstead near Mankato, Minn.

Little did they know at the time that their future grandson, Dale Holmgren, would one day become a director on the Board of the Land Bank's successor organization – Compeer Financial.

Dale, now 55, and his brother Tom are fifth-generation farmers running a hog and cash grain operation on land that was passed down from their grandmother's family and their parents, Gordon and Donna.

TOUGH AND TENACIOUS

Growing up in the midst of the 1980s farm crisis, Holmgren watched as his parents used creativity, grit and unending commitment to hard work to protect their legacy. "My parents had three young boys and a fourth on the way when their operation got hauled out," Holmgren said. "But they never gave up. They reconfigured the operation from livestock to grain, and my dad got a job in town to get through the downturn."

After college, Holmgren was armed with a degree in agricultural business administration, a passion for farming and a desire to help producers experiencing the ups and downs of a tough industry. Before returning to the family farm full time, he worked as a commercial agricultural lender for five years.

"When I returned to the farm full time in the late 1980s, everything was still very manual. Our 'manure management system' was a

pitch fork and a wheel barrow," Holmgren said.

Holmgren believes in adopting technology, equipment and labor wisely and – sometimes – collectively in order to remain viable and independent.

COLLABORATION IS KEY

"As the industry advances, it will be critical for farmers to work together," Holmgren said. "If you look at the history of American agriculture, a hundred years ago farmers were independent and worked on their own. Technology was very basic, and each farmer had what he needed to farm his minimal acres. Then, in the 1930s, as farmers' land bases grew, communities began threshing together and pooling resources for the benefit of all."

Holmgren has experienced the cyclical nature of agriculture from two distinct perspectives: his board seat and his tractor seat. He was first elected to the cooperative's Board of Directors in 2001, and he is an active member the Minnesota Pork Producers Association and the Minnesota Corn Growers Association.

Holmgren believes being strategic and collaborative is the best way for farmers to position themselves for success and prosperity.

"If you can spread the costs around a little bit and work together to be more efficient, everyone benefits," he said. "A great example is a multi-generational operation that leverages the expertise and experience of the older generations as well as the younger generations' understanding of new techniques and state-of-the-art technology."



DALE HOLMGREN
North Mankato, Minn.

Occupation: Fifth-generation farmer; swine, corn and soybean farmers; working with his brother

Board member since: 2001

Serves as the vice chair of Compeer Financial's Board of Directors and is a member of the organization's Enterprise Risk Committee

His values and a genuine commitment to the cooperative spirit made Holmgren a good fit for the Board of Compeer Financial. He said being a part of three organizations coming together and taking the best pieces of all to create a new and stronger way is something he is very proud of.

"The thing that most excites me is that our members are the true winners," he said. "As we increase efficiencies and further reduce cost drivers, the goal is for Compeer to return a higher percentage of patronage to our client stockholders."



Opposite page: Dale Holmgren farms on land once financed by his grandparents through the Federal Land Bank, a predecessor to Compeer Financial. Above left: Dale's grandparents, Annette and Algot Holmgren, obtained their first land deed in 1950 and paid semi-annual installments of \$150 for 35 years to pay off the \$7,000 loan. Above right: The Holmgren farmstead near Mankato, Minn., as it appeared in the 1970s.

Farm Women: FIND YOUR FARM STYLE

Ever wonder what kind of outlook you have on your farming operation? Want to know how your perspective fits? Take this quiz to find out more about your personal style of farming.

Finish each statement by circling the response most true for you.

1. If I need to hire some help around the farm, I:

- A** Make a quick post on a few job boards or call the neighbors.
- B** Create a job post that adds a touch of humor or whimsy to the role.
- C** Review our job descriptions to be sure I have one that matches my need.
- D** Post on social media and spread the word at local hangouts.

