

CULTIVATE

A MAGAZINE FOR CLIENTS AND FRIENDS OF COMPEER FINANCIAL FALL 2017



CULTIVATE

Volume 1, Issue 1
Fall 2017

EDITORIAL STAFF

Karen Blatter-Schieler, Editor
Amy Barnett, Assistant Editor
Rochelle Schnadt, Assistant Editor
Kelly Kendall, Designer

DIRECTORS

Kevin Aves Kirkland, Ill.
Ann Broome Austin, Texas
Mark Cade Westby, Wis.
Kaye Compart Nicollet, Minn.
Terry Ebeling Owatonna, Minn.
Spencer Enninga Fulda, Minn.
Tim Evert North Freedom, Wis.
Kathleen Hainline Stanford, Ill.
Dale Holmgren N. Mankato, Minn.
David Kretzschmar Mellen, Wis.
Lori Meinholz Middleton, Wis.
Greg Nelson Spring Valley, Wis.
David Peters Manteno, Ill.
Greg Pollesch Oshkosh, Wis.
Michael R. Pratt Dixon, Ill.
Stephanie Wise Joliet, Ill.
Dan Zimmerman Rosendale, Wis.

Cultivate is a publication of Compeer Financial, ACA. Compeer Financial exists to champion the hopes and dreams of rural America. This publication is copyrighted in its entirety. *Cultivate* is published by Compeer Financial, 2600 Jenny Wren Trail, PO Box 810, Sun Prairie, Wis. 53590.

Please send address changes to Compeer Financial, Attn: *Cultivate* Magazine, 2600 Jenny Wren Trail, PO Box 810, Sun Prairie, Wis. 53590 or call (844) 426-6733.

Compeer Financial is an equal opportunity employer, lender and provider. Equal Credit Opportunity Lender. © 2017 Compeer Financial is a registered trademark of Compeer Financial, ACA. All rights reserved.



CONTENTS

8 Meet Our Board of Directors

Get to know the 17 directors elected to represent our cooperative.

12 Expanding Possibilities

A shift in size allows Schafer Farms to thrive.

14 Innovation Drives Farmstead Success

Diversification helps the Baerwolf family build a dairy for the future.

16 For Future Generations

For Illinois grain farmer Gene Larson, farming is more than just an occupation.

4 CEO Message

6 Board Chair Message

7 Out in the Field


18 Meet our Executive Leadership Team

19 News & Announcements

Cover: Seventh-generation farmer Kenny Schafer drives an all-terrain vehicle at Schafer Farms, his family's beef and swine farm in Goodhue, Minn.

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 clients, 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 to me with comments or suggestions for future issues at karen.schieler@compeer.com.

 Karen Schieler
Editor

We champion
**THE HOPES AND
DREAMS OF
RURAL AMERICA.**

COMPEER.COM | [#CHAMPIONRURAL](https://twitter.com/CHAMPIONRURAL)

Welcome to NEW BEGINNINGS

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.

Welcome to the first issue of *Cultivate*, Compeer Financial's magazine – one of many “firsts” we’ve been experiencing with our clients since our merger became effective July 1. This publication will arrive in your mailbox a few times a year and will be one of several tools we plan to use to keep you informed about how we’re serving agriculture and rural America as Compeer Financial.

Within the pages of this issue, you’ll learn more about our Compeer Financial board members (on page 8) and Executive Leadership Team (on page 18). Like a majority of Compeer Financial's clients, I and many of our 1,200 team members have deep roots in agriculture and rural America.

We don't just work for agriculture and rural America; we were raised here and have chosen to live here. We have a passion for serving our neighbors and our communities, and we take pride in helping our clients achieve their hopes and dreams.

Through the merger, we have become a larger organization. With size comes opportunities for those we serve. We now have a broader range of expertise our clients can lean on, including specialists in dairy, swine, grain, cranberries, potatoes and rural housing. We also are better able to invest in technology and enhance processes that make it possible for our clients to access the information they need to be successful. And we have a more diversified portfolio that will stabilize our organization as sectors of the industry struggle and succeed at varying times.

Some have concerns that our size will mean the personal service they've come to know and rely on will disappear and that we'll only be concerned about large producers. While large farmers are a part of our client base, 80 percent of those we work with have loan relationships valued at less than \$100,000. These farmers are the lifeblood of our organization. Compeer Financial is just as committed to serving them as when we were separate entities, and now we're better equipped to do so.

