

# CULTIVATE

A MAGAZINE FOR CLIENTS AND FRIENDS OF COMPEER FINANCIAL SUMMER 2018







*Celebrating our first year*  
**UNITED AS ONE.**

July 1 marks our first anniversary as Compeer Financial™.

Thank you for your support and trust this past year as we've come together to #ChampionRural like never before. We look forward to partnering with you for years to come, helping you to achieve your goals and expand your possibilities.

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# CULTIVATE

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 Summer 2018

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Cover: Streator High School FFA member Brad Krasnican works with one of the pigs he received from Think OINK, a program at the high school designed to give students a hands-on experience learning about the life cycle of a pig. Read more on page 14.

*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. Please reach out to me with comments or suggestions for future issues at karen.schieler@compeer.com.

*Karen* Karen Schieler  
 Editor



# Top Priority: CLIENT SERVICE

Rod Hebrink earned his Bachelor of Science degree in Agricultural Business Administration from the University of Minnesota and attended the School of Banking at the University of Wisconsin—Madison for post-graduate education. In 2017, he was selected to serve as President and CEO of Compeer Financial.

On July 1, we reached the one-year milestone for Compeer Financial. As you might imagine or experienced yourself, a new business endeavor or change affects everyone connected to the organization. I've continually been impressed by the level of dedication and patience I've witnessed by everyone we work with and for over the past year.

I personally want to thank you – our clients – for your continued partnership throughout this process. You are the reason we come to work each day and strive for an organization that offers you everything you need as a financial services business partner. We appreciate your loyalty.

I also want to recognize our Board of Directors and team members for their constant commitment to making sure our transition was as smooth as possible for those we serve.

As we went through the merger, one question I often received from team members was, "What will client service mean to Compeer Financial?" My strong belief has been that client service for Compeer would look and feel very similar to what you experienced at your predecessor organization.

However, I also recognized this was one aspect of the merger that could only be proven over time, and only with team members united in their passion for attaining that same high level of service as Compeer Financial.

Providing superior client service has been a driver throughout the last year for the Compeer Financial team. That focus on client service and how each decision will impact clients isn't limited to our teams that work directly with clients. This is a priority for every team member in every department. And as we wrap up these first 12 months, I'm confident you have experienced world class client service when conducting business with Compeer Financial.

In fact, that is exactly what I heard when I visited with clients during our recent Client Advisory Councils. The overwhelming message was they have continued to feel at the center of everything Compeer Financial does – our goal since this process began. (You can read more about the Client Advisory Councils' comments on page 21 of this issue of Cultivate.) Our client loyalty and satisfaction scores also reflect we're delivering the level of service for which we strived.

While Compeer Financial has had a good first year, I'd be remiss if I didn't recognize some of you have faced struggles in these volatile times for agriculture. We hope our commitment to client service has made and continues to make a positive impact, as we work together to find the best solutions for your operation.

Clients are at the center of everything we do – from our patronage program, online banking services, and industry expertise to summer client appreciation events and picnics. You always have been and always will be at our core and we're proud to be your partner.

Rest assured, marking our milestone first anniversary does not mean the work here is done. It is just getting started as we continue to build your cooperative, with you and your farms, homes and businesses in mind. Compeer is here to champion your hopes and dreams like never before.



Rod Hebrink, President and CEO



Compeer Financial is excited to welcome 40 summer interns who will be working across the territory in many different areas of the cooperative, including business technology, crop insurance, core markets/financial officer, human resources and marketing. Pictured are the interns in (top left) Sun Prairie, Wis., (top right) Normal, Ill., and (right) Mankato, Minn.



Above: Becky Waskosky, senior credit representative, donates blood during a Red Cross Blood Drive in Mankato, Minn.

Above left: In February, team members in Normal, Ill., participated in National Heart Association's Go Red for Women Day to raise awareness of heart disease in women.

At left: Compeer Financial team members in Wisconsin rallied around the Second Harvest Foodbank, volunteering for the Hunger's Hope Radiothon, where they packaged meals.





## Reflections on ONE YEAR

July 1 will always be an important date for Compeer Financial and our clients: It will mark the day three strong Farm Credit cooperatives united to become one.

The process of becoming a new organization impacted every team member, department and committee as they met their new colleagues and adopted new processes to ensure service to our clients continued without interruption.

Like the rest of the Compeer Financial team, the Board of Directors also has evolved over the past year. Many of us met in 2017, when the prior three boards started looking to join our cooperatives together. Since then, we have worked side-by-side, gotten to know one another and developed a great comradery to build our cooperative together.

The board tackles decisions by using a network of six board committees and subcommittees to review information, then make recommendations to the full board. Each director serves on at least one committee and subcommittee. This has helped to build our team, though leadership and trust.

By working together, we are seeing that creating Compeer Financial was a good decision, and our clients are benefitting. The three boards of the predecessor organizations wholeheartedly believed this as they recommended a merger to you and it's been an amazing process to watch it come to fruition for our clients.

In fact, one milestone Compeer Financial recently realized was reaching \$20 billion in loan and lease assets. Growth such as this provides new opportunities for the organization, and impacts the way we approach our decisions and lead Compeer Financial. It's important our culture, practices and protocols are in the best interest of our clients and our team members, and also work to establish Compeer Financial as a leader and collaborator in the Farm Credit System.

Our diverse portfolio is a result of the merger and is key to your cooperative remaining strong during these challenging times in agriculture. When some areas of agriculture struggle, others remain solid. This allows Compeer Financial to remain steady for our member-owners. While an anticipated benefit of creating Compeer, we're pleased to share the strategy has already proved successful for the organization and our member-owners.

Credit quality remains strong. Clients have locked in lower rates as the opportunity was available in previous years. This will somewhat offset the impact of the Federal Reserve's Federal Open Market Committee decision to raise interest rates by .25 percent. Our financial officers are working with clients to help them with the impact this will have on the rates we can offer and the volatility of agriculture.

We also continue to impact the rural communities we serve. From giving programs like our rural feasibility studies to our investments in rural health facilities (highlighted on page 12 of this issue), we are hearing positive feedback on the impact Compeer Financial is making throughout rural America.

Furthermore, I would be remised if I did not mention how continually impressed the board is with the talent and expertise of the Compeer Financial team members. Their dedication to our clients during this year of transition has been tremendous.

I also wanted to take this opportunity to encourage you to fully review the semi-annual merger update on our website: [compeer.com](http://compeer.com). This will highlight the steps we've taken to realize the advantages and avoid the potential disadvantages that were disclosed prior to the merger.

Overall, the first year of Compeer Financial exceeded our expectations in many ways. Here's to many more years, and creating a cooperative that can serve generations. Thank you for being a valuable member-owner of Compeer Financial.

*Mark Cade*

Mark Cade, Board Chair



## County Fair FACILITY GRANTS AWARDED

The Compeer Financial Fund for Rural America, the corporate giving program of Compeer Financial, has awarded 64 grants through its Fair Facility Upgrade Grant Program totaling \$180,000 in funding for 2018. County fairs enhance rural communities by bringing people of all ages together to learn and experience agriculture. The grant program is designed to help fund upgrades and repairs of fairgrounds and facilities so fairs can continue to offer the best possible experience to fairgoers year after year. The application process is open in March and is available at [compeer.com](http://compeer.com).