2. When I think about my farm in three years, I believe:

- A** Its success will be driven by the market around me.
- B** I'll be incorporating new ideas and practices.
- C** I'll be following my business plan and using it to guide my decisions.
- D** I'll have a strong team around to help me make decisions.

3. When I look at a balance sheet for my operation, I:

- A** Know there is useful information on it, but I'm just not sure how to use it.
- B** Dream about new ways to increase my assets.
- C** Make a quick assessment of how things have changed from last year.
- D** Call my financial advisor to discuss.



4. When it's time to sell some livestock or feed, I:

- A Try to get the best price available at that moment.
- B Get creative in searching for new sales avenues.
- C Follow my marketing plan, which dictates when to sell.
- D Call my neighbors and check with local sales barns or elevators.

5. Thinking about retirement, I say:

- A Retirement? I don't think I need to worry about that yet.
- B Let's be innovative! Trying new ways to prepare.
- C I'm prepared! I am confident in my plan.
- D Sure, I'll figure it out by talking to people I know.

6. When I want to discuss farm issues, I turn to:

- A The Internet, including Google, social media and trusted news sites.
- B My notebook. I can't scribble down all the options fast enough.
- C A small trusted group of family and friends.
- D My phone. I must know someone who knows someone who knows about this.

7. When brainstorming with others about farm plans, I:

- A Take the opportunity to listen and absorb.
- B Put three other ideas on the table to see if one of them sticks.
- C Share my experiences and knowledge.
- D Turn to some experts for data and proof of my concept.



8. When I think about the future of agriculture and my farm, I am:

- A Excited to see just where this road takes me.
- B Determined not to become entrenched in "the way things are."
- C Confident in my plan.
- D Encouraged by the community and resources I've built.

Mostly A: SPROUTING

Things are happening. You're watching. You're taking it all in and, piece by piece, building your root system. Maybe you're new to agriculture, maybe you're considering taking on new responsibilities in a comfortable operation. You may be perceived as reserved, but that's not necessarily the case. It likely is that you're just making sure you're well-rooted before you spring to action.

Consider: Signing up for Annie's Project. By the end of the program, you'll be ready to help lead your farm through the next growing season.

Mostly B: IDEA GENERATOR

An entrepreneur's soul. An inventor's imagination. You've yet to be satisfied coloring inside the lines. Your mind is constantly whirling with possibilities for improvement, change, efficiency and a better way to get things done. Follow-through may not always be your strong suit, but when someone calls a brainstorming session, you're the first to the table.

Consider: Annie's Project, where you'll be able to share some of these ideas with other women in agriculture and gain the tools to put some concrete action plans together to keep things moving.

Mostly C: WEALTH OF KNOWLEDGE

This isn't your first harvest season, and you have lived agriculture's ups and downs. Or maybe you've just really done your homework and are ready to put it to work. Either way, you're at a point in life where you've built a solid foundation of experience and knowledge. You have wisdom to share.

Consider: Sharing your experiences with other women by joining an Annie's Project near you. Provide your perspective and add some new ideas to your well-equipped brain bank.

Mostly D: THE CONNECTOR

It's all about who you know. A connection champion. You focus on building a wide network of people who you can tap into as a resource for your decisions. You thrive when your network is expanding and gain security from the knowledge that if you don't know, you'll find someone who does.

Consider: Making new connections with Annie's Project. Your skills in creating networks and matching up friends with other peers is invaluable. You will also likely make some new connections yourself along the way.



ANNIE'S PROJECT
EMPOWERING WOMEN IN AGRICULTURE

Whichever category you fall in, you're likely a mix of all of these and more. Your voice will be a welcome addition at Annie's Project courses. You'll come away from the course with a certificate of completion, a collection of tools and information to add value to your operation, and a brand-new network excited to succeed together. Compeer Financial is proud to announce our collaboration with Annie's Project – Education for Farm Women, offering educational programs designed to strengthen women's roles in the modern farm enterprise. Find an Annie's Project near you on page 18.

