

CULTIVATE

A MAGAZINE FOR CLIENTS AND FRIENDS OF COMPEER FINANCIAL SPRING 2019



INSIDE: Compeer Financial Fund for Rural America 2018 Report



Now accepting submissions for the 2020 CLIENT PHOTO CALENDAR CONTEST



Share your day-to-day sights and scenes of the farm and rural landscape for a chance to be showcased in Compeer Financial's 2020 wall calendar!



Photo by Nina Folkerts
Featured in the 2019 Wall Calendar

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Deadline for submissions: **JULY 31**

Submit photos and see contest details at:
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CULTIVATE

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Cover: The facilities pictured are owned by the Boerboom family of Marshall, Minn. Learn more about their farm on pages 18 and 19.

Cultivate is brought to you by Compeer Financial. This publication's name represents our cooperative's commitment to growing long-term relationships with our member-owners and championing the hopes and dreams of rural America. We hope you find the information and stories in each issue informational and inspiring. Please reach out with comments or suggestions for future issues to Rebecca.Peterson@compeer.com.

An Advocate for Ag: GETTING YOUR ISSUES HEARD

As your lending cooperative, we take pride in providing you with products and services to further your success. It's our philosophy that, as partners, we're truly in this together.

For us at Compeer Financial, this means constantly challenging ourselves to think "big picture" and consider any impacts on you. We realize how important it is for Compeer and our clients to be aware of the dynamics of our industries. We're committed to increasing awareness about agriculture's role in the global food chain, farmers' challenges amid volatile times and rural America's unique circumstances. Beyond your farm, our office and the roads and fields in between, we're your advocate, a voice for agriculture and rural America.

I'd like to share what advocacy at Compeer Financial includes. Working with our peers in the Farm Credit System, we leverage our networks and experiences to expand our knowledge, make connections and create opportunities. We work directly with universities and experts to stay informed on what's happening in the industry and the economy, evaluating scenarios and probable outcomes.

We've also invested in teams that are dedicated to the industries we serve to stay abreast of recent developments, guide our internal processes and policies, and offer you expertise for your operation. We attend meetings and events to share perspectives that might otherwise be unrepresented. We meet with decision makers to share the story of agriculture, presenting them with insights that could make a difference when it's time to cast a vote.

This work often happens with little visibility. It's done behind the scenes as part of our commitment to you and our industries – to shape policy and create momentum for programs supporting agriculture and rural communities.

This spring, our advocacy took to a larger stage when we were invited to testify in Washington, D.C., in front of the House Appropriations Subcommittee on Agriculture, Rural Development, Food and Drug Administration, and Related Agencies. It was an opportunity Farm Credit hadn't seen in more than 20 years.

I was grateful to be one of three Farm Credit CEOs invited to the hearing to testify, intended to provide insight into the economic conditions and the effects on agriculture and rural communities. To say the least, I was honored (and excited!) to have the chance to tell the subcommittee members all about the work you do, the impact you make, the challenges you face and the support you deserve.

Compeer Financial serves over 43,000 member-owners and clients focused on feeding and fueling the world, representing the diversity of Midwestern agriculture ranging from dairy, swine, grain and renewable energy to pumpkins, potatoes, cranberries and timber. We also work with farmers focused on emerging markets – local foods, niche crops and organic production, to name a few. And we partner with communities on critical-access hospitals, assisted-living facilities and other projects to keep our rural areas thriving.

Our testimony this spring was not our first visit to Washington, D.C., and it certainly won't be our last. Advocacy is not a "one and done" kind of thing. It's oftentimes years and years of conversation, networking and education. Compeer Financial needs to be at the table and represented in Washington to ensure the voice of Midwestern rural America is heard.

Our efforts are ongoing and unending. We personally met with legislative representatives from across our territory in early May, and we will return to the Capitol in July with other Farm Credits to remind Congress their support of agriculture and rural communities is essential.

Compeer Financial invests a great deal of time and resources to help get agriculture's issues heard. We do so because a compelling voice can impact your bottom line as much as available and affordable operating capital. It's an honor to be by your side here at home, while also representing the needs of agriculture and rural America in Washington.

Thank you for choosing us to be your partner.



Rod Hebrink
President and CEO



Compeer Financial

FUND FOR RURAL AMERICA 2018 REPORT



COMPEER
FINANCIAL®

Our pledge to **SERVE RURAL AMERICA**

Fueled by **1% of annual net earnings**, the Compeer Financial Fund for Rural America began positively influencing numerous lives and communities across our three-state territory in 2018. We're pleased to share that this commitment by the Compeer Financial Board of Directors provided **\$3.2 million for giving** last year, directly affecting the **lives of 2.2 million people!** Additionally, of the groups and programs we supported, **45% made local and county-level impacts.** We're reaching groups at all levels and sizes. A significant portion of the dollars benefit our clients and their families, neighbors and communities.

A Board of Trustees composed of directors from the Compeer Financial Board and team members oversees the Fund, ensuring the dollars allocated benefit initiatives aligned with our mission. The Fund has five focus areas of giving: Education, Youth Engagement, Rural Development and Community Enrichment, Agricultural Advocacy and Development, and Cooperative Initiatives. Along with offering seven different grants and one scholarship program, the Board of Trustees also makes annual commitments to make it easier for organizations to continue their good work.