### ILLINOIS

**Carroll County Fair** – build new tie-out area

**Henderson County Fair Assoc.** – re-wire the livestock building and show arena

**Henry County Fair Assoc.** – purchase and install a large industrial fan

**Kankakee County Fair** – purchase new galvanized livestock panels

**Kendall County Fair Assoc.** – upgrade outdoor electric boxes

**Knox County Fair** – upgrade electrical system

**Livingston County Agricultural Fair Assoc.** – update gates and holding pens

**Marshall-Putnam Fair** – repair livestock building roofs

**McDonough County Buildings and Grounds** – upgrade electrical system

**McLean County Fair Assoc.** – install drain tiles, plus new light poles and fixtures

**Ogle County Fair Assoc. Inc.** – build new sheep and goat pens

**Rock Island County Fair Board** – repaint buildings before 150th anniversary

**Sandwich Fair Association** – whitewash dairy barn

**Schuyler County Fair** – update gates and replace poles in livestock barns

**Stephenson County Fair Association** – replace roof support posts; new gates in sheep barn; new fans in rabbit/poultry barn; concrete aisles in west hog barn; upgrade wash racks/pens; paint rabbit/poultry barn

**University of Illinois Extension 4-H**

**Woodford County** – update the public address system

**Veterans Memorial Fair Assoc.** – replace sinks and faucets in 4-H arena restrooms

**Warren County Fair Assoc.** – new sheep, goat and swine pens; exterior painting

**Western Illinois Fair Assoc.** – update lighting in the livestock area

**Whiteside County Central Ag Society** – replace water lines; install water hydrants

### MINNESOTA

**Anoka County Fair** – install drainage tile

**Benton County 4-H** – purchase new exhibit booths to promote 4-H club activities

**Blue Earth County Fair Assoc.** – contribute to the roof replacement of the beef barn

**Brown County Agricultural Society** – update lighting near livestock buildings

**Cannon Valley Fair** – paint livestock buildings

**Carlton County 4-H/Build the Barn** – sheep barn renovations

**Dakota County Agricultural Society Inc.** – install donated milking parlor equipment and purchase rabbit/poultry cages

**Faribault County Fair** – paint cattle barn

**Freeborn County Ag Society** – re-shingle 4-H office

**Goodhue County Fair** – update 4-H building heating system and entrances

**Isanti County Ag Society** – purchase materials for lean-to construction

**Itasca County Agricultural Assoc.** – replace animal wash rack

**Le Sueur County Fair** – update entrance to dairy barn

**McLeod County Agricultural Assoc.** – update and expand equine wash rack

**Mille Lacs County Agricultural Society** – upgrade main electrical service

**Mower County Agricultural Society** – purchase hog pens

**Nobles County Fair Assoc.** – replace fine arts and commercial building doors; upgrade lighting with LED; grandstand area repairs

**Pipestone County Agricultural Society** – update public address system

**Scott County 4-H** – update pens and judging area

**Sibley County Fair** – exhibit building updates

**St. Louis County Agricultural Fair Assoc.** – horse timer; repair and rebuild rabbit/poultry racks and 4-H displays

**Wabasha County Agricultural Fair Assoc. Inc.** – new walkway around show ring

**Watonwan County Agricultural Society** – arena rake for cow and horse events

**Wright County 4-H** – food stand updates

### WISCONSIN

**Calumet County Agricultural Assoc.** – new service doors in arena

**Dunn County Fair** – construct a permanent structure for meat animal scale

**Eau Claire County Fair** – purchase new rabbit and poultry cages

**Elroy Fair Inc.** – relocate milk house

**Green Lake County Fair** – milk house updates and repairs

**Iowa County Fair Society Inc.** – update light fixtures in the youth 4-H exhibit building

**Iron County Fair Assoc.** – update flooring in large livestock barn

**Jefferson County Fair Park** – build a new wash rack for animal exhibitors

**Juneau County Agricultural Society/Fair** – repair 4-H and open class exhibit buildings

**Kenosha County Fair** – repair agriculture education structure

**La Crosse County Agricultural Society** – update public address system

**Lafayette County Fair Committee** – roof repairs

**Lodi Agricultural Fair** – install livestock wash rack infrastructure

**Marquette County Youth Organization Assoc.** – replace floor in rabbit building

**Pierce County 4-H /FFA Livestock Committee** – animal scale upgrade

**Polk County Fair Society Inc.** – update public address system

**Richland County Fair** – building, fence line and grounds repair from flooding

**Sauk County Agricultural Society** – repair hoop barn

**Stoughton Fair** – repair cattle and sheep wash rack

**Walworth County Agricultural Society Inc.** – agriculture education grain bin

# Announcing the 2018 High School SCHOLARSHIP RECIPIENTS

This year, the Compeer Financial Fund for Rural America awarded 105 scholarships, worth \$1,500 each, to recent high school graduates who are pursuing a higher education in agriculture or an agriculture-related field.

“Compeer Financial’s high school scholarship program is intended to encourage those interested in agriculture to explore what’s possible for their future,” said John Monson, Chair of the Fund’s Board of Trustees. “These recipients will go on to do great things to impact agriculture.”

Congratulations to this year’s recipients!