Empowering Women in Agriculture

ANNIE'S PROJECT COURSES



We are committed to supporting women in agriculture and the unique opportunities and challenges they face. Our collaboration with Annie's Project brings these women together through a course that shares valuable insights on important matters affecting their lives. We'll cover five specific risk management topics and facilitate discussions relevant to your operation and community. The course also provides great networking opportunities and support by a group of peers.

COURSE TOPICS:

- Financial risk
- Human resource risk
- Legal risk
- Market risk
- Production risk
- Community building

COST: \$50 for Compeer Financial clients
\$100 for non-clients

REGISTER: Register early. Space is limited.
Visit compeer.com/annies or
call 844-426-6733.

ABOUT ANNIE'S PROJECT:

Launched in 2002, Annie's Project – Education for Farm Women is dedicated to strengthening women's roles in the modern farm enterprises. We are proud to collaborate with Annie's Project to offer courses aimed at empowering women to be better business partners. To learn more, visit anniesproject.org.

2019 ANNIE'S PROJECT COURSES

Each course will be held one evening per week for six weeks.

OTTAWA, ILL.

Monday evenings, 6 p.m. to 9 p.m.

Jan. 7, 14, 21, 28; Feb. 4 and 11

Compeer Financial, 3184 N. State Route 23

OREGON, ILL.

Tuesday evenings, 6 p.m. to 9 p.m.

Jan. 8, 15, 22, 29; Feb. 5 and 12

Rock River Center, 810 S. 10th St.

LAKEVILLE, MINN.

Tuesday evenings, 6 p.m. to 9 p.m.

Jan. 8, 15, 22, 29; Feb. 5 and 12

Holiday Inn & Suites, 20800 Kenrick Ave.

MANKATO, MINN.

Tuesday evenings, 6 p.m. to 9 p.m.

Jan. 8, 15, 22, 29; Feb. 5 and 12

Compeer Financial, 1921 Premier Drive

FOND DU LAC, WIS.

Tuesday evenings, 6 p.m. to 9 p.m.

Jan. 8, 15, 22, 29; Feb. 5 and 12

Holiday Inn, 625 W. Rolling Meadows Drive

MONROE, WIS.

Tuesday evenings, 6 p.m. to 9 p.m.

Jan. 8, 15, 22, 29; Feb. 5 and 12

PepperCorn Banquets & Catering, 1417 Mansion Drive



WHAT IS THE POINT *of a Marketing Plan?*

By Dr. Matt Roberts

Dr. Matt Roberts is founder of The Kernmantle Group, an economics research and training consultancy. Dr. Roberts is a nationally-renowned expert on the grain and energy markets.



Dr. Matt Roberts

For corn and soybean producers, 2018 has been the world's worst roller-coaster ride – one where there was no exhilaration in the steep drops, only misery and anxiety. And when the tracks turned up, there was even more anxiety because of the increased pressure to make a decision. As we approach the end of 2018, it's the perfect time to think about those lessons and put them to work in your marketing plan for 2019 and beyond.

During 2018, there were definite opportunities to make profitable sales in corn, soybeans and wheat. But during those run-ups, there were always reasons to wait for even higher prices – if bad weather can take soybeans to \$10, why not to \$11 or \$12? Understanding that during price rallies there will always be a case for even higher prices is key to realizing the true purpose of a marketing plan is to protect you from yourself.

Every farmer at some point watched a market high but didn't sell because they thought prices were going even higher. Every farmer has worried about selling too many bushels too soon, and, therefore, sold too few. A good marketing plan will force you to make sales throughout the year, while considering your cost of production. This type of marketing plan will not necessarily give you bragging rights at the coffee shop, but it will help ensure that you keep going to the coffee shop for years to come.