The Compeer Financial Fund for Rural America Board of Trustees is composed of 13 members, including directors from the Compeer Financial Board and team members from various regions and departments. Seated (from left to right): Nicole Skroch, Tammy Beard, Karen Schieler, and Melanie Olson; Back row (from left to right): Kevin Aves, Dan Zimmerman, Larry Fischer, Tim Evert, Terry Ebeling, John Monson, John Goode and Shane Kaiser. Not pictured: Bob Madsen

For example, we help youth programming like 4-H, FFA and Agriculture in the Classroom to inspire children to see the bright future they can have in rural America. We also strive to keep that interest alive in young adults by supporting universities, community colleges and technical schools tasked with expanding their knowledge and preparing them to enter the workforce.

Our commitment spans all generations to provide funds for farmers and clients facing situations outside of their control. We provide disaster relief when extreme weather strikes and other destructive events happen, partner with targeted outreach programs like AgrAbility to assist those with unique circumstances, and unite with food banks, pantries and others to close the circle between those who produce food and those who need it.

We also are proud to contribute to Cultivating Master Farmers in Illinois, Minnesota Agriculture and Rural Leadership, and Discovery Barnyard at the Wisconsin State Fair. Each works with current and future leaders, creating agriculture advocates and developing the understanding of local, national and global agriculture.

This Fund Report illustrates how we're impacting agriculture and rural America, but more importantly it highlights the stories of people we connected with along the way and the amazing contributions they are making to agriculture and rural America. You will see how a scholarship recipient is hoping to make his mark on the dairy industry, a school is making hands-on agriculture education interactive and fun, and a county fair with a rich history is taking a fresh look at the future.

On behalf of the Fund's Board of Trustees, I'm excited to share the impact we're making together by turning a portion of our earnings into meaningful connections across our communities.

Just like the agriculture industry and your farms, we work better together. As a team, our goal is to enrich agriculture and rural America by giving back to the programs, organizations and people that matter.

John Monson
Board of Trustees Chairperson

1% = \$3.2 MILLION



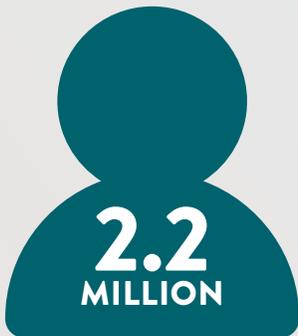
400 Grants



105 Scholarships



55 Annual Commitments



The number of people directly impacted by the 2018 Fund



**45% LOCAL/
COUNTY**

In 2018, 45% of the groups and programs supported made local and county-level impacts and another 48% made regional/state impacts.

RURAL DEVELOPMENT & COMMUNITY ENRICHMENT

Grants

- 64 County Fair Facility Upgrade Grants
- 19 Rural Feasibility Study Grants
- 49 General Use Grants
- 164 Emergency Response Equipment Grants
- 13 Rural Impact Grants
- Disaster Relief
Direct relief to clients in Wisconsin impacted by flooding and tornadoes, and clients in Illinois and Minnesota impacted by tornadoes.

EDUCATION

Grants & Scholarships

- 105 Awarded High School Scholarships
- 66 Agriculture Education & Classroom Equipment Grants
- 62 Beginning with Compeer Financial Grants

Annual Commitments

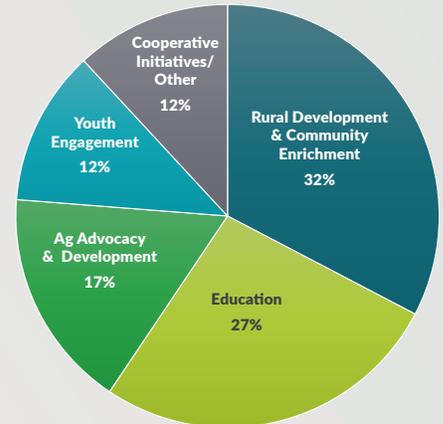
- Universities, Community Colleges and Technical Schools in Illinois, Minnesota and Wisconsin
- FarmDoc

AGRICULTURAL ADVOCACY & DEVELOPMENT

Annual Commitments

- Agriculture in the Classroom in Illinois, Minnesota and Wisconsin
- Leadership Development Programs in Illinois, Minnesota and Wisconsin
- AgrAbility & Easter Seals Programs in Illinois, Minnesota and Wisconsin

2018 Giving Focus Areas for the Compeer Financial Fund for Rural America



- Urban Agriculture and Minorities in Agriculture Programs in Illinois and Minnesota

YOUTH ENGAGEMENT

Annual Commitments

- 4-H in Illinois, Minnesota and Wisconsin
- FFA in Illinois, Minnesota and Wisconsin

COOPERATIVE INITIATIVES

Programs

- Team Member Service Project: School Supply Backpack Program
- Women's Seminars: Locations in Illinois, Minnesota and Wisconsin
- Local Giving Program

Each Compeer Financial office is allocated dollars to give directly in their communities. These dollars are in addition to grants, scholarships and other giving.

Editor's Note: This list provides a general overview of the annual commitments and one-time gifts supported by the Fund. Not all groups and programs receiving funding are listed.





Trail to
AGRICULTURE

Partnership creates hands-on, real-world education

CAMBRIDGE, Wis. – Gunnar Sperle is easily distracted by pigs.

His sweatshirt even says so.

But, as he finishes his last year of junior high school, his distraction is actually a main inspiration for his education. He is one of 20 students who are enrolled in the Koshkonong Trails charter school through the Cambridge School District at the Severson Learning Center.

“I am able to keep my pigs here and learn all about their care, needs and breeding during school,” he said. “They are my main project. Coming to school here makes learning fun, and I am more engaged and active than I’d be in a normal classroom.”