Kayla Adams	Chebanse, Ill.	Central High School	University of Illinois
Julie Anderson	Grand Rapids, Minn.	Grand Rapids High School	Iowa State University
Ethan Arett	Blooming Prairie, Minn.	Blooming Prairie High School	University of Wisconsin-River Falls
Emily Benrud	Goodhue, Minn.	Goodhue Public High School	University of Wisconsin-Superior
Cassandra Berg	Arcadia, Wis.	Arcadia High School	University of Wisconsin-Madison
Cole Berra	Genoa, Wis.	Aquinas High School	University of Wisconsin-River Falls
Kendrick Bickett	Worthington, Minn.	Worthington High School	South Dakota State University
Jillian Boles	Prescott, Wis.	Prescott High School	University of Wisconsin-River Falls
Duncan Bradshaw	New Salem, Ill.	Griggsville-Perry High School	Graduate college and join the military
Nicholas Brokaw	Media, Ill.	West Central High School	Western Illinois University
Lincoln Bryan	Red Wing, Minn.	Red Wing High School	South Dakota State University
Brady Butzler	Rockland, Wis.	Cashton High School	University of Wisconsin-Madison
Crystal Cafferty	Elroy, Wis.	Mauston High School	Madison Area Technical College
Jessica Christoffer	Round Lake, Minn.	Jackson County Central High School	South Dakota State University
Sam Clement	Normal, Ill.	Normal Community High School	Iowa State University
Katherine Dowling	Saybrook, Ill.	Ridgeview High School	Parkland College
Katelyn Eathington	Avon, Ill.	Spoon River Valley High School	University of Illinois
Anna Evenson	Cambridge, Wis.	Cambridge High School	University of Wisconsin-Platteville
Kaury Fargo	Barneveld, Wis.	Barneveld High School	University of Wisconsin-La Crosse
Nathan Flickinger	Andalusia, Ill.	Rockridge High School	Iowa State University
Naomi Fogel	Fountain City, Wis.	Cochrane-Fountain City High School	Saint Mary’s College
Carter Freymiller	Fennimore, Wis.	Fennimore High School	University of Wisconsin-Stevens Point
Bennett Gathje	Stewartville, Minn.	Chatfield High School	South Dakota State University
Brandon Gilbertson	Elk Mound, Wis.	Elk Mound High School	Northeast Iowa Community College
Amanda Guenther	Brandon, Wis.	Laconia High School	University of Wisconsin-River Falls
Ashley Hagenow	Poynette, Wis.	Rio High School	University of Minnesota-Twin Cities
Rylie Jo Harrell	Carthage, Ill.	Illini West High School	Iowa State University
Ellen Harth	Hinckley, Minn.	Hinckley-Finlayson High School	University of Minnesota-Twin Cities
Ethan Heelein	Genoa City, Wis.	Burlington High School	University of Wisconsin-River Falls
Gwen Heimerdinger	Pearl City, Ill.	Pearl City High School	Highland Community College
Dylan Herbrand	Dane, Wis.	Sauk Prairie High School	University of Wisconsin-Platteville
Brooklyn Hollis	German Valley, Ill.	Forreston High School	Highland Community College
Sarah Holmberg	Lakefield, Minn.	Jackson County Central High School	Dordt College
Emma Jacobs	Graymont, Ill.	Pontiac Township High School	University of Illinois
Ethan Johnson	Heron Lake, Minn.	Windom Area High School	South Dakota State University
Jessica Jurcek	Jefferson, Wis.	Jefferson High School	University of Minnesota-Twin Cities
Mason Kaiser	Galva, Ill.	Galva High School	University of Illinois
Ashley Keck	Alpha, Minn.	Jackson County Central High School	Augustana University
David Keck	Owatonna, Minn.	Owatonna High School	Riverland Community College
Colton Klecker	Jefferson, Wis.	Lake Mills High School	University of Wisconsin-Madison
Benjamin Kronberg	Milton, Wis.	Milton High School	University of Wisconsin-Madison
Shelby Kuechle	Eden Valley, Minn.	Eden Valley-Watkins High School	South Dakota State University
Alexis Kwak	Ridgeland, Wis.	Prairie Farm High School	University of Wisconsin-Madison
Knute Larson	Altona, Ill.	Galva High School	Black Hawk College
Chad Lawyer	Carlock, Ill.	Normal Community High School	University of Illinois
Milan Leman	Fairbury, Ill.	Prairie Central High School	University of Illinois

Paris Lindner	Wisconsin Dells, Wis.	Wisconsin Dells High School	University of Wisconsin-Platteville
Grace Link	Deerfield, Wis.	Stoughton High School	Iowa State University
Alexander Love	Preston, Minn.	Fillmore Central High School	University of Minnesota-Twin Cities
Alexis Luedtke	Beaver Dam, Wis.	Beaver Dam High School	University of Wisconsin-Madison
Grace Luhmann	Rushford, Minn.	Rushford-Peterson High School	University of Wisconsin-River Falls
Brady Madigan	Rosendale, Wis.	Laconia High School	University of Wisconsin-Madison
Abigail Martin	Mason City, Ill.	Illini Central High School	University of Illinois
Andrew Martin	Elburn, Ill.	Kaneland High School	University of Illinois
Caroline Mayer	Peterson, Minn.	Lanesboro High School	Kansas State University
Katie McCauley	Wyoming, Ill.	Stark County High School	Black Hawk College
Rachel Meany	Rose Creek, Minn.	Southland High School	University of Minnesota-Crookston
Emelia Melson	Trimont, Minn.	Martin County West High School	University of Minnesota-Twin Cities
Rachel Middendorf	Long Prairie, Minn.	Long Prairie-Grey Eagle High School	Minnesota State University
Bradley Miller	Lewiston, Minn.	Lewiston-Altura High School	South Dakota State University
Mandy Moliter	Watkins, Minn.	Eden Valley-Watkins High School	North Dakota State University
Rachel Moseley	Osseo, Wis.	Osseo-Fairchild High School	University of Wisconsin-River Falls
Brett Mullikin	Waldo, Wis.	Oostburg High School	University of Wisconsin-Madison
Brett Neel	Alden, Minn.	Alden-Conger High School	Minnesota State University
Hannah Neil	Northfield, Minn.	Randolph High School	South Dakota State University
Katherine Novak	Sullivan, Wis.	Palmyra-Eagle High School	University of Wisconsin-Platteville
Mitchell Oswald	Brownsdale, Minn.	Blooming Prairie High School	University of Wisconsin-River Falls
Nathan Parchert	Illinois City, Ill.	Rockridge High School	Iowa State University
Claire Plapp	Malta, Ill.	Rochelle Township High School	South Dakota State University
Jonathan Poole	Chicago, Ill.	Chicago High School for Agricultural Sciences	University of Illinois
Zachary Rankin	Golden, Ill.	Camp Point Central High School	Iowa State University
Karly Ready	New Glarus, Wis.	Monticello High School	Blackhawk Technical College
Grady Rielly	Darlington, Wis.	Darlington High School	University of Wisconsin-Platteville
Adam Riley	Mount Hope, Wis.	Fennimore High School	University of Wisconsin-Madison
Lucas Roe	Odell, Ill.	Pontiac Township High School	Iowa State University
Anne Runde	Janesville, Wis.	Janesville Craig High School	University of Wisconsin-Madison
Faith Sandrock	Rock Falls, Ill.	Rock Falls Township High School	Purdue University
Paige Sargeant	Macomb, Ill.	Bushnell-Prairie City High School	Spoon River Community College
Benji Schaefer	Osseo, Wis.	Eleva-Strum High School	Chippewa Valley Technical College
Kendra Schultz	Wells, Minn.	United South Central High School	Iowa State University
Dakota Scott	Windom, Minn.	Windom Area High School	South Dakota State University
Nicholas Seitzer	St. Peter, Minn.	Saint Peter High School	University of Minnesota-Twin Cities
Kylee Sherod	Howard Lake, Minn.	Howard Lake-Waverly-Winsted High School	Iowa State University
Emily Shrimplin	West Brooklyn, Ill.	Ashton Franklin Center High School	Sauk Valley Community College
Jessica Sikora	Cornell, Wis.	Cornell High School	University of Wisconsin-River Falls
Makenzie Snyder	Toulon, Ill.	Stark County High School	Black Hawk College
Hannah Spangler	Fulton, Ill.	Bushnell-Prairie City High School	University of Illinois
Beth Stevermer	Easton, Minn.	United South Central High School	Iowa State University
Erin Stichter	Erie, Ill.	Erie High School	Iowa State University
Clay Sundberg	Arlington, Ill.	La Moille High School	Lake Land College
Jacob Tesch	Henderson, Minn.	Le Sueur-Henderson High School	Southwest Minnesota State University
Logan Tesch	Henderson, Minn.	Sibley East High School	South Dakota State University
Nicholas Torrance	Media, Ill.	Macomb High School	University of Illinois
Dane Trustem	Evansville, Wis.	Evansville High School	University of Wisconsin-Madison Farm and Industry Short Course
Zachary Uter	Waverly, Minn.	Howard Lake-Waverly-Winsted High School	University of Minnesota-Twin Cities
Megan Van Ruiswyk	Waupun, Wis.	Waupun High School	University of Wisconsin-Platteville
Ashley Wagner	Heron Lake, Minn.	Heron Lake-Okabena High School	Minnesota West Comm. & Technical College
Matthew Webber	Sparland, Ill.	Midland High School	Illinois Central College
Lane Weber	Seneca, Ill.	Seneca High School	Joliet Junior College
Austin Weckwerth	Arlington, Minn.	Sibley East High School	South Dakota State University
Johanna Welter	Stewartville, Minn.	Stewartville High School	South Dakota State University
Mitch Wettstein	Carlock, Ill.	Eureka High School	Illinois Central College
Jodie Weyland	Neenah, Wis.	Winneconne High School	Fox Valley Technical College
Jazmin Wingert	Kent, Ill.	Pearl City High School	University of Wisconsin-Platteville
Kortney Woltdt	Brillion, Wis.	Brillion High School	University of Wisconsin-Stevens Point



# TIMBER!

Logging job turns to life-long passion

By Rebecca Peterson



Eli Ladwig (left) discusses the benefits of his new Ponsse ScorpionKing Harvester with Ben Mussehl, a timber specialist with Compeer Financial.