Example Price Targets for 2019 as of November 2018

(each sale is 10 percent of expected yield)

	<u>Pre-Planting</u>	<u>Pre-Harvest</u>
TARGET 1	\$3.45	\$4.10
TARGET 2	\$3.60	\$4.35
TARGET 3	\$3.85	\$4.60

For a corn producer with a corn cost of production of \$725 per acre and a projected yield of 220 bushels per acre, or $\$725/220=\3.29 with 7-year median profitability of \$120 per acre, or $\$845/220=\3.84 .

SIMPLE TIPS FOR A SOLID, WORKABLE MARKETING PLAN

- 1. Your marketing plan has to be written down and visible in order to be effective.** Print it out and tape it to the fridge, or your computer monitor, or your yield monitor, or all three.
- 2. Your marketing plan has to start by estimating your cost of production.** Each summer, estimate your cost of production for the coming year, and that is when you should document your marketing plan.
- 3. Create price targets based on your cost of production.** Using your average profits for the past seven years, calculate the price that gives you the middle-year profit level and the highest profit level over these past few years.
- 4. Set bushel sales targets for certain amounts of production (for example, 10 percent) at increasingly higher prices.** If marketing is a major source of stress for you, then choose larger quantities and fewer sales.
- 5. Create a calendar; divide the year into three periods: pre-plant, pre-harvest, post-harvest; and set a minimum level of sales for each period.** Before planting, you should sell a minimum of 20 to 33 percent, and pre-harvest sales should be a minimum of 50 percent of expected yield.
- 6. Each month, lower the price targets a little bit for the current period** so you make sure that you hit your minimum bushel sales during the period. If prices hit all your targets for the current period, then go ahead and make sales for the next period.
- 7. Update your expected yields every few months** during the growing season.
- 8. After harvest, sell a minimum of one-eighth** of your unpriced grain each month.

To be clear, I do not think this marketing plan is perfect for your farm, or for any farm, necessarily. But what I believe is having a marketing plan like this is crucial for long-term success because it forces you to analyze your cost of production, make sales throughout the year and consider profitability in those sales.

Even more importantly, it removes a lot of stress. You no longer need to constantly watch prices. Instead, you have a set of orders that you can place with your broker or elevator and leave in place for weeks or months at a time – letting your broker worry about the markets while you focus on your crop.

Team Member MILESTONES

Team members play a vital role in the operation, services and success of Compeer Financial and its clients. With more than 1,200 team members working daily to put clients first, it's important to pay tribute to those who have reached career milestones.

This year, 130 team members are being recognized for milestone anniversaries from 10 to 40 years within the Farm Credit System. In fact, seven of our team members are being honored for 40 years of service this year. We asked three team members who are celebrating a 40-year milestone to share their perspectives on their careers within Compeer Financial and the Farm Credit System.



AL HARTMAN
Senior Certified Appraiser
Rochester, Minn.

"The driving force for me over the past 40 years has been the opportunity to work with farmers and being a part of the rural community.

I have been fortunate enough to work with an amazing team of people that meld well together and are passionate about what we're doing to help our clients succeed.

Technology has allowed us to streamline our processes, allowing us to get answers faster and therefore servicing our clients more efficiently which is a benefit both to the client and the organization as a whole.

It's been a joy to work with clients and team members over the years."



NANCY LANGKAMP
Senior Client Service Representative
Lancaster, Wis.

"When I started here 40 years ago, we had to hand type each document, we sent out carbon letters and we filed all papers manually. Even our phones have drastically evolved, allowing us to communicate more efficiently with our clients and fellow team members.

I helped lead the development of the process of going from paper files to electronic files for the credit and loan department, which helped make the whole team more efficient.

I truly believe in the power of good client service. Providing the best possible service to our clients, alongside the best team members, can make a positive difference for rural America – and that is what Compeer Financial is all about."



NARLYN NELSON
Vice President, Core Markets
Normal, Ill.

"Serving the client has always been a high priority of mine throughout my entire career. Over the past 40 years, I have seen farming operations successfully transition to three generations.