The school and the surrounding area that makes up the Severson Learning Center offer students a nontraditional classroom setting, where hands-on learning, discovery and activities are the focus of their education, with an emphasis on agriculture.

“Students are seeing things firsthand, and we are turning being outside into an education,” said Jennifer Scianna, the director of the Severson Learning Center. “Students ask more questions and are able to touch and see things like soil types, microorganisms, plants and animals they wouldn’t get to in a traditional classroom.”

The 80 acres of land that make up the Severson Learning Center were gifted to the school district in 1989 by Oscar Severson, who was born in Cambridge. The land includes farmland, woodlots, a pond and a barn. The school added an educational building with four classrooms in early 2019.

“Our students are able to dabble in several different areas of science while learning and engaging in an agriculture-based education,” Scianna said.

The barn also provides space for students like Sperle to house their animals when they might not otherwise have the ability to have livestock at their homes.

“It’s fun to apply what I am learning in class to my animals,” he said. “I really like being outside and learning about everything around me. Coming to school here has helped to keep me on track and excited about school.”

The center is also used for field trips and hands-on experiences for students who attend other Cambridge schools.

The school and the center received a grant from Compeer Financial to help expand the animal science program. They are looking to add a variety of species to increase opportunities for students in the animal science program.

“This is an exciting opportunity for the Cambridge School District and all of the community,” said Rachael Gierhart, an insurance officer with Compeer Financial. “They are helping to re-introduce agriculture, showing students where their food comes from, how it is grown and the effort it takes. The more kids who are exposed to agriculture in a positive way, the better.”

Once the animals are added, students and staff will be the primary caregivers for the animals during the school year. Each student will then have to complete a research project directly related to the animals at the school.

The district has also partnered with the Rural Schools Collaborative to determine how to scale place-based learning at rural schools to help students contribute to their community in a positive and impactful way.

“This center opens the door for students to the future of agriculture, not only in the sense of advancing practices, but also their own futures,” Scianna said. “It allows them to see on a small scale what is possible through problem solving and engineering while allowing them to explore the many facets of careers in agriculture.”



Above: Teacher Laura Emrick works with students on projects at the Koshkonong Trails School in Cambridge, Wis. Opposite page: Gunnar Sperle works with his piglets, which are part of his nontraditional, agriculture-based education through the Cambridge School District.

KOSHKONONG TRAILS SCHOOL

Located on the grounds of the Severson Learning Center in Cambridge, Wis.

Charter school through the Cambridge School District

80 acres dedicated to agriculture and outdoor education

Mission is to increase student access to agriculture and create opportunities for engagement

Includes row crops, garden to support a food pantry, chickens, housing for other animals for FFA and 4-H member projects

With help from a Compeer Financial grant, they will add an animal science program to create a living lab for students



150 FAIRS

...and counting

2019 marks sesquicentennial for Illinois fair

EAST MOLINE, Ill. – More than 150 years ago, farmers and businessmen from Rock Island County decided they needed an event to bring them together to share ideas and technologies.

In 1870, the Rock Island County Fair in Illinois was born.

The northwestern Illinois fair will celebrate its sesquicentennial in 2019, still with a focus on sharing, but with an additional urban audience.

“A lot has changed in the last 150 years since the fair started,” said Gin Wray, Rock Island County Fair Board treasurer. “Because of the fair’s location, we have more and more people coming from the city. It is important that we support the agricultural community and show people where their food comes from.”

At the time of its inception, the Rock Island County Fair moved around the county, with no set location for the fair to happen. Then in 1955, the Rock Island County Fair Board purchased the land in East Moline.

As the rural area faced the urban sprawl of the Quad Cities, the fair board realized the unique opportunity to share the agriculture story with its new neighbors.

“Since buying the land, we’ve added a speedway, continuously added and

upgraded barns, and have wash racks and a show ring,” Wray said.

In 1965, the fair added a Baby Animal Barn, attracting fairgoers and providing an avenue for conversations surrounding agriculture, said Wray. More recently, they added a birthing barn, allowing fairgoers the chance to see dairy calves being born.

For the past several years, the fair board has been focusing on maintaining a positive image of agriculture by repairing and updating buildings as needed. Wray said those upgrades have come with a cost, and donors and community support are critical.

“The fair’s needs have changed over the years, and time has taken its toll,” said Wray. “With the Compeer Financial County Fair Facility Upgrade Grant, we are able to upgrade our facilities and remain inviting to urban fairgoers.”

Compeer Financial has been a long-time supporter of the fair. The 2018 grant went to support the repainting of several buildings on the grounds and improve the horse wash rack.

“Our team in Aledo all have personal and family connections to the fair,” said Corey Bull, a financial officer with Compeer Financial. “Many of us showed there as 4-Hers, and now have children and

ROCK ISLAND COUNTY FAIR

Started in 1870

Located in East Moline, Ill.

Takes place annually in July

More than 400 exhibitors each year

Fair includes a Baby Animal Barn and a dairy birthing barn, allowing urban fair attendees to interact with animals

grandchildren doing the same. My boys are the third generation to create lifelong memories on the fairgrounds.”

Bull said the County Fair Facility Upgrade Grant helps support fairs across the territory, making a lasting investment in rural communities. He said he is excited to celebrate the 150-year anniversary of the Rock Island County Fair and see the improvements.

Wray said they are looking forward to 2019 and the years to come.