Individual by individual, client by client, we'll work to build partnerships based on trust that we have your best interests in mind in absolutely everything we do. Thank you for the opportunity to be at your side. We look forward to helping you achieve your goals and expand your possibilities on your farm, for your home and in your community.



Rod Hebrink
President and CEO

QUICK FACTS

OUR MISSION: Enriching agriculture and rural America

OUR VISION: Trusted financial services partner advancing agriculture and rural America

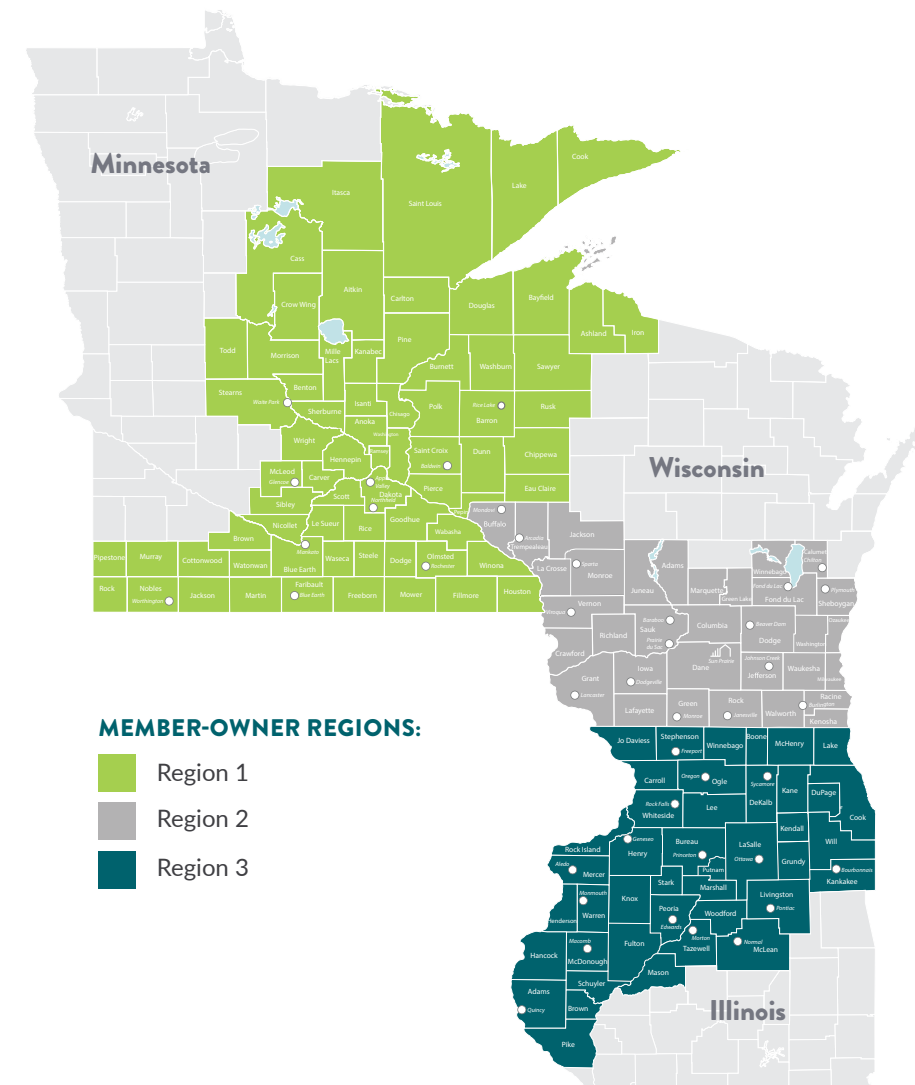
TERRITORY: Includes 144 counties in Illinois, Minnesota and Wisconsin