I have believed we had a very unique relationship with clients. Time after time, we are the people they come to for good, sound, honest feedback – and that is a great feeling.

Team work is the foundation of Compeer Financial and the Farm Credit System. I have always enjoyed working with new team members, and this past year was no exception. I have been amazed how well our group works together, always keeping the client as our top priority."

CONGRATULATIONS *to the following team members on their milestones!*

40 YEARS

Kevin Christenson Baldwin, Wis.
Al Hartman Rochester, Minn.
Terry Hinds Normal, Ill.
Nancy Langkamp Lancaster, Wis.
Narlyn Nelson Normal, Ill.
Dale Richardson Naperville, Ill.
Greg Schopen Baraboo, Wis.

35 YEARS

Jerry Dee Rochester, Minn.
John Goode Fond du Lac, Wis.
Lisa Konen Fond du Lac, Wis.
Toby Lubinsky Mondovi, Wis.
Joel Luehmann Mankato, Minn.
Cindy Somers Mankato, Minn.

30 YEARS

Bonnie Heitz Macomb, Ill.

25 YEARS

Dave Abele Rock Falls, Ill.
Julie Bitter Mankato, Minn.
Kari Fossen Mankato, Minn.
Mike Gillen Macomb, Ill.
Herb Meyer Edwards, Ill.
Dorie Remer Waite Park, Minn.
Lynn Wacker Glencoe, Minn.

20 YEARS

Brent Baumgard Rochester, Minn.
Martha Bless Blue Earth, Minn.
Chris Brown Ottawa, Ill.
Christi Curtis Blue Earth, Minn.
Jenny Doering Mankato, Minn.
Nancy Duby Bourbonnais, Ill.
Jodi Fedie Baldwin, Wis.
Shannon Ganschow Normal, Ill.
Steve Grosland Mankato, Minn.
Eric Gullicksrud Mondovi, Wis.
Larry Hafemeyer Northfield, Minn.
Dawn Hengel Mankato, Minn.
Cherrie Johnson Mankato, Minn.
Jodi Keehr Waite Park, Minn.
Tracy Koberg Mankato, Minn.
Lisa Nguyen Mankato, Minn.
Jen O'Malley Rochester, Minn.

Anita Rakestraw Geneseo, Ill.
Molly Ryan Northfield, Minn.
Diane Schwichtenberg Mankato, Minn.
Brad Slutz Sycamore, Ill.
Krista Stude Mankato, Minn.
Sue Thomas Apple Valley, Minn.
Owen Thompson Mankato, Minn.
Dale Vogl Normal, Ill.
Glenn Wachtler Baldwin, Wis.
Becky Waskosky Mankato, Minn.
Monica Wild Prairie du Sac, Wis.

15 YEARS

Mike Austin Waite Park, Minn.
Kim Austin Waite Park, Minn.
Kent Bang Mankato, Minn.
Tammy Beard Prairie du Sac, Wis.
Krista Blair Blue Earth, Minn.
Heidi Bubela Normal, Ill.
Brenda Christenson Mankato, Minn.
Jacqueline Darnall Normal, Ill.
Lori Fetzer Baldwin, Wis.
Mike Herschleb Johnson Creek, Wis.
Shane Kaiser Monmouth, Ill.
Doug Kridner Normal, Ill.
Rick Krueger Mankato, Minn.
Ann Marie Lau Fond du Lac, Wis.
Dan Legner Princeton, Ill.
Kim Lisowe Chilton, Wis.
Joyce Miller Normal, Ill.
Annie Moore Waite Park, Minn.
Linda Parker Apple Valley, Minn.
Bill Pfungsten Rochester, Minn.
Julie Powers Normal, Ill.
Myron Rumbold Princeton, Ill.
Erin Smith Macomb, Ill.
Crista Stark Sparta, Wis.
TJ Thompson Baraboo, Wis.
Dusty Walker Macomb, Ill.
Mike Zook Morton, Ill.