## Timber Industry's Direct Annual Economic Impact

- Minnesota – \$13.4 billion
- Wisconsin – \$24.7 billion

## Jobs Directly Tied to the Timber Industry

- Minnesota – 30,500 jobs
- Wisconsin – 64,896 jobs

## Forested Acres

- Minnesota – 15.7 million acres
- Wisconsin – 17.2 million acres

Sources: Minnesota Department of Natural Resources; Wisconsin Department of Natural Resources

SUMMIT TOWNSHIP, Wis. – When Eli Ladwig was 16 years old, he got his first taste of the timber industry.

A family friend offered him a job as a firewood processor, which meant he would operate the machine to cut and split firewood to prepare for sale. His strong work ethic was quickly noticed.

Just a year later, that same friend co-signed a loan to finance Ladwig's very own timber harvester. With the kick-start of a job, and opportunities to work with a variety of equipment, Ladwig was eventually able to start his own business.

Now 31, he is the owner of 4 Seasons Forest Products LLC, operated out of Gile, Wis. Operating as a contract logger, Ladwig harvests trees, where certain kinds or sizes of trees can be removed, but the land remains with the owner.

"It gets in your blood; seeing the results of your hard work each and every day

is extremely satisfying," he said. "I was fortunate enough at a young age to start building those relationships, prove myself as a hard worker and develop a strong respect for the land."

In early 2018, Ladwig was able to increase the efficiency of his operation by purchasing a new Ponsse ScorpionKing Harvester.

The new, eight-wheeled ScorpionKing allows Ladwig better visibility, efficiency and comfort, which help on long work days. With the new design of the machine, it can maneuver difficult terrain while minimizing the impact to the ground.

## GETTING HIS START

Ladwig grew up around machinery and had experience operating equipment, thanks to his father, who owned his own transmission business.

After getting his first job in the timber industry, Ladwig quickly proved himself

working long hours and learning as much as he could about the different pieces of equipment and the timber industry.

"It really started out as just a way to make money as teenager, but it quickly evolved into a career path that I knew I could build on," he said.

That first job gave him a peek into what it means to work in the timber industry. Being a first generation logger, Ladwig lucked out with a strong mentor who allowed him to get well-trained with the complex pieces of equipment.

Thankful for the opportunities given to him over the years, his passion for the industry continues to grow.

"The timber industry is one of the most sustainable industries around," Ladwig said. "Being able to look around at the end of a long day on a sale site, knowing that over the next decade those trees will regenerate, holds a great deal of satisfaction."

Although tree harvest continues year round, the most productive time of year for northern loggers is between December and March. The frozen ground allows large machinery to more easily access remote sale sites with less chance of getting stuck and less of an impact on the ground.

## RUNNING ON HIS OWN

With his new equipment, Ladwig hopes to be able to harvest 250 cords of timber per week. He emphasizes that efficiency and diversity are everything.

"Right now as a solo operator, I do have limitations," he said. "I hope to be able to bring in additional resources and operators to help grow, expand and diversify."

Ladwig has remained diversified to ensure his products reach a large audience. Being situated near several large mills, he has the option to produce across different avenues.

"There really isn't a market that I haven't

been a part of at one time or another," he said. "Everything from packing material, to telephone poles, to mulch and paper products – I've supplied it all."

Ben Mussehl, timber lending specialist with Compeer Financial, said the timber industry impacts all walks of life, so it's important for people to understand the work they do.

"Like those across agriculture, there simply aren't enough opportunities for them to tell their stories on the big stage," Mussehl said.

"By creating that open dialogue on both sides, we can create better understanding – most people don't realize how big a role the timber industry plays in their everyday lives."



Ladwig's new Ponsse ScorpionKing Harvester is in its first season. He hopes it will allow him to harvest up to 250 cords of timber per week, approximately 2.1 tons, depending on the species of wood.





# Growing FOR GOOD

Facility redesign project keeps health services in rural area

By Terri Fast

## Compeer Financial Connection

Part of Compeer Financial's mission is keeping rural communities healthy and vibrant by partnering with community leaders and other lenders and organizations to strengthen community infrastructure, facilities and economic opportunity. The North Shore Health redesign project is an example of this mission and partnership.

## Benefits

- Economic viability of the surrounding community
- Short-term construction jobs
- Long-term jobs for the facility
- Quality health care, both immediate and long-term

## Finance Collaborators

- Four community banks
- Two Farm Credit organizations: Compeer Financial and CoBank
- Two economic development organizations
- United States Department of Agriculture

Source: Compeer Financial Senior Financing Officer Todd Kampa

GRAND MARAIS, Minn. – Three crystal hearts – green, purple and blue – hang from a silver chain and sway across Penny Schuppel's pale pink blouse.

Each the size of a cat's paw, they are a stark contrast to the backdrop of Schuppel's pained fragility. But she gratefully welcomes the weighty burden because these crystals – carrying the ashes of her mother, brother and husband – are a tangible, physical reminder of loved ones lost.

Connection is paramount to the 5,200 residents of Cook County, Minn., where Schuppel has lived since 1985.

Relationships transcending the bonds of family are common among the people who live in the craggy corner of top-eastern Minnesota between Lake Superior, the Canadian border and the scenic Gunflint Trail.



Penny Schuppel

This is a place like no other, where uniqueness and individuality are admired and appreciated, and the connection defines the community.

## A CULTURE OF KINSHIP

That unique culture of kinship is why the project leaders made sure the people of Cook County were an integral part of North Shore Health's recent redesign project, which included a complete

makeover of the facility's 16-bed hospital and 37-bed care center, the only one of its kind in the area.

"I love rural communities in general," said Kimber Wraalstad, North Shore Health's CEO. "But this area is extra special. The people are so unique and independent and all around amazing. There's so much diversity and such a rich culture and art community."



Opposite page: North Shore Health's new main entrance is part of the recently completed \$24.5 million renovation project. Above left: Staff, board members, care center residents and community members participate in a ribbon-cutting ceremony during the North Shore Health facility re-dedication on May 17. Above right: Pieces of art curated by local artists are displayed throughout the facility, which was designed to promote a vibrant, healing environment to patients, residents, staff and visitors.