MEMBER-OWNERS: 43,213

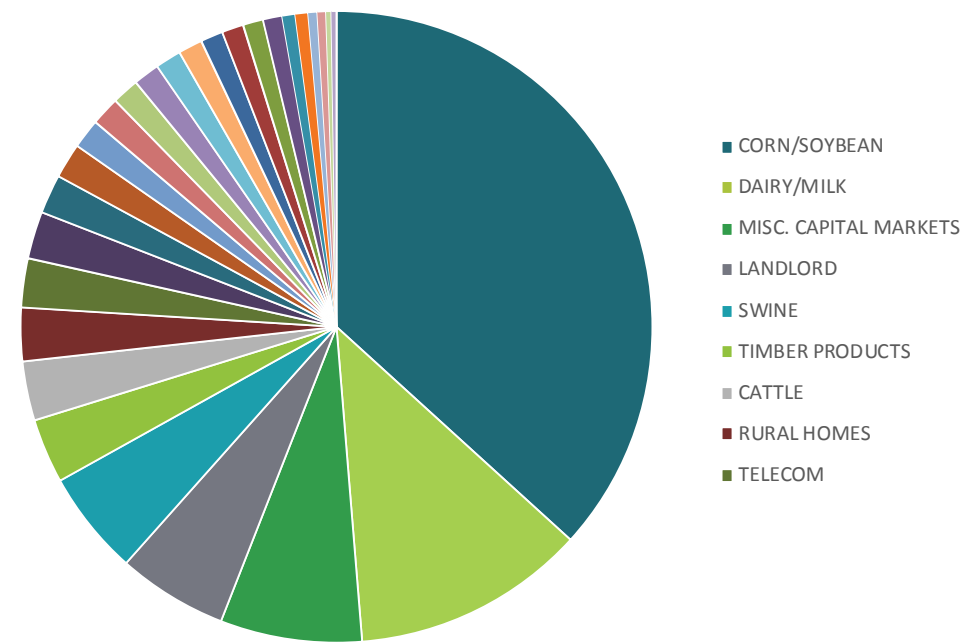
TEAM MEMBERS: Approximately 1,200

BOARD OF DIRECTORS: 17 members
Fourteen directors are clients elected by the cooperative's voting member-owners, representing our three-state territory. Three directors are appointed.

SCOPE OF BUSINESS:
Agricultural and Rural Financing
Appraisals
Crop Insurance
Home Loans
Leasing
Tax and Accounting
Agribusiness and more



COMBINED LOAN PORTFOLIO DIVERSITY:



Members JOINING TOGETHER

A little more than 18 months ago, the boards of three Farm Credit organizations got together and shared our vision for our cooperatives three, five and 10 years down the road. Also during that time, we asked our fellow member-owners what they have come to expect from us – 1st Farm Credit Services, AgStar Financial Services and Badgerland Financial. The most common terms used in their replies were friendly, helpful, professional and reliable.

The average partnership we have with clients is 11 years, and more than a third have been with us for more than 16 years. These long-term relationships are something both the organizations and clients have come to depend on. This vision, direction and commitment to personal relationships are what created Compeer Financial.

Being in the boardroom during this process was not always easy, but together, on each decision made, the board members were unanimous in moving forward with Compeer. We kept the vision in mind, and each director's leadership was important to the creation of this new cooperative. The board also appreciates the comments, questions and concerns our fellow member-owners shared with us during this process, as well as your votes in support in our decision to move forward with this merger.

As the third-largest Farm Credit cooperative, Compeer Financial will bring benefits to our clients, team members and rural America. Our size, strength and local connections will help foster partnerships that help achieve success in rural America. The success of my fellow clients will determine the success of Compeer Financial.

Compeer will be able to give clients, like me, deeper knowledge and expertise, and I know the people I work with really care about my farm, family and achievements. And the diversity of the portfolio – with swine in Minnesota, dairy in Wisconsin and grain in Illinois – makes the cooperative well-versed and prepared to handle the future of the agriculture industry.

Our team members live and work in the communities we serve, and this is an important part of Compeer. They are not just loan officers – they are neighbors, people you see at church and people shopping with you in grocery stores. They care about agriculture and rural life just as much as our clients do. These team members partner with our clients to create some of the best things that we love about rural America.

I, too, am looking forward to a long-term relationship with Compeer as I pass along the farm to the next generation. I hope Compeer can help my children, grandchildren and great-grandchildren farm and live their dreams in rural America.

Together, we will achieve our hopes and dreams. Thank you for being part of this journey with us, your Board of Directors.

Mark Cade

Mark Cade
Board Chair



Top left: During the 2017 Wisconsin State Fair, visitors experienced the Compeer Financial Discovery Barnyard, a hands-on exhibit about Wisconsin's diverse ag industry.

Top right: Team member Dave Abele from the Rock Falls, Ill. office visits with member-owners at recent event in Whiteside County.

Right: Team member Chris Fitzloff and daughter Riley served ice cream sandwiches during Family Night on a Dairy Farm in New Ulm, Minn., an event hosted by the New Ulm Farm City Hub Club and clients Steve and Kerry Hoffman.

Bottom: Team member John Goode presented sweatshirt awards to dairy showmanship winners and runners-up at the 2017 Fond du Lac County Fair in Fond du Lac, Wis.