10 YEARS

Sarah Blaschko Mankato, Minn.
Jason Bollivar Monmouth, Ill.
Nancy Crary Prairie du Sac, Wis.
John Crowley Sun Prairie, Wis.
Rachel Daberkow Worthington, Minn.
Stuart Davis Mankato, Minn.

Nathan Ehrhardt Normal, Ill.
Josh Fiedler Waite Park, Minn.
Adam Gaskill Normal, Ill.
Mike Gintner Rice Lake, Wis.
Brooke Grant Baldwin, Wis.
Emily Gross Johnson Creek, Wis.
Rick Harbarth Mankato, Minn.
Rich Hebl Apple Valley, Minn.
Chris Hein Worthington, Minn.
Barb Johnson Mankato, Minn.
Gayle Jones Mankato, Minn.
Dan Kendall Prairie du Sac, Wis.
Marcia Kendall Dodgeville, Wis.
Jamie Kersten Janesville, Wis.
Daniel Kjolsing Mankato, Minn.
Chris Klinge Ottawa, Ill.
Brittanie Koch Waite Park, Minn.
Ben Krohn Worthington, Minn.
Becky Kurschner Rice Lake, Wis.
Tricia Lee Mankato, Minn.
Jen Litfin Glencoe, Minn.
Janine Lovekamp Sparta, Wis.
Lora Mellinger Macomb, Ill.
Beth Meserole Rochester, Minn.
Rob Moline Mankato, Minn.
Chris Murphy Mankato, Minn.
Josh Newton Baldwin, Wis.
Matt Opprecht Viroqua, Wis.
Grant Pomeranke Blue Earth, Minn.
Gary Punzel Janesville, Wis.
Mark Purfeerst Northfield, Minn.
Sue Quale Apple Valley, Minn.
Jay Retzer Fond du Lac, Wis.
Vickie Runyon Normal, Ill.
Roxanne Sabatke Rochester, Minn.
Tom Schaaf Apple Valley, Minn.
Becky Schurmann Glencoe, Minn.
Ron Smith Rochester, Minn.
Danielle Tenner Sparta, Wis.
Molly Ulschmid Mankato, Minn.
Janell Weinberger Sun Prairie, Wis.
Kaitlin Weinrich Rochester, Minn.
Christine White Normal, Ill.
Audra Whittington Mankato, Minn.
Dana Wiegand Morton, Ill.
Brent Wiest Lancaster, Ill.
Dana Wishart Mankato, Minn.
Carmen Zimmerman Baraboo, Wis.

HOLIDAY HOURS

Compeer Financial offices will be **CLOSED** on the following days in celebration of upcoming holidays:

- Thanksgiving** (Nov. 22)
- Day after Thanksgiving** (Nov. 23)
- Christmas Eve** (Dec. 24)
- Christmas Day** (Dec. 25)
- New Year's Day** (Jan. 1, 2019)

For your convenience, the **CONTACT CENTER IS OPEN:**

- Day after Thanksgiving** (Nov. 23):
8 a.m. to 3 p.m.
- Christmas Eve** (Dec. 24):
7:30 a.m. to noon

To reach the contact center, please call (844) 426-6733.

Payments received by Compeer Financial **before 2:30 p.m. on Monday, December 31, 2018**, will be applied as directed by clients. Payments received after 2:30 p.m. on Monday, December 31, 2018, will be treated as 2019 payments.