The community was top of mind for Wraalstad and North Shore Health's five-member board of directors as they began considering the pros and cons of the redesign project.

The reality of not having the critical access hospital in Cook County is sobering. The closest hospital is more than a 90-minute drive. More specialized and critical care is more than 110 miles away.

After much discussion and review, North Shore Health's board unanimously decided to move ahead with the hospital project and keep it connected to the Care Center, a skilled nursing facility for elderly adults.

"We have people in our community who have lived here their entire lives," Wraalstad said. "And when they get to this point – where they need help and assistance – we're not going to send them away from their home."

## PLANNING AND PATIENCE

Planning for North Shore Health's redesign was a five-year process. After two years of construction and \$24.5 million, the redesigned facility opened its new main entrance in March 2018.

The hospital's more than 7,700-square-foot addition includes a state-of-the-art emergency department, a lab and radiology

space, as well as a surgical room that potential outreach providers can use to perform procedures on-site.

Additionally, the 37 patient rooms are private and set up for maximum patient comfort and staff efficiency. A change hospital staff and patients benefitted from right away, said Amy Lacina, hospital director of nursing.

"The biggest thing this project has done is provide privacy – particularly in the ER," Lacina said. "Lack of privacy adds stress and anxiety for patients and staff. Patients used to share rooms, and you could hear everything that went on. It was really challenging to provide patients the confidentiality they deserved."

## CULTURE AT THE CARE CENTER

For the Care Center redesign, it was about transformation of care, according to Nursing Director Amy James.

"We couldn't get to where we wanted to be culturally until we had the framework," James said. "There are certain aspects of life that we were passionate about preserving for our residents: privacy, autonomy, dignity, choice, quality of care and reduced anxiety."

Today, all resident rooms are private, each with a private bathroom. They also created

"households," which provide more intimate, quieter environment for residents.

"We have this beautiful building," James said. "Now, it's our job to live fully the life that this framework now allows."

## COMPASSION BEYOND THE TYPICAL

Schuppel is just one example of how the redesign project has impacted lives.

Her mother, brother and husband all received care at North Shore Health, and her father is a resident of the Care Center.

"From the emergency room, to in-patient hospital stays, to the care center, we've experienced it all over the past 12 months," Schuppel said. "I can't say enough about the support and care the staff provides. Even though I wasn't a patient, I have to say everyone here took great care of me."

That is exactly how Wraalstad wants North Shore Health to be considered.

"From the hospital, to the care center, the ambulance service, home care services and the Sawtooth Mountain Clinic, the whole asset that sits on this square of land is immeasurable," Wraalstad said.

"I hope people see how important it is and the difference we make in the lives of our patients and residents."





# Educated PIGS

Sows farrow in high school

By Karen Schieler



Left and above: Brad Krasnican did not grow up on a farm, but he is learning firsthand what it is like to raise pigs as part of Think OINK, a program at Streator High School.

STREATOR, Ill. – Betty White paved the way for having babies in high school.

And Charlotte followed a year later.

Who is next?

Streator Township High School FFA Advisor Riley Hintzsche is not sure, but he hopes what has happened at his school is just the start of the Think OINK program.

See, Betty White and Charlotte are sows.

As part of the program, which Hintzsche created, the agriculture teacher teamed up with a local farmer to create a hands-on educational experience about the life cycle of a pig - including farrowing in the high school.

"Most of the students are very excited about this," he said. "It was something different and a way to get real-life agriculture exposure. It's been exciting to see this come to life. The things that your students will remember the most are the things that impact their lives the most."

Hintzsche thought up the program about three years ago and went to a longtime friend, Sara Mitchell, with the idea. Mitchell, who works on the crop insurance team at Compeer Financial, breeds show pigs with her husband and her parents.

During the course of the program, students visit Brockman Farms to see the pig being inseminated in October. A few weeks before farrowing, the sow is then transported to the high school, where the greenhouse has been converted into a farrowing center for late winter and early spring.

The sow stays until the piglets are weaned, and then the piglets stay until they are ready to move to their new homes, which might even be with a student. Mitchell gives the pigs to students who are able to care and provide for them.

"We want to keep all the pigs in Streator and with these students," she said. "The learning doesn't stop when they are born ... students help with processing, shots and their daily care. They are learning every step along the way."

Brad Krasnican is one of the students selected to raise two of Charlotte's piglets. Now approaching 100 pounds, the pigs have become the focus of Krasnican's supervised agricultural experience for FFA.

"Last year, when I heard there was a pig in high school, I thought it was kind of crazy," he said. "But being able to see it here, take care of it and now have two pigs of my own, I have learned so much. It's really fun."

Hintzsche said Think OINK makes production agriculture real. About 110 students experience the project firsthand through agriculture classes and FFA.

In addition, the program has an online and social media component, where viewers from around the world can watch the process and ask questions.

"I wanted this to be beyond just the high school," Mitchell said. "By adding social media, more people can see and understand this process, which is good for all of agriculture."

## About Think OINK

- Partnership with the Streator Township High School Agriculture Department and Brockman Farms
- Stands for: Observing, Innovating, Networking and Kinesthetic Learning
- Hands-on learning for students, with online and social media outreach to public
- Livestreaming of labor and delivery of piglets in high school
- Find them on Facebook: [facebook.com/ThinkOINK40](https://www.facebook.com/ThinkOINK40)

Source: Riley Hintzsche, Streator Township High School FFA Advisor

Last school year, the video of Betty White walking into the high school and into the farrowing room was viewed more than 1.5 million times and shared more than 500 times. This year, more than 44,000 people across the world watched the live stream of the birth of Charlotte's piglets.

"People ask some great questions, and our students have been able to respond and help educate others," Hintzsche said. "As their teacher, I have been proud of how much my students have learned and shared with others."

The program has also given some great exposure to the agriculture program at Streator High School. About 85 percent of the students are from urban areas, so the program puts a spotlight on what agriculture has to offer, including different career paths.

Krasnican, who plans to show the pigs this summer, now is thinking about a career in the livestock industry.

For the upcoming school year, all 132 seats in the agriculture classes are full with students. Having a pig living in the high school is not easy, but Hintzsche said much of the school, facility and administration are supportive.

Hintzsche and Mitchell are working on ways to expand the program, offering the curriculum and the experience to more students and people.

"It's about biology and life," Mitchell said. "We will start again this fall with Streator, and hope more farmers and teachers can add Think OINK to their schools."





# Cooperative COMMITMENT

Evert strives to give back to agriculture

By Emily Matzke

NORTH FREEDOM, Wis. – For Tim Evert, being a servant leader is engrained.

Whether he is serving across three states with the Compeer Financial Fund for Rural America or locally through the Sauk Prairie FFA Alumni, Evert puts his heart and soul into his work.

“Giving back to my community comes naturally to me,” said Evert, who serves on Compeer Financial’s Board of Directors. “The organizations that I am blessed to work with support worthwhile causes that are near and dear to my heart.”

Evert feels strongly about paying it forward, but admits he took a leap of faith when he joined the Compeer Financial Board of Directors. The opportunity to serve as a director has allowed Evert to gain knowledge from management and members of the board and organization.

“It’s always a goal of mine to give back to those who give to me,” Evert said. “When the opportunity arose to run for a position on the Board of Directors eight years ago, I was reluctant at first, but I am very happy that I did.”