Kevin Aves Ann Broome Mark Cade Kaye Compart Terry Ebeling Spencer Enninga



Tim Evert Kathleen Hainline Dale Holmgren David Kretzschmar Lori Meinholz Greg Nelson



David Peters Greg Pollesch Michael Pratt Stephanie Wise Dan Zimmerman

KEVIN AVES • Region 3

Kevin farms corn, soybeans and wheat with his parents and brother in Kirkland, Ill. He serves on Compeer Financial's Corporate Giving Committee and Compensation and Governance Committee. Kevin graduated from the University of Illinois with a Bachelor of Science degree in agriculture. He and his wife, Karen, have one daughter and two sons. Kevin was first elected in 1992, and his current term expires in 2017.

ANN BROOME • Outside Director

Ann has more than 30 years of experience in human resources and general operations. She currently is a principal owner in the human resources consulting firm, Seinna Group, in Austin, Texas. Ann serves on Compeer Financial's Compensation and Governance Committee. She received a

Bachelor of Science degree in management and psychology from the University of Southern Mississippi, a Master of Business Administration from Louisiana State University, and an Executive Master of Business Administration degree from the University of Virginia and Duke University. Ann was first elected in 2012, and her current term expires in 2019.

MARK CADE • Region 2

Mark is a self-employed soybean, alfalfa and beef farmer in Westby, Wis. He is the chair of Compeer Financial's Board of Directors and is a member of the organization's Audit and Finance Committee and Young, Beginning and Small Farmer Committee. Mark graduated from Western Technical College with degrees in farm business management and finance. He and his wife,

Cheryl, have one daughter and two sons who are involved on their family farm. Mark was first elected in 2006, and his current term expires in 2020.

KAYE COMPART • Region 1

Kaye is a swine farmer in Nicollet, Minn., and an owner of Compart's Boar Store, Inc. with her husband, Dean, his two brothers and their wives. She serves on Compeer Financial's Compensation and Governance Committee. Kaye graduated from the University of Minnesota with a Bachelor of Science degree in agricultural journalism. She has two sons and one daughter. Kaye was first elected in 2001, and her current term expires in 2018.

TERRY EBELING • Region 1

Terry is a self-employed corn and soybean farmer in Owatonna, Minn. He serves on Compeer Financial's Audit and Finance Committee and Fund Board. Terry and his wife, Tammy, have four daughters and one son. Terry was first elected in 1993, and his current term expires in 2019.

SPENCER ENNINGA • Region 1

Spencer is a self-employed corn, soybean, alfalfa and beef farmer in Fulda, Minn. He serves on Compeer Financial's Corporate Giving Committee and Audit and Finance Committee. He is also an owner of corn and soybean processing plants. Spencer served as an officer in the Minnesota National Guard and graduated from the University of Minnesota with a Bachelor of Science degree in animal science. Spencer and his wife, Leann, have four daughters and one son. Spencer was first elected in 2005, and his current term expires in 2017.

TIM EVERT • Region 2

Tim is president of Evert Farms Inc. in North Freedom, Wis., which grows feed and raises heifers for United Dreams Dairy. He serves on Compeer Financial's Compensation and Governance Committee. Tim graduated from the University of Wisconsin Farm and Industry Short Course with a dairy farm management certificate. He and his wife, Lisa, have one son and one daughter. Tim was first elected in 2010, and his current term expires in 2019.

KATHLEEN HAINLINE • Outside Director

Kathleen is a private consultant in Stanford, Ill. She serves on Compeer Financial's Audit and Finance Committee and Young, Beginning and Small Farmer Committee. She graduated from the University of Illinois with a Bachelor of Science degree in accounting and is married to her husband, Jeff. Kathleen was first elected in 2009, and her current term expires in 2017.

DALE HOLMGREN • Region 1

Dale is a swine, corn and soybean farmer, working with his brother on their fifth-generation farm near Mankato, Minn. He is the vice chair of Compeer

Financial's Board of Directors and is a member of the organization's Enterprise Risk Committee. He graduated from the University of Minnesota with a Bachelor of Science degree in agricultural business administration. Dale was first elected in 2001, and his current term expires in 2020.

DAVID KRETZSCHMAR • Region 2

David is a dairy, corn, alfalfa and small grain farmer in Mellen, Wis. David currently serves on Compeer Financial's Enterprise Risk Committee. David graduated from the University of Wisconsin-Madison with a Bachelor of Science degree in agricultural economics and dairy science. He's a former U.S. Army Airborne Ranger and holds a Harvard Executive Business certificate. He and his wife, Kathy, have two sons. David was first elected in 2002, and his current term expires in 2017.