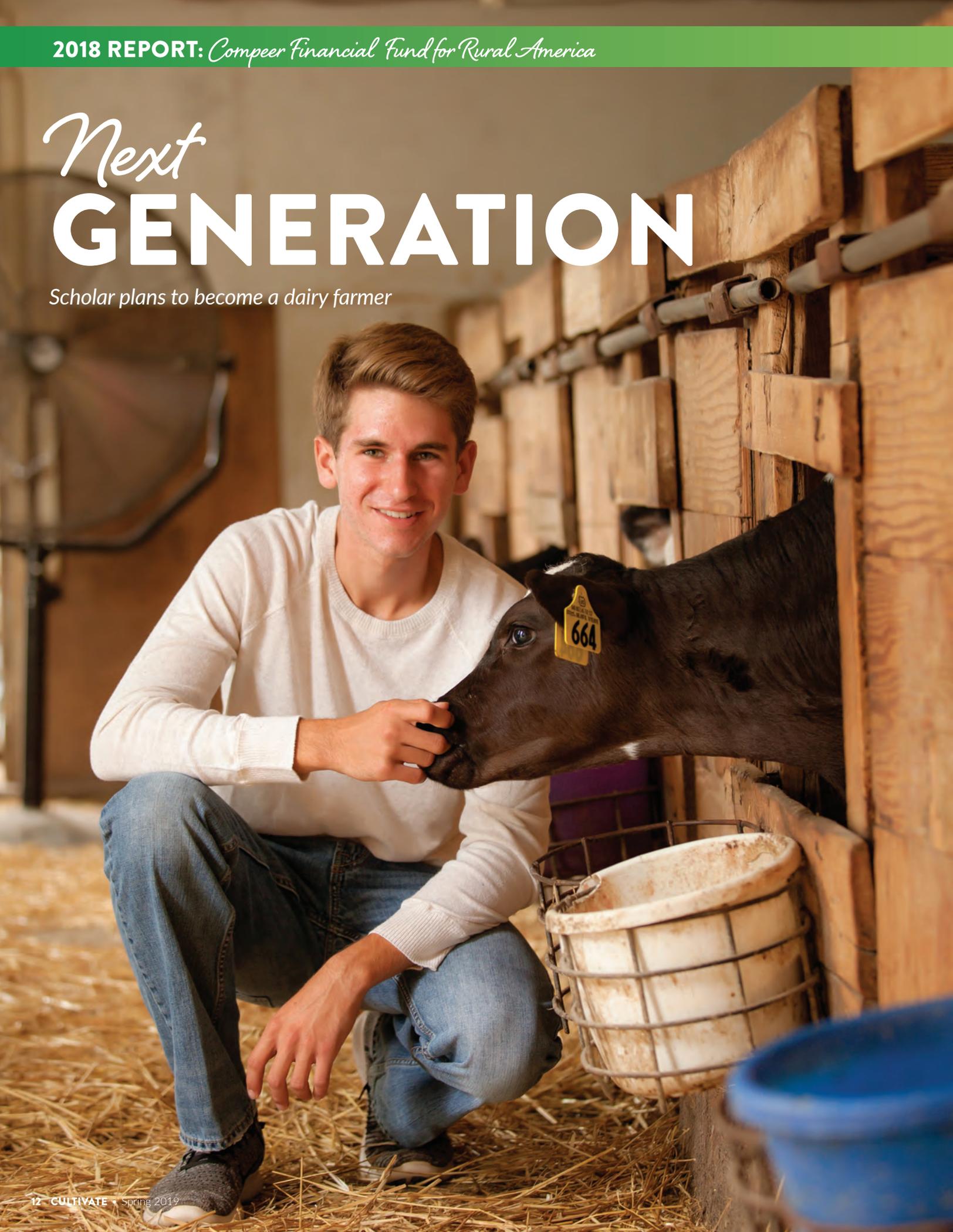
“Fresh paint and a fresh face draw more people into the fair,” Wray said. “In the next 50 years, we will continue to upgrade the fair with the vision it was created with: sharing ideas and technology. We want to continue to lead our community and continue to tell agriculture’s story.”



Opposite side: The Baby Animal Barn at the Rock Island County Fair is one of the features that draws in urban fairgoers. Above left and right: Showcasing agriculture is one of the features of the Rock Island County Fair, which is celebrating its 150-year anniversary in 2019.

Next GENERATION

Scholar plans to become a dairy farmer



SAINT PAUL, Minn. – Nick Seitzer has his sights on following in his father’s footsteps to become a fifth-generation dairy farmer.

“When I was young, I would follow my dad around the farm, helping him with whatever I could,” said the college freshman. “I have always been fascinated by the farm and everything that happens on it.”

Seitzer of Saint Peter, Minn., is one of the 105 Compeer Financial High School Senior Scholarship recipients for 2018. He is the son of Peter and Ann, dairy farmers in south central Minnesota.

After graduating high school last year, he enrolled at the University of Minnesota-Twin Cities, where he is studying animal science.

Passion for the dairy industry is in his blood. Seitzer’s family has been farming since 1895.

“It’s very humbling and satisfying to know that what my dad does and what my family has done for generations truly make a difference in the lives of people in our community and across the county,” he said.

Nearing the completion of his freshman year, he said one of his favorite classes was Business Planning for Animal Enterprises. Students work in teams of four to create a business and make plans on how to run it.

“We specialized in a dairy operation,” he said. “It’s a real-world application, showing the impacts of the economy and the business.”