During the merger that created Compeer Financial, Evert played a key role as one of the directors who determined how the new cooperative would be governed and how the equity of the three cooperatives would be equalized.

“We shaped the governance and leadership of Compeer, and it was a great learning experience for me,” Evert said. Additionally, with his role as a trustee for the Compeer

Financial Fund, it provided him the opportunity to combine his passions.

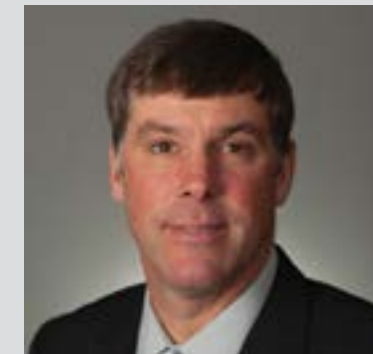
Evert has also held many roles volunteering through the Sauk Prairie FFA Alumni, including serving on the Sauk Prairie FFA Alumni Board of Directors, but his most notable role is serving as the host for the Sauk Prairie FFA Fourth Grade Food for America field trip.

“Tim is a product of agricultural education and the FFA. He grew up on a farm, learned the value of hard work and transferred those values to his children,” said Troy Talford, Sauk Prairie FFA advisor. “Because of the leadership opportunities he had as a student, he wanted to make sure his children and others have the same opportunities.”

Annually, Evert, along with his wife Lisa and business partners Rick and Ronda Lehman, Jeff Evert and Michael Niemann, open up their dairy farm, United Dreams Dairy LLC, to allow area fourth-graders the opportunity to experience agriculture.

Upon arrival to the farm, squeals of excitement can be heard as students exit the bus, Talford said. For some, this is their first experience on a farm, while others are seasoned professionals. The students are able to experience large farm equipment, learn about conservation efforts, tour the dairy and enjoy a slice of pizza, which is a favorite among all.

“Tim is a dedicated individual when it comes to supporting our youth in agricultural education and FFA,” Talford said. “He



**TIM EVERT**  
North Freedom, Wis.

**Family:** Wife, Lisa, and three grown children

**Occupation:** Dairy farmer

**Board member since:** 2010

Serves on Compeer Financial’s Compensation and Governance and Corporate Giving committees

recognizes that we are seeing fewer students growing up on farms, and he does his part to ensure there is a future in agriculture.”

Evert sees that future thriving through his personal work and leadership with his cooperative.

“Compeer Financial is a large organization, and it’s imperative that we give back to our communities and prove that we are good partners,” Evert said. “It has truly been an honor to serve on the board. While the work can be challenging, it is a rewarding experience that I wouldn’t trade.”



At left: In addition to being on the Compeer Financial Board of Directors, Tim Evert owns and operates a dairy farm in south central Wisconsin. Above left: Evert’s dairy farm, United Dreams Dairy, LLC, hosts the Sauk Prairie FFA Food for America field trip each year. Above right: While on the farm, students learn about livestock animals and how they are raised. Students also take a tour of the farm and learn about farm safety.



## LAND VALUES: 2018 Benchmarks

By Michael K. Morris, ARA, MAI, Vice President Appraisal, Chief Appraiser



### About Michael Morris

Mike has 37 years of experience in the Farm Credit System, starting as a loan officer in central Missouri and then becoming an appraiser. He serves as the chief appraiser for Compeer Financial.

### About the Compeer Financial Appraisal Team

The Appraisal Team consists of 81 members, including appraisers, reviewers and support staff who provide internal appraisals for Compeer Financial, external appraisals for outside entities and appraisal reviews in support of other Compeer business units. The team has experts in specialized agricultural facilities such as agronomy/fertilizer, beef, dairy, grain merchandising and swine, along with traditional agricultural properties, for both internal and external clients.

Compeer Financial covers a large territory spanning territory in Illinois, Minnesota and Wisconsin. Compeer Financial appraisers are in the process of conducting our 2018 benchmark study, and while there are no specific results to share until the study is completed, we can share some general observations.

Cropland prices during the past year appear to be stable, but there are pockets of strengths and weaknesses. In general, the 2017 growing season was favorable and yields were above average, resulting in better returns than were being projected at the beginning of the season.

The supply of land on the market continues to be limited, and land, if priced fairly, tends to sell. Most demand is from local farmers wishing to expand their operation; institutional investors are looking for bargains and appear to be mostly in a holding pattern. Their investment expectations are for returns in excess of 4 percent, and few farms for sale will net that level of return.

Cash rental rates have softened over the past six years, with many moving toward some type of variable rate often tied to price and yield. While some legacy high cash rents exist, there are fewer tenants willing to pay above-market rates.

### PRICES BY STATE

For annual benchmarks, some of the land has been reported on for more than 40 years. The following values for each state are reported differently based on how land is purchased in those areas, making apples-to-apples comparisons difficult.

### ILLINOIS

**Land Prices** – generally steady with some pockets of higher or lower values

- Excellent Cropland (A soils) - \$9,000 to \$12,500 per acre
- Good Cropland (B soils) - \$8,000 to \$11,250 per acre
- Average Cropland (C soils) - \$5,000 to \$8,750 per acre
- Fair Cropland (D soils) - \$5,000 to \$7,500 per acre
- Discounts for large (300+) and poorly configured farms
- Some market volatility with pockets of values down 5 to 10 percent
- Solar panels are a big topic in some areas, with rent estimates \$600 to \$1,200 per acre depending on location

### MINNESOTA

**Land Prices** – remain generally stable

- Recent auction of 800 acres of prime land in Dodge County sold between \$8,791 to \$11,784 per tillable acre in five parcels
- Lower quality land \$6,000 to \$7,500 per tillable acre
- No reports of no sales
- Recreational land market continues to be active and strong

### WISCONSIN

**Land Prices** – all regions stable but variable

- Western - \$3,750 to \$5,500 per acre depending on quality
- Northeast - \$5,000 to \$10,000 per acre depending on location
- Southeast - \$6,840 to \$8,422 per acre recent sales
- South Central – Few recent sales, location near dairies is a positive
- Northwest – low milk and commodity prices coupled with wet spring causing difficulties
- East Central – active markets with \$5,000 to \$10,000 per acre range. Lower quality and overpriced land not selling
- Cash rents holding, but increasing downward pressure

### OTHER AREAS

#### Agronomy/fertilizer and chemical facilities

- Strong with significant consolidation in the industry
- Sell at a premium; buyers looking to expand customer base

#### Dairy

- Three years of tight margins, with a significant excess supply of milk
- Reports of producers being dropped by their processors
- Expectations: Softening in dairy farm values with unimproved land values remaining stable

#### Poultry

- Some expansion in Minnesota and Wisconsin
- Limited numbers of sales and steady values
- Most expansion for contract facilities

# Champion Your Rural Roots 2019 PHOTO CALENDAR.

At Compeer Financial, we have made it our mission to champion the hopes and dreams of rural America. Help us showcase what this means by sharing photos of your rural roots, day-to-day sights and scenes of the farm and rural America. Your photo may even appear in our 2019 member-owner photo calendar!