LORI MEINHOLZ • Region 2

Lori is a self-employed dairy farmer on her family farm in Middleton, Wis. She serves on Compeer Financial's Enterprise Risk and Legislative Affairs committees. Lori is a graduate of the University of Wisconsin Farm and Industry Short Course. She and her husband, Art, have one son and two daughters. Lori was first elected in 1997, and her current term expires in 2018.

GREG NELSON • Region 2

Greg is a self-employed crop and cattle farmer in Spring Valley, Wis. Greg serves on Compeer Financial's Enterprise Risk Committee and the AgriBank District Farm Credit Council. He graduated from the University of Wisconsin-Stout with a Bachelor of Science degree in industrial technology. Greg was first elected in 1986, and his current term expires in 2018.

DAVID PETERS • Region 3

Dave runs his family's corn, wheat and soybean farm in Manteno, Ill. Dave serves on Compeer Financial's Enterprise Risk and Legislative Affairs committees. He attended Kankakee Community College. He and his wife, Janis, have two daughters and one son. Dave was first elected in 2009, and his current term expires in 2017.

GREG POLLESCH • Outside Director

Greg is president of Galloway Company, a third-generation, family-owned dairy processor in Neenah, Wis. He serves on Compeer Financial's Compensation and Governance Committee. Greg, a Certified Public Accountant, earned a Bachelor of Science degree and a Master of Business Administration degree from the University of Wisconsin. He and his wife, Jo, have three children. Greg was first elected in 2007, and his current term expires in 2018.

MICHAEL R. PRATT • Region 3

Mike is a corn, soybean and seed corn farmer in Dixon, Ill. Mike serves on Compeer Financial's Audit and Finance Committee. He and his wife, Susan, have two sons, who also are involved in the farm with their families. Mike was first elected in 2002, and his current term expires in 2018.

STEPHANIE WISE • Region 3

Stephanie is a corn, soybean and popcorn farmer and the fifth generation on her family's farm. She also is involved in crop protection product and fertilizer sales and owns a small grain and milling operation. Stephanie serves on Compeer Financial's Compensation and Governance Committee and Legislative Affairs Committee. Stephanie has a Bachelor of Science degree in economics and business administration from Augustana College and a Master of Business Administration degree from the University of Chicago. She and her husband, Christopher, live in Joliet, Ill. Stephanie was first elected in 2015, and her current term expires in 2018.

DAN ZIMMERMAN • Region 2

Dan is a corn, soybean and wheat farmer for Ever Green Growers Inc. in Rosendale, Wis., and operates Golden Grain elevator in Ripon, Wis. Dan serves on Compeer Financial's Audit and Finance Committee and Corporate Giving Committee. Dan has a Bachelor of Science degree in farm management from the University of Wisconsin-River Falls and is married to his wife, Kelli. Dan was first elected in 2015, and his current term expires in 2018.

Turning dreams into **LEGACIES**

Three farm families thrive with Compeer Financial

Commitment. Innovation. Legacy.

These are three words that can describe most clients of Compeer Financial. But they especially hit home for three families, in three different states, working in three different sectors of agriculture.

Running a cattle and swine business in Minnesota means working and growing for the Schafers. They are sharing their passion for agriculture not only with their family, but also with those in the community. Learn more about their story on page 12.

Expanding into a farmstead dairy and creamery was important for the Baerwolf family as they changed the family's dairy to serve a new and different market in Wisconsin. Read their story on page 14.

For the Larson family in Illinois, passing down the farm has gone on for more than 125 years. It's a tradition they hope to continue a sixth time. See their story on page 16.



THE SCHAFFER FAMILY



THE BAERWOLF FAMILY



THE LARSON FAMILY



Expanding POSSIBILITIES

Minnesota farm family provides a path for the next generation

By Amy Barnett

The Schafer family has been able to diversify their farm and incorporate more family members into their business. Pictured from left to right: Kenny, Max, Maddie, Kendrah, Monica, Brandon, Pat and Lowell Schafer.

THE SCHAFER FAMILY Goodhue, Minn.

Lowell and Pat Schafer
Brian and Heather Schafer
Brandon and Monica Schafer

Diversified ag business focusing on
swine and beef, with 2,200 sows and
350 beef cow/calf pairs

Farm established in 1886

Learn more at SchaferFarm.com

**“Compeer Financial provides
a reliable source of credit and
experts who understand our
needs.” – Brandon Schafer**

Thirty years ago, Schafer Farms was a lot like many small farms in the Midwest. It was a fifth-generation operation that had 200 sows and about 200 beef cow/calf pairs.