Seitzer said he enjoys the Saint Paul campus, where it has a small town feel in the middle of a big city. Outside of class, he is involved in ag-related clubs and a fraternity. In the fall, he hopes to complete a class that will enable him to then serve on the university’s dairy judging team.

While his long-term goal is to return home and farm with his dad, he also is considering graduate school and working somewhere else to gain experiences to help the operation.

“I want to learn all that I can so I can bring that information back to the farm and apply it wherever necessary to make my farm as profitable as possible,” he said. “Having a scholarship from Compeer Financial helped

ABOUT NICK SEITZER

From Saint Peter, Minn.

Freshman at the University of Minnesota-Twin Cities

Studying Animal Science, Dairy Production

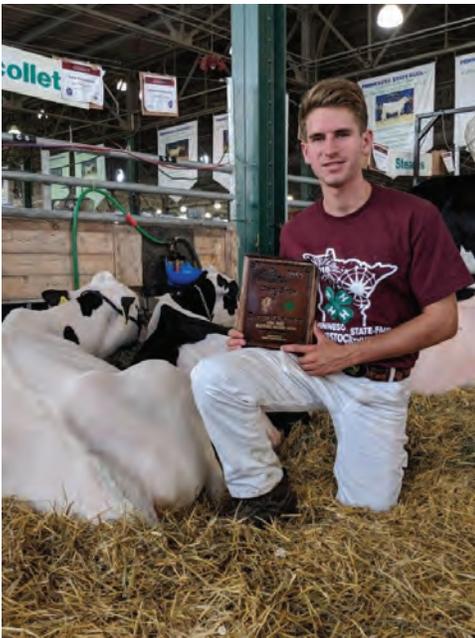
Active member of 4-H, FFA and Minnesota Junior Holstein Association

Achieved Eagle Scout rank in Boy Scouts

with some of the expenses and made things easier for me.”

Seitzer respects the work of dairy farmers as they face low prices and challenging times. He said he is learning ways for the industry to adapt and change. He hopes to share that knowledge and make a difference.

“I am who I am because of the opportunity I had to grow up in rural America,” he said. “My goal, after college, is to not only run a successful farm, but to invest in rural America. I want to help spread the good word about the dairy industry and all the farmers who work in it.”



Opposite page: Nick Seitzer, pictured on his family’s farm in Saint Peter, Minn., is a 2018 recipient of the Compeer Financial High School Senior Scholarship. Above left: Seitzer, a long-time 4-H member, shows at the Minnesota State Fair. Above right: Seitzer hopes to take the knowledge he gains at the University of Minnesota Twin Cities home to help enhance his family’s farming operation.

2019-2020 GRANT TIMELINE

In 2019, the 1% of net earnings dedicated to the Fund for Rural America equals \$3.7 million. About 48% of our giving is through grants and scholarships that are available at various times of the year.

This timeline indicates the dates that each grant is open for submissions between July 2019 and June 2020. In addition, the two grants listed below are open for submission all year.

One of the new programs for 2019 is a Farmers Market Grant program, which benefits both organizations and individual clients who sell their products at the markets.

We also expanded our scholarship program, awarding 120 \$1,500 scholarships in 2019 and 2020.



Emergency Response Equipment Grant

Supports rural communities in Compeer Financial's territory by funding emergency response equipment for rural volunteer fire, rescue or ambulance departments.

Funding Available: Up to \$3,000 per department.

August 1–August 31

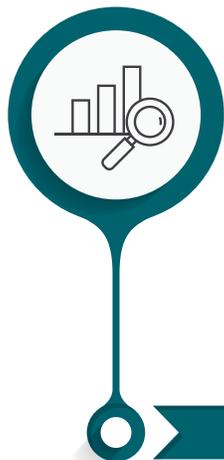


Beginning with Compeer Financial Grant

Provides funding to beginning farmers to help pay for a variety of farm business-related expenses, including financial assistance for tax preparation, tuition for farm management conferences and other activities. Open to farmers of any age.

Funding Available: \$250, \$500 or \$1,500, depending on business relationship with cooperative.

Open All Year



Rural Feasibility Study Grant

Funds feasibility studies for projects located in Compeer Financial's 144-county territory, which may result in economic development and improved community assets for rural areas.

Funding Available: From \$1,000 to \$5,000, based on needs indicated.

Applicant Qualifications: Nonprofit organizations serving rural areas, educational institutions, and state, county, local or tribal governments are eligible to apply.

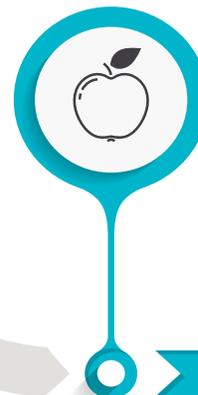
Open All Year

County Fair Facility Upgrade Grant

Supports county fairs and others in rural areas of Compeer Financial's territory by funding repair of existing fairground livestock buildings, 4-H buildings or livestock judging arenas.

Funding Available: Up to \$3,000 per fair.

March 1–March 31



Agriculture Education & Classroom Equipment Grant

Helps alleviate some of the financial constraints for agriculture programs in rural high schools in Compeer Financial's territory.

Funding Available: Up to \$3,000 per school.

April 1–April 30



Farmers Market - Vendor Grant

Supports farmers with marketing or technology advancements, including branding development, website creation, or mobile payment technology products or fees. Applicants must be a client of Compeer Financial.

Funding Available: Up to \$500 per client.