**HOW TO SUBMIT PHOTOS:** Visit [compeer.com](http://compeer.com) for more details and to submit your photos.

**DEADLINE FOR PHOTO SUBMISSION:** September 1

#### GUIDELINES:

1. All submissions must be made online.
2. Up to five photos per person may be submitted.
3. For each photo, please share:
  - A caption describing how the photo depicts your rural roots, and
  - Who is in the photo and the location (city and state).



(Continued from previous page)

#### Swine facilities

- Strong despite inventories, potential tariffs with China and increasing cold storage stocks
- Smaller sow units and multiple use sites are experiencing discounts while sales of entire systems are selling for premiums (to ensure packer throughput)
- Some expansion across the territory with new costs increasing

#### Grain facility market

- Remains strong, but with minimal expansion
- Larger companies are divesting from smaller, distant and less profitable facilities

- Smaller commercial facilities are getting interest from larger farm operations who want to convert to private storage

#### New machinery and equipment

- Softened with decreases in commodity prices
- Values have held for late-model tractors and equipment in good condition
- Prices for older equipment, equipment that has not been well maintained and equipment with high hours have not been holding up as well
- Values of late-model combines and self-propelled sprayers has softened, while tractors in the 100 to 200 HP range are holding their value





## SEISMIC SHIFTS *in the Agricultural Landscape*

By Dr. David M. Kohl

The agriculture reset is now more than half a decade in duration after the “golden years” of the commodity super cycle from 2006 to 2012. The reset period has been nicknamed the “grinder,” which has been described as an elongated downturn with no signs of ending.

This economic stress in the agriculture industry takes a toll on a business owner’s financial and emotional health. Let’s examine some of the long-term trends that are occurring at an accelerated rate and link them to management priorities and strategies.

On the forefront of economic megatrends are global trade agreements, tariffs and currency valuation. Approximately 20 percent of net farm income is a result of export markets. In general, the agriculture industry tends to be the “point dog” for world trade because it is integrated with military, political and social actions.

Uncertainty in trade agreements and the status of tariff activities in context with other industries such as auto, steel and technology will create a landscape of extreme volatility. If proactively managed, volatility can be a business person’s friend and create opportunity. At the other end of the spectrum, volatility can be a foe for the reactive, disengaged manager. Now and in the future, astute business owners will need intellectual as well as emotional intelligence to be the difference makers in the agriculture industry.

The abilities to plan, strategize, execute and monitor results are the basics of the intellect that will separate producers making a profit from those observing both income and equity losses. Specific practices used by astute business owners, regardless of size and scope of the business, will include cash-flow planning



Dr. Kohl

and sensitivity analysis. Key metrics that can be shock tested include production, price, cost and interest rates. Proactive producers will focus on liquidity management related to cash and working capital levels as well as overall risk management practices to take advantage of volatility.

The future landscape of agriculture will see a splintering of the marketplace. This could be local, natural or organic sales. Point of origin will be added to the list of attributes the consumer will desire even if the business is producing commodities. For example, these changes can

be observed in the beer market. Commodity beer has experienced reduced consumption as a result of the movement toward craft beer and breweries that market an experience related to their point of origin and other unique attributes.

This change will require strategic alignment at all levels of agriculture to be successful. Business resources such as land, labor, capital and information must be meshed with technology and the talents of the individuals involved to effectively serve consumers and the marketplace. At a recent educational experience behind the scenes at Disney World, I discovered that 95 percent of success is about alignment of these three critical elements: resources, technology and talent.

The ground under the agriculture landscape is rumbling with seismic shifts. Awareness of marketplace disruptions and the development of perceptual acuity, otherwise known as 20/20 foresight, will be important when navigating changes in the agriculture industry of the future.



## CLIENTS OFFER INSIGHTS *at Advisory Council Meetings*

In February and March, Compeer Financial conducted 12 Client Advisory Council meetings to listen to feedback and share more about our new organization. As a commitment to the merger process, Compeer Financial intends to stay connected – by remaining present in the communities in our territory and by hosting meetings like this with our clients. Understanding how clients feel and what is happening in their areas is critical to being successful in helping them reach their goals.

Each Client Advisory Council is made up of 12 members. All industries served by Compeer Financial were represented, including, corn and soybeans, dairy, swine, timber and potatoes. These meetings were held across the 144-county territory and facilitated by President and CEO Rod Hebrink and Chief Core Markets Officer Matt Ginder. At least one member of the Compeer Financial Board of Directors attended as well. Each meeting focused on three key areas: overall merger and Compeer Financial brand, digital delivery, and the current economic environment in agriculture.

### MERGER AND BRAND STATE

To further our understanding of how Compeer Financial is being perceived in the marketplace, clients were asked to share their thoughts about the merger process and our brand. Overall, clients believed the merger was seamless, and the level of service provided has remained the same as they experienced prior to the merger. Clients did suggest Compeer target its advertising to specific offices. They also would like to see Compeer promote community engagement more, especially since local involvement is key to the Compeer Financial brand.

Our discussion with the Advisory Councils confirmed clients feel as strongly about our relationship with them as we do. The relationship our team members have built with clients holds significant importance to clients and team members alike.

Going forward, the Compeer team will continue to focus on connections by delivering exceptional service experiences, bringing knowledge and expertise, and maintaining strong personal connections with our clients and in our communities.

### DIGITAL DELIVERY

We also asked participants in the Client Advisory Council meetings about digital delivery. The goal of this focus area was to better determine the degree to which technology should be considered as a part of Compeer’s future structure. Specifically, we wanted to understand the impacts technology can have on service and the tools that might be helpful for our clients.

Currently, Compeer Financial offers online banking services and DocuSign – a method for securely sending electronic documents. These are intended to make transactions more convenient and

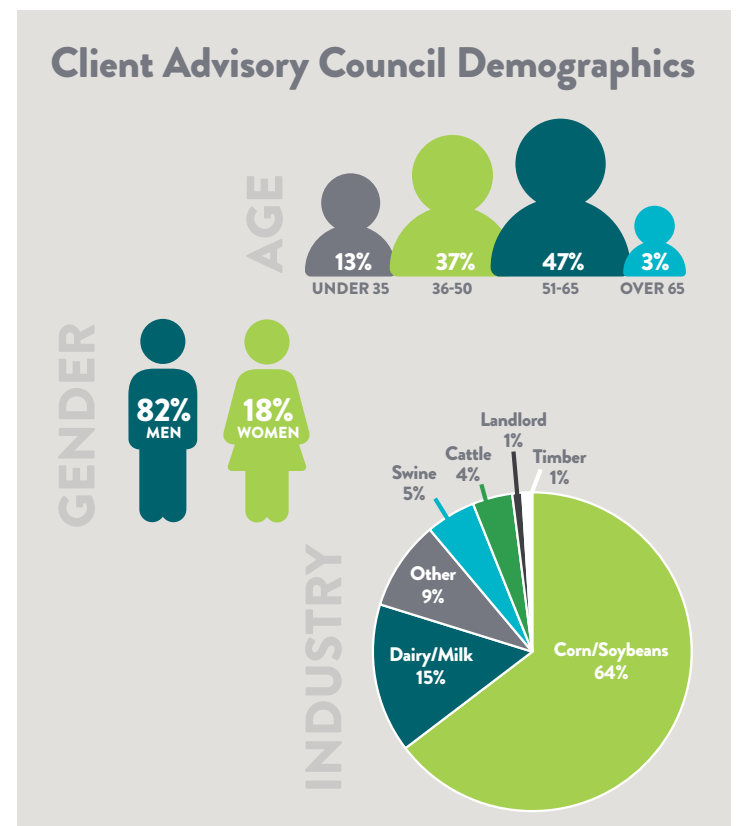
efficient for both our clients and our team members. However, our Advisory Councils indicated a need for more education so both team members and clients can better understand the capabilities of these platforms and use can increase.