Lowell Schafer, his dad and Lowell's sons did most of the work. Days were long and time off was nearly impossible to come by. Life revolved around chores and making sure the business could support the families who worked it.

As Lowell's sons grew up, their interest and involvement in the farm strengthened. Yet, the teenagers knew they wanted to attend college and needed a way to pay for it.

Brandon, the eldest, took a leap of faith by buying 30 head of cattle when he was just 16 years old. The herd was funded with a loan from Farm Credit after other banks turned Brandon and his dad away because of Brandon's young age.

The Schafers hoped the unique venture would make enough profit to pay Brandon's college tuition down the road, but like many decisions made in farming, they couldn't be sure.

Brandon ended up graduating from college relatively debt-free, as did Brian, who used other resources to pay for his tuition. With bachelor's degrees in animal science, they returned to Goodhue, Minn., to take their family farm to the next level.

Over the years, the farm has seen many changes. They expanded their swine operation in 1997 and today have 2,200 sows and 350 beef cow/calf pairs.

“Our enterprise offers food for the grocery store and for consumers to pick up and put on their dinner table,” Brandon said. He manages the swine side of the business while Brian oversees the cattle operation.

With growth came the addition of employees and the need for human resources considerations.

Schafer Farms employs 10 to 15 individuals, in addition to having involvement from family members. Having a larger farm has its challenges, but the opportunities have been much more plentiful. Now that more people are involved in the business, it's easier to get away than it had been when the farm was smaller.

“It offers us the opportunity to interact with our local community – whether it is in volunteering or contributing to charity, as well as doing those things that we enjoy personally,” Brandon said. “My involvement in 4-H, FFA and youth wrestling in our local community – those are the things that I have enjoyed and have



Maddie, Lowell and Brandon Schafer discuss production records in the Schafer Farms sow barn.

been able to give back to my community either through skills or resources that I have at my fingertips.”

As the Schafers worked to expand the operation over the past three decades, one of the resources they had at their fingertips was their Farm Credit lender.

“Farm Credit has helped our family and our farm's hopes and dreams in many ways,” said Pat Schafer, Lowell's wife. “We have people that we can rely on in agriculture that have the expertise, that understand our needs.”

As Lowell and Pat scale back their involvement, the next generation of Schafers are becoming more involved in the family farm and in agriculture in general.

Brandon and his wife, Monica, find their children's interest and involvement in the industry rewarding and look forward to what the future holds.

“A lot of different paths have been taken over the six generations of myself and those behind me,” Brandon said. “What the seventh decides to do someday ... it gets me excited.”

Innovation drives FARMSTEAD SUCCESS

Diversification helps Wisconsin brothers build a dairy for the future

By Rochelle Schnadt



THE BAERWOLF FAMILY Columbus, Wis.

James and Jenny Baerwolf
Robert and Jenny Baerwolf

Own and operate a dairy farm with a 500-cow traditional herd and a 250-cow organic herd, plus a farmstead creamery called Sassy Cow Creamery

Third generation to farm the land their grandfather purchased in 1946

Learn more at SassyCowCreamery.com

“One of the benefits of working with Compeer Financial is that as our farm and creamery become more complex, we have a great team we can rely on with deep expertise.” – James Baerwolf



Above left: Brothers James (left) and Robert (right) Baerwolf have two dairy herds – a traditional and an organic – which supply the milk for their farmstead creamery, Sassy Cow Creamery. Above right: James examines the farmstead’s milk bottling process. Opposite page: James stands in front of one of the dairy buildings he and Robert built as they continue to innovate and plan for future generations’ involvement on the family farm.

For brothers James and Robert Baerwolf of Columbus, Wis., farming has always been about cows, family and the care of both.

“We got started farming at a really early age,” James said. “Of course, when you think farming, you think about farm families. And ours is no different. From as far back as we can remember, my brother and I were following Dad around doing what he did.”

However, their mom pushed them to get off the farm and go to college before they could come back. Even then, the farm was close to their hearts and minds.

“Our mom was big on education and wanted to see us with a four-year degree from some sort of school. So we knew it was important, and we weren’t going to return to the family farm without it,” Robert said. “It became evident in high school that the path would be to get a degree in dairy science, then after that I would go full time into farming.”

Both James and Robert graduated from the University of Wisconsin–Madison and began dairying immediately after college – starting a herd with just seven cows and building a partnership to improve the family’s dairy barns and expand.

“We basically started from nothing, as far as a dairy herd,” Robert said.

They turned to Farm Credit for help and got their first loan to kick-start their farming careers.