October 1–November 15

October 1–November 15

Farmers Market - Organization Grant

Helps organizations enhance services to consumers and vendors, benefiting all those utilizing the market.

Funding Available: Up to \$1,000 per market.



General Use Grant

Provides funding to programs and organizations whose work aligns with our mission and falls into one of four areas: education, environment, technology or quality of life.

Funding Available: Up to \$10,000 per year, per organization. Applications open two times a year.



January 1–March 15

November 1–December 4

High School Senior Scholarship

For graduating seniors who plan to major in agriculture or an agriculture-related field, or have a rural background and will attend a college, university or technical school. Special consideration given to applicants who have parents who are Compeer Financial clients.

Funding Available: Scholarships are \$1,500 each.



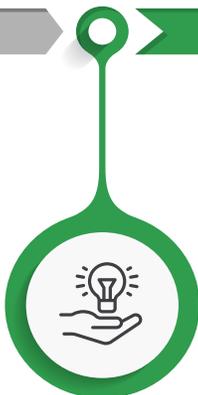
JUNE
2020

May 1–May 31

General Use Grant

Provides funding to programs and organizations whose work aligns with our mission and falls into one of four areas: education, environment, technology or quality of life.

Funding Available: Up to \$10,000 per year, per organization. Applications open two times a year.



WANT TO KNOW MORE?

For more information about these grants and to access applications, visit compeer.com/giving-back.

(844) 426-6733
COMPEER.COM/GIVING-BACK

Compeer Financial is a member-owned Farm Credit cooperative that provides financial services, resources and expertise to champion the hopes and dreams of agriculture and rural America.

Do you know someone who is

CHANGING THE FACE OF FARMING?

Nominate them for

GROUNDBREAKER of the YEAR 2019

WINNER RECEIVES \$5,000 CASH AWARD

Do you know a young, beginning and/or small-operation farmer or rancher who is passionate about what they do and makes a positive impact on their industry and profession? Nominate them for Compeer's GroundBreaker of the Year. The winner will receive \$5,000 cash to help further their goals.

- **Nominations accepted now until October 31**
- **The winner will be announced at the GroundBreakers Conference in January 2020**

For more information or to nominate someone, visit:

compeer.com/groundbreakeroftheyear



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Finding Strength **IN SUCCESSION**

Boerboom farm grows as third generation takes over

By Nora Nolden



Greg and Paula Boerboom at home on their farm in Marshall, Minn.

MARSHALL, Minn. - Greg and Paula Boerboom met at a wedding dance in their hometown of Marshall, Minn. Paula was a city girl, but when she married Greg in 1981, she was on board to take over Greg's family farm with him - a farm that his parents purchased in 1936. At the beginning, their farm was very diversified. They had cattle, pigs, chickens and a variety of crops.

"When we started, it was just Paula and me, no employees," Greg said. "We pretty much worked seven days a week because we had livestock of every species."

THE NEXT GENERATION

Over time, the Boerbooms transitioned to specializing in hogs, corn and soybeans. They've grown their feed milling and manure application operations and added 40 employees. "Going from just the two of us to that has been a big change," Greg noted.

They've also welcomed all three of their children into the operation as owners and operators - the third generation of Boerbooms to farm. Their daughter Laurie is the human resources director and manages accounting and production records. Son Mike operates the farm business as CEO, and their youngest, Matt, manages the feed mill and cropping operation.

Although the kids were involved in chores,

4-H and FFA growing up, Greg and Paula never had expectations that they would come back to the farm as adults. Both Laurie and Mike started their careers off the farm before deciding to return. Today, all three of their children are equal partners in the operation.

"I think what is really unique with our operation is the amount of responsibility that our kids have grabbed hold of early on in their careers - and the fact that we've allowed them to," Greg said. "You see too many farming operations and small businesses where the older generation doesn't allow the kids to dive in and make a few mistakes. I think that sets us apart."

LEAVING A LEGACY

Greg and Paula see a growing future for the farm they built together. With three individual families coming into the operation, there's more opportunity to take the farm in directions that weren't possible when it was just the two of them. They look forward to seeing how the operation evolves as the next generation continues to work by their side, setting and achieving goals to ensure its success.

Greg's vision for the farm's future? "We want to stay respected in the industry and our community and continue to raise food - raise pork - for the right reasons."

FAMILY MATTERS

"My favorite thing about seeing the operation grow to this size is watching my children grow in so many ways," Paula said. "When you look back at some of the old pictures of the kids, when they were little and running through the mud on the farm, those are my favorite memories. And over time, we have seen them transition into independent businesspeople themselves. It's a proud moment to see."

She added they've also enjoyed seeing employees who have been with them for decades get married and raise their own children into adults. "That part makes this a family operation too," Paula said.

As much as they treasure working together, Greg and Paula said farming as a whole family does have a downside. One thing the parents find most difficult is that they can't all go on vacations together. Someone needs to be on the farm to do the work.

To ensure they make memories in other ways, they place a high priority on separating the business from the family when they can. "You kind of have to make an effort to be that way," Paula said. "But the time we make to focus on the family contributes to our success as a farming operation."



The entire Boerboom family are the recipients of the Family of the Year award from the Minnesota Pork Board. Front row: Finley and Brayden. Back row: Steve Malakowsky (VP of Swine Lending at Compeer Financial), Mike, Megan, Paula, Greg, Laurie, Emily, John and Matt.