2019 INTERNSHIP OPPORTUNITIES

Compeer Financial is accepting applications for our 2019 internships. Positions are open in several different departments:

- Accounts Payable
- Appraisal
- Capital Markets
- Credit
- Dairy Consulting
- Financial Officer
- Financial Reporting
- HR Learning & Development
- HR Total Rewards
- Insurance Officer
- Insurance Services
- Investments
- Legal & Compliance
- Loan Accounting
- Portfolio Management and Financial Planning & Analysis
- Service Desk Specialist
- Tax and Accounting

COMPEER FINANCIAL CONTACT CENTER: SAMMY IS HERE TO HELP

Sammy Tillman is just one of 15 team members working in the Compeer Financial Contact Center. Open five days a week, the center helps Compeer Financial clients with daily needs, from loan servicing to connecting with the team members they work with daily.

“Nothing makes me feel better than when I am able to help a client do something they need to do,” Tillman said. “Every day, I am able to talk to different people and give them fast and efficient service.”

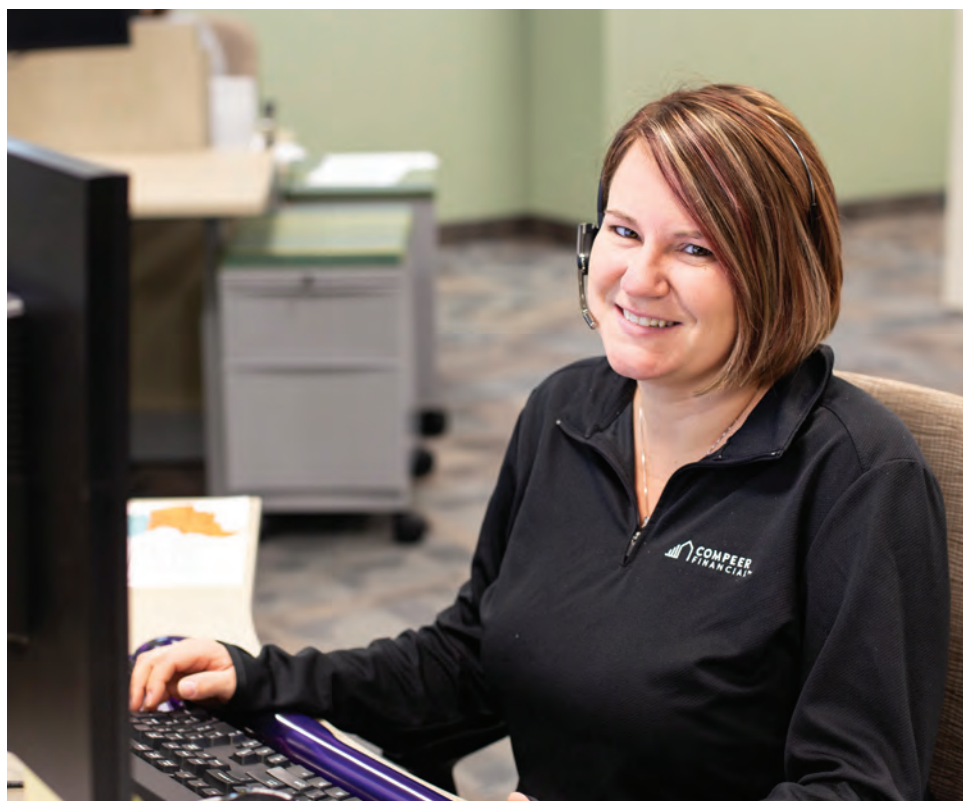
The center’s team members provide reliable and personalized service, helping answer client questions or transfer a call.

“Our contact center truly is an extension of the team members in our local offices,” said Kevin Aves, a member of the Compeer Financial Board of Directors from Illinois. “When I call, they are able to help me with many day-to-day servicing items, they can move money and provide payment information. And if I need to connect with someone in my local office, they get me there quickly.”

Tillman said she is proud to work for a cooperative that puts clients first and champions the hopes and dreams of rural America.

“Our clients are our top priority,” she said.

Reach out to Compeer Financial Contact Center by calling (844) 426-6733. The center is open 7:30 a.m. to 5 p.m., Monday through Friday.