“Starting with 50 cows is a nice-sized dairy herd, too, but there are two of us – so two people with two families – and we needed to get a little larger to support that,” Robert said. “Through the ‘90s we had grown the herds along the way to our current size of approximate 500 cows on the traditional dairy and about 250 cows on the organic dairy.”

And then one day James had an idea. While doing daily work, he asked Robert about bottling their own milk and taking it to the store – cutting out the middle man.

“At the time we had the two dairies in operation and were looking to grow our business, not sure which way to head. Should we build the organic dairy or build this dairy even larger?” James explained. “And also at that time we had kids starting to get to an age where we were thinking somewhat about their future. So we came up with the idea to become diversified.”

In 2008, they opened Sassy Cow Creamery,

a local farmstead dairy and creamery built near their farm. Sassy Cow Creamery bottles its own milk and makes various flavors of ice cream five days a week. The creamery also gives guests a first-hand opportunity to experience a modern, working dairy farm.

The value-added venture of Sassy Cow Creamery opened the doors to more ventures for the family going forward. As they look to pass on the farm to the next generation, it’s not just on-farm jobs – it’s everything from crops to marketing to processing.

James and Robert, along with their wives, both named Jenny, and their seven children, possess the love for the cows and for the work that is a true family tradition.

“We feel the success of this tradition is directly related to how well the dairy cattle are taken care of, and we place the highest value on the well-being of our animals. Every farm-related decision must be good for the cows,” James said. “Our families have always farmed with the cows ‘taking center stage,’ and all aspects of Sassy Cow Creamery are no different. Even our name conveys the attitude that it all starts with superior cows.”

For future GENERATIONS

Illinois grain farmers carry on the farming tradition

By Karen Blatter-Schieler



THE LARSON FAMILY Shabbona, Ill.

Gene and Mary Larson
Dan and Kimber Larson

Farm has been in the family since 1892

Hopes to one day pass the family farm
to the sixth generation

“When you have a dream of owning your own farm, you need help. Farm Credit helped us in more than one way to make this dream come true.” – Gene Larson

For Gene Larson of Shabbona, Ill., farming is more than dirt on his hands and sweat on his shirt.

Farming is in his blood.

“I always knew what I wanted to do. I wanted to farm,” said the DeKalb County grain farmer. “I got my start in farming in 1975, when one of my uncles retired and I farmed crop shares with my grandmother. From then on, I was hooked, and I have been farming ever since.”

Larson is the fourth generation to farm his family’s land. With the help of his wife, Mary, they farm with their son, Dan. They both hope one day to pass on the family tradition of farming to a sixth generation – Dan’s 3-year-old son, Wyatt.

“Wyatt and my dad have had a really special relationship from early on,” Dan said. “They’ve really enjoyed each other’s company and spend a lot of time riding in the tractor. I can’t force him to do it, but I’d sure love to have my son be a farmer someday.”

Gene’s great-grandfather bought the farm in 1892 for \$45 an acre. It was passed down to his son, Frank. When he passed away, Gene’s grandmother took over the farm. Gene’s dad and uncles passed it on to Gene.

“I always had this dream of buying the farm when I was a kid,” Gene said. “I spent a lot of weekends and all summers here with my grandma. The goal we had was to own this farm; we have owned it for five years now.”

Dan and his wife, Kimber, live in the house that Dan’s great-grandfather built on the family farm. Along with Wyatt they have daughter Clara, whom they welcomed into the world earlier this year.

Dan began dating Kimber when he was 16 and said she understands that farming is more than a job; it is a lifestyle.

“It’s what I have always wanted to do,” he said. “What I love most about farming is being able to watch what you produce throughout the year and see the satisfaction of what you get in return at the end of the year.”

Mary said raising a family, including

daughter Annie, around the farm was important and taught her children valuable life skills. Annie served as an Illinois State FFA officer and now works for an agriculture cooperative in Wisconsin.

Together, the family contends farming is not an easy profession or lifestyle. The cost of doing business, expanding, changing technology, weather and time are all factors of stress. For them, the key is having a good community, partners like Compeer Financial and a strong family.

Watching her husband, son and grandson farm together reminds Mary of when she and Gene first were married. She said at the time, Gene was focused on the farm, getting things done on a daily basis, but now he has let Dan take on that role.

“I see Gene now, and he is stopping to show Wyatt flowers and getting off the tractor,” she said. “Dan is at the time in his life when he runs, and Gene watches. You’ve realized that the world is not coming to an end if things don’t happen.”