Boerbooms Recently Honored

The Minnesota Pork Board recently named the Boerboom family as the Family of the Year. Greg and Paula attribute this honor to two important values for their operation:

1. Family

All three of Greg and Paula's children were involved with 4-H, FFA and other farm activities growing up and now have made farming their careers. Greg said this is a testament to the farming values they instilled while raising their kids.

2. Involvement

The entire family has made an effort to stay involved with their industry, holding leadership positions and volunteering through pork producer organizations on the local, state and national levels. "You have to have a voice for your industry," Paula said.



Empowered to Follow **THEIR DREAM**

One couple's journey to finding their country home

By Terri Fast

EVANSVILLE, Wis. – When your dream is to live in the country, locating the right property can have its ups and downs. For Jim and Stephanie Kvalheim, of Evansville, Wis., finding their ideal home was challenging, but obtaining a mortgage was even trickier.

Stephanie, a veterinarian in a mixed-animal practice, recalled her perception of the process. “Jim was optimistic, but I would get discouraged,” she said.

“I felt like what we were looking for didn’t exist,” she said. “Or, if the perfect place came along, could we afford it?”

Within a few months of moving to their first home in Evansville, the Kvalheims were confident they’d discovered the area where they wanted to raise their twin sons, Aaron and Caleb.

“Steph and I fell in love with Evansville. But the dream was always to find a place in the

country,” said Jim, a high school agriculture education teacher.

“Growing up on a farm, you learn a work ethic,” he explained. “We want to instill that in our kids – helping with chores, caring for livestock and exposing them to quiet, wide-open spaces.”

After putting some sweat equity into their first home, the Kvalheims started thinking about spreading their roots. They knew they wanted to stay near Evansville, which limited their options. When they found properties for sale, they all seemed to lack some essential element.

“We wanted outbuildings for horses and perhaps a goat or two or a few head of beef cattle,” Stephanie said. “Acreage was important to us. And a move-in-ready home was a priority. Not a fixer-upper like our first home.”

A few months into their search, their real estate agent suggested a listing. The property, right outside Evansville, checked all the boxes: a spacious house with lots of character and updated conveniences, outbuildings in excellent condition – all situated on a 10-acre lot.

The next step was obtaining a mortgage, which wasn’t as easy as it had been the first time around. “The lender for our first home was great, but we quickly learned they weren’t able to offer the financing we needed for an ag property,” Stephanie explained. “That was an unexpected challenge.”

With nothing to lose, Jim and Stephanie reached out and were connected with Ty Rohloff, a lending officer at Compeer Financial.

“He was fantastic,” Jim said. “He was incredibly informative and helpful. He put us



Jim and Stephanie Kvalheim's spacious, move-in-ready home is situated on a 10-acre lot just outside of Evansville, Wis.

in a place to look at all the pieces and moving parts objectively and make the best decision for our family.”

Stephanie appreciated Rohloff's patience and expertise. “I would get nervous and say to Jim, ‘You need to ask Ty: Is this okay? What does this mean?’ Ty always had the answers.”

Rohloff, a fellow farm kid who still works on his family's operation near Janesville, Wis., is a can-do, solution-oriented lending officer. He understood the roadblocks with financing that Jim and Stephanie faced when looking to purchase a rural property.

“Working for Compeer is great in that we almost always have a solution,” Rohloff said. “Our team is passionate about rural living. We've got a deep bench with smart people eager to assist our clients.”

By financing through Compeer, Jim and Stephanie were able to purchase the amazing



The Kvalheims wanted to find a home with room for their sons and outbuildings for livestock.

property they found right outside Evansville. “Fulfilling this dream meant a lot to them,” Ty said, “so in turn, it meant a lot to me.”

“They're going to spend many years there and make plenty of great memories,” he said. “Being a part of that is awesome.”

Banking on HER SKILLS

Board member pursues lifelong passion and finds her niche

By Rebecca Peterson





Opposite page: Stephanie Wise in front of her renovated 1905 corn crib that now functions as her office and workspace. Above: Breathing life back into the space has created a perfect balance of tradition, history and functionality. Wise is pictured at her desk in her renovated office space.

TAMPICO, III. – Sheltered from the unseasonably cool spring air and the driving rain that creates a steady drumbeat on the window, Stephanie Wise sits behind her desk in her renovated corn crib. Originally built in 1905 by her maternal great-grandfather, the space now serves as an office and workspace.

“I was raised on the farm and have always been committed to the future of agriculture,” Wise said. “And after a 25-year career in the banking industry, I was ready to shift gears and focus on farming full time.”

As a fifth-generation farmer, Wise always knew that she would return to her roots. While she was still working in banking, she kept her eye out for opportunities to buy farmland when it came available.

Today, she runs about 2,300 acres with her parents and brother, growing a variety of corn, soybeans and popcorn on contract.

“Contract growing popcorn offered us an opportunity to diversify while taking on a new challenge,” Wise said. “Along with my brother, we also co-own an ag business specializing in farm inputs, including fertilizer and custom application.”

UP TO THE TASK

After changing career paths, Wise received a call from her Compeer Financial loan officer, who asked if she would be interested in serving the cooperative as a member of its board of directors.

“It really seemed like the perfect opportunity to combine my knowledge of the banking industry with my passion for agriculture,” Wise said. “To be able to contribute my talents and capabilities back to the organization, and serve my fellow member-owners, I had to try.”

Originally elected to serve on the board in 2015, Wise was re-elected to a new three-year term in November 2018. “Getting the chance to work with such a diverse team that holds such an incredible wealth of knowledge in all different aspects of agriculture is pretty inspiring,” Wise noted.