In addition to expanding knowledge about the tools we are already using, clients suggested we develop an online product guide with rates. This will help promote the Compeer Financial brand to future clients and facilitate transparency for clients before they make a decision to apply for a loan.

### ECONOMIC ENVIRONMENT

Finally, we spent time learning more about how clients are navigating the downturn in the agricultural economy and how this impacts the decision-making process and operations. Clients reported a desire for networking and learning opportunities, as long as they are relevant and reflect the current agricultural climate. They also appreciate Compeer’s guidance with succession planning and efforts to support the next generation through sessions on topics like business planning and decision making.

The information we gathered at the Client Advisory Council meetings will help guide Compeer as we continue to evolve for the future. We appreciate the feedback we received and look forward to hearing more through future Client Advisory Council meetings, with the next round to be held between August 1 and September 14.





## 2018 BOARD OF DIRECTOR ELECTIONS

Compeer Financial is preparing for its annual director elections. The following is important information member-owners should know.

### Annual Meeting Information Statement

The Annual Meeting Information Statement (AMIS) will be mailed on August 1, which will include additional information about the cooperative, election process and each of the candidates.

The current nominees are:

#### REGION 1

A. Jake Bauerly vs. Kaye Compart

#### REGION 2

Mark Denk vs. Lori Meinholz  
Todd Wiest vs. Dan Zimmerman  
Greg Nelson vs. Max Weiss

#### REGION 3

Allyn Buhrow vs. Brad Lindstrom  
Clinton Brown vs. Stephanie Wise

### Annual Meeting

The Annual Meeting will be held August 23 at the Sun Prairie, Wis., office.

### Election Ballots

Ballots will be mailed to all eligible voting stockholders on September 5.

## SIGN UP FOR EMAILS AND TEXT ALERTS

Interested in upcoming events or timely information on important focus areas for you? Opt-in for our e-newsletters.

Plus, keep up to date on important deadlines and notifications from our Crop Insurance team to ensure that you stay on track by also opting-in for our text messages.

Visit [compeer.com](http://compeer.com) to sign up.

## EMERGENCY RESPONSE EQUIPMENT GRANT DEADLINE IS AUGUST 31

The mission of Compeer Financial's Emergency Response Equipment Grant Program is to support rural communities in our service area by funding emergency response equipment for volunteer fire, rescue and ambulance departments.

Emergency responders serve and protect local communities 24 hours a day, seven days a week. Ensuring that these first responders have access to essential equipment and tools will change – and possibly save – lives.

**Application Period:** August 1 to 31

### Application Qualifications:

- Location – Rural volunteer fire, rescue or ambulance departments located in or providing direct services to our 144-county territory.
- Funding – Funding is available, up to \$3,000 per department, for emergency response equipment.
  - We do not provide funding for vehicle or building fundraising campaigns.
  - If awarded, all funds must be used by the end of the current calendar year.

### To Apply:

- The application will be made available on our website beginning August 1.
- Start at [compeer.com](http://compeer.com), under the Investing in Rural Communities tab, then Grants, then Emergency Response Equipment;
- Download the application form;
- Or, complete the electronic application.

All applicants will be notified by the end of September of their status.

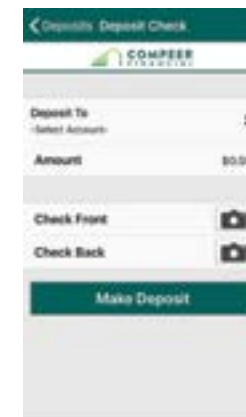
### Questions?

Contact Melanie Olson. Email [Melanie.Olson@Compeer.com](mailto:Melanie.Olson@Compeer.com) or call (952) 997-1255.



Compeer Financial presents a check for \$3,000 to the Lewiston Ambulance as part of the Emergency Response Equipment Grant Program.

## NEW FEATURES ADDED TO MOBILE BANKING



With the Compeer Financial mobile banking app, you can manage your Compeer Financial accounts from anywhere.

Mobile banking enables online account viewing, transaction history review, viewing check images and remote deposit.

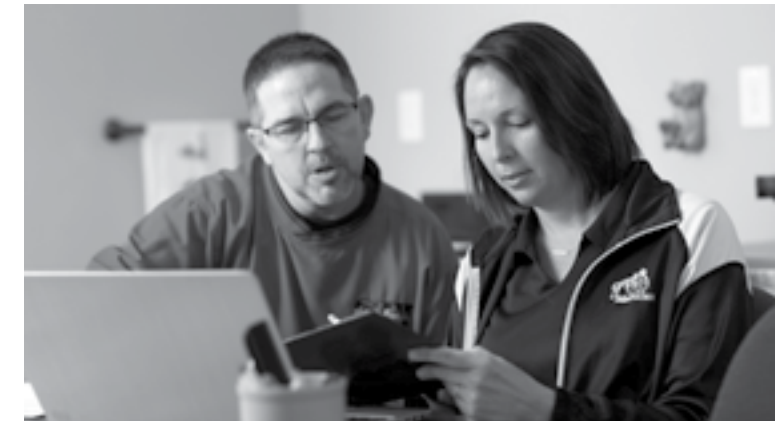
Convenient access is available using your finger or face recognition on supported devices, and new features are being added.

### Expanded Mobile Banking Capabilities:

- Mobile Remote Deposit Capture\*
  - Make payments to revolving operating loans only
  - Auto-focus and image-capture-enabled, making it easier to correctly capture a check image
- External and internal transfers
  - Move money to and from external bank accounts or between Compeer accounts
- Check image display
  - Show check images front and back, with full zoom functionality to see image full-screen on the device.
- Location Finder
  - Directions and map link to find office nearest you, wherever you are.
- Touch ID and Face ID with Apple devices and Fingerprint ID with Android devices are now enabled.

For more details about all of these features, please visit [compeer.com/onlinebankinginfo](http://compeer.com/onlinebankinginfo).

\* Remote deposits are actually payments to the loan and not deposits.



*Service is at the heart of*  
**EVERYTHING WE DO.**

*Contact us!* **(844) 426-6733**

Compeer Financial is here to take care of your account needs, with reliable and personal service.

**7:30 a.m. to 5 p.m. | Monday through Friday**

One phone number provides access to your Compeer Financial team, helping to quickly answer your questions or connecting you with the team members you work with face-to-face.

### Your team can help with:

- 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.







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

# *It pays to be a* **MEMBER-OWNER.**

Compeer Financial's member-owners are at the heart of everything we do. It's why they share in our cooperative's profits through our patronage program. By returning a portion of earnings to our member-owners, they can reinvest into their farms and businesses, directly impacting the local communities we call home. Together, we can keep rural America strong. Being a member-owner pays.

**Compeer Financial member-owners will receive  
\$64.3 million in cash patronage for 2017.**

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**#CHAMPIONRURAL**