Gene said when he was young, he followed his dad around and wanted to be like him. When Dan was little, he rode in the semi-truck with Gene, and now that is something Dan gets to do with Wyatt – while instilling a lifelong love of farming and family tradition from a young age.

“Time goes fast,” Gene said. “I remember when Dan and Annie were born, and now they are raising families. I am Grandpa. I love my life now.”



Opposite page: Gene Larson carries his grandson Wyatt, while son Dan works in the planter. Gene hopes Wyatt will become the sixth generation to farm in DeKalb County, Ill. Top: Dan and Gene check crops together on their family’s grain farm. Bottom: Farming and agriculture are in the Larson family’s blood. Gathered around the table are (from bottom left, clockwise) Annie, Dan, Kimber holding daughter Clara, Mary, Gene and Wyatt.

JOE DUEFEL • As a **Credit Advisor**, Joe's focus is leading the integration process during the creation of Compeer Financial.

MATT GINDER • As the **Chief Core Markets Officer** at Compeer Financial, Matt oversees the Core Markets Team in the sales and delivery of financial services. In addition to serving on the Executive Leadership Team, Matt is also involved in the Young, Beginning and Small Farmer, Asset/Liability and Enterprise Risk committees.

MARK GREENWOOD • As the **Chief Diversified Markets Officer** at Compeer Financial, Mark serves on the Executive Leadership Team and Asset/Liability Committee.

JOHN HEMSTOCK • As the **Chief Talent and Technology Officer** at Compeer Financial, John oversees the Human Resources and Business Technology Teams. In addition to the Executive Leadership Team, John also serves on the Compensation and Governance Committee.

TERRY L. HINDS • As the **Chief Risk Officer** at Compeer Financial, Terry leads the Risk Asset, Appraisal and Audit teams.

PAUL KOHLS • As the **Chief Lending Operations Officer and General Counsel** at Compeer Financial, Paul oversees the Lending Operations, Legal and Compliance, and Security teams.

WICK MANLEY • As the **Marketplace Advisor**, Wick is currently focusing on unifying the residential/consumer lending areas within Compeer Financial.

JOHN MONSON • As the **Chief Mission and Marketing Officer** at Compeer Financial, John oversees the Corporate Giving, Legislative, Client Education, Mission Financing, Marketing and Emerging Markets teams. Along with the Executive Leadership Team, John serves on the Corporate Giving committee and Legislative Affairs committee.

GREG RUFVSOLD • As the **Finance Advisor** at Compeer Financial, Greg oversees the Tax and Accounting Team.

TIM TRACY • Tim is the **Chief Credit Officer** at Compeer Financial and serves on the Executive Leadership Team.

JASE WAGNER • As the **Chief Financial Officer** at Compeer Financial, Jase manages the Accounting, Financial Reporting, Budgeting, Asset/Liability and Capital Management teams. In addition to the Executive Leadership Team, he also serves on the Senior Leadership Committee.

JERRY WIESE • As the **Chief Information Officer** for Compeer Financial, Jerry provides leadership for the business technology department in the areas of support, technology equipment, software deployment, network operations and application development.

ONE PERCENT OF EARNINGS PLEDGED TO CORPORATE GIVING

The Compeer Financial Board of Directors has pledged to donate one percent of net earnings per year as part of its commitment to corporate giving. The commitment to giving will build on the firm foundation of community service begun by its legacy organizations of 1st Farm Credit Services, AgStar Financial Services and Badgerland Financial.

"The giving commitment underscores Compeer Financial's mission as a client-focused, community and ag-oriented financial partner that serves to champion the hopes and dreams of rural America," said Compeer Financial President and CEO Rod Hebrink. "Our goals are to support our communities and help make them a great place to live and do business."

The Compeer Financial commitment to corporate giving will continue the strong tradition of supporting agriculture and rural America and is likely to include:

- Local and state FFA and 4-H programs
- Scholarships
- Local and regional food bank donations
- County, regional and state fairs
- Local, regional and state agricultural organizations
- Disaster relief
- Community support

In addition, Compeer Financial encourages its team members to actively support these efforts with their time.

"Each legacy organization had been generous within the communities they served, and we are extremely pleased to carry on this important work," said John Monson, Compeer Financial chief mission and marketing officer. "We're in partnership with our clients, and our giving pledge is one more way to share their vision for the future and support their needs."



Compeer Financial President and CEO Rod Hebrink addresses the media at a July 13 event at our Sun Prairie, Wis., office, where the new pledge of corporate giving was announced.



Joe Duefel Matt Ginder