She added that Compeer team members take their mission of enriching agriculture and rural America to heart in everything they do. “Before joining the board, I was always impressed by the team members I interacted with,” Wise said. “Getting to see it from the other side just reinforces what I already knew: the entire team from top to



STEPHANIE WISE

Joliet, Ill.

- Elected to the board in 2015
- Serves on Compeer Financial's Compensation & Governance Committee and Legislative Affairs Committee
- Fifth-generation farmer, farming alongside her brother and parents
- Co-owner of ag input business
- Creator of Bright Prairies, a small farm-to-table flour milling business

bottom cares about their clients in a way that is unmatched.”

LIVING IN HISTORY

Wise lives on the original farmstead in the farmhouse built by her great-great-grandfather in 1888 with her husband, who works off the farm as an attorney. Preserving pieces of her family's history has always been a priority for Wise. The corn crib and farmhouse have both undergone renovation projects over the years.

She said these pieces of the farm honor family traditions while looking toward the future. As she transforms old into new, she uses the family history to find a modern niche that works for her.

“I made a very conscious decision to shift my focus solely on agriculture because that's what really matters to me,” Wise said. “I am pursuing my passion, and, because of that, every single day I am grateful.”

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(Continued from previous page)

TIPS TO PROTECT YOUR EMAIL

1. Create a strong password

- More than 10 characters in length
- Uses a variety of upper and lower case
- Includes numbers and special characters
- Avoid using key phrases or names easily associated with you
- Don't reuse passwords

2. Beware of malicious emails

- Emails that urge you to act quickly
- Emails that are unexpected or from unknown sources
- Offers that seem too good to be true
- Unusual requests for information – verify the request through another source

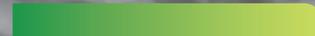
3. Benefits of using a password manager

- Helps set unique passwords for every site
- You don't have to remember or type the passwords
- Much more secure than having all passwords saved on a Word document or Excel spreadsheet

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- Money Movement
- Loan Servicing
- Billing and Statement Questions
- Client Access Support
- Online Banking Support
- Fraud Reporting
- Client Event Registration
- Reaching Team Members

Contacting Your Local Office

Just remember one phone number for your Compeer Financial team: (844) 426-6733. One call can connect you with the team members you know and trust to champion your hopes and dreams.

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THANK YOU TO ALL NOMINATING COMMITTEE MEMBERS

A big thank you to the Compeer Financial Nominating Committee. The committee met in late May and early June to select candidates for this year's Board of Directors and Nominating Committee election.

Stockholders will receive more information about the candidates for these positions later this summer.

The Nominating Committee serves a critical role in making sure your cooperative is effectively governed.

A special thank you to the following stockholders for their service on the 2019 Nominating Committee:

REGION 1

- | | |
|---------------|---------------|
| Rick Alberts | Julie Sievert |
| Ruth Buck | Diane Stenzel |
| Sharon Hirsch | Ben Storm |
| Ron Mohr | Brent Ziegler |

REGION 2

- | | |
|------------------|---------------|
| Dorothy Anderson | Steven Endres |
| John Bertram | Sally Roe |
| Marc Boettcher | Brian Schaal |
| Gary Boyke | JoAnn Wingers |

REGION 3

- | | |
|---------------|--------------------|
| Chad Bremmer | Fred Seville |
| Brent Clair | Lynn Stoller |
| Zach Henkel | Jacob Streitmatter |
| Donna Jeschke | David Westerlund |

HOLIDAY HOURS

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



Independence Day
(July 4)



Labor Day
(September 2)

2019 HIGH SCHOOL SENIOR SCHOLARSHIP RECIPIENTS SELECTED

The Compeer Financial Fund for Rural America congratulates the 120 recipients of our 2019 High School Senior Scholarship!

Scholarships are given to students continuing their education with an agriculture or agriculture-related degree or who have a rural background. Students were evaluated on their academics, goals, essays and involvement.

Each student will receive \$1,500 for educational expenses.

View the complete list of winners at compeer.com/scholarships.

A few fun facts about the 2019 scholars:

- About two-thirds of the students are dependents of Compeer Financial clients
- 75 percent will stay in Illinois, Minnesota or Wisconsin for school
- 68 percent will pursue an agriculture-based degree; Agriculture Business is the most popular major
- 7 students plan to double major (pursuing two degrees)
- 52 different universities/college/technical schools are represented on the list, with the University of Wisconsin-River Falls as the most popular school
- 19 percent will attend a community college/technical school
- 60 percent are female



These graduates from the Fond du Lac, Wis., location are some of the 73 participants who recently completed the Annie's Project course.

ANNIE'S PROJECT COURSE INCLUDES 73 NEW GRADUATES

Annie's Project participants recently completed a six-week course focused on five risk management topics relevant to their operation and communities. The course was held in six locations throughout Compeer Financial's territory with 73 participants graduating from the course.

In addition, 22 Compeer Financial team members were trained as new facilitators in 2018. These team members will be able to help us spread our offerings of Annie's Projects across our territory in future years.

For future opportunities to participate in Annie's Project, please visit:

compeer.com/annies-project.





2600 Jenny Wren Trail
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Sun Prairie, WI 53590

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As a Farm Credit cooperative, our member-owners share in the profits they help to create through our patronage program. Compeer Financial pays back a portion of our earnings to our member-owners so they can reinvest in their farms and businesses, which directly impacts our local and state economy. Keeping rural America strong is at the heart of everything we do. See for yourself — being a member-owner pays.

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