Sammy Tillman is one of 15 team members working in the Compeer Financial Contact Center. The center is open from 7:30 a.m. to 5 p.m., Monday through Friday.

LOCAL EMERGENCY RESPONDERS RECEIVE GRANTS

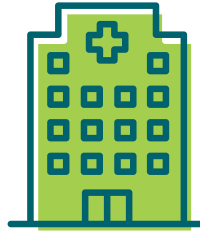
More than 160 rural emergency services agencies are receiving a portion of \$450,000 in grants from Compeer Financial.

The Emergency Response Equipment Program is provided by the Compeer Financial Fund for Rural America. The program's mission is to support rural communities in Compeer Financial's territory by funding emergency response equipment for volunteer fire, rescue and ambulance departments.

Grants are funding a variety of needs, including updating communication equipment and providing protective gear, thermal imaging cameras and portable medical equipment for first responders.

A full list of the agencies and projects funded can be found on compeer.com.

Compeer Financial plans to offer the Emergency Response Equipment Program annually, with the application process being open during the month of August.



2019 PHOTO CALENDAR AVAILABLE

Serving agriculture is at the heart of everything we do, and we loved hearing the stories and seeing all of the photos submitted for our 2019 calendar. Overall, we received more than 400 submissions, highlighting and honoring the diverse clients we serve. We sincerely thank each of you who entered. Congratulations to those whose photos were selected. Additional copies of the calendar are available at your local office.



SUPPORT FOR WISCONSIN FARMERS IMPACTED BY FLOODING

Compeer Financial has donated \$50,000 in direct relief dollars to more than 40 Wisconsin farmers, clients and team members who suffered substantial home, farmstead and building damage as a result of the devastating rain and flooding in late August and early September.

The damage was widespread in the territory covered by Compeer Financial. The dollars are from the Compeer Financial Fund for Rural America, the cooperative's corporate giving program.

Starting on August 20, heavy rains and high winds, including tornadoes, caused flooding and extensive damage throughout Wisconsin. At least seven counties were declared to be in a state of emergency.

Compeer Financial feels strongly about helping those in need. Coupled with the mission to support agriculture, these dollars are essential to helping rural America when a disaster strikes.

GENERAL USE GRANT PROGRAM APPLICATIONS DUE NOV. 30

The Compeer Financial Fund for Rural America is now accepting grant applications for its General Use Grant Program through November 30.

The purpose of the General Use Grant Program is to fund programs and organizations whose work aligns with Compeer's mission of "Enriching agriculture and rural America."

To be considered for funding, requests for support must align with the mission, as well as one of the following focus areas:

- **Education:** Educating young, beginning or future farmers.
- **Environment:** Maintaining or improving the quality of the rural environment.
- **Technology:** Supporting the advancement and use of technology for the benefit of farmers and rural communities.
- **Quality of Life:** Program or initiatives that enhance the quality of life for farmers and rural communities.

Applications and additional information can be found online at compeer.com/giving-back.

SCHOLARSHIP APPLICATIONS OPEN IN JANUARY

The Compeer Financial Fund for Rural America is offering 105 scholarships to high school seniors who are pursuing a higher-education degree in agriculture or an agriculture-related field.

Applications will be available online in January and are due in March.

Visit compeer.com for more details about qualifications and to access the application.



2600 Jenny Wren Trail
PO Box 810
Sun Prairie, WI 53590

Expect more from your
**CROP INSURANCE
PARTNERS IN THE FIELD.**

Watching the weather forecast, trying to determine yield projections and managing your operation all at the same time is not for the faint of heart. That's why you need more than just crop insurance to help you through anything Mother Nature throws your way. And more is just what you'll get from your Compeer Financial Crop Insurance Officer because we've been there and we live it every day.

Contact your local Compeer Financial Crop Insurance Officer to learn what more you can expect from our service.



COMPEER.COM/EXPECTMORE
(844) 426-6733 | #CHAMPIONRURAL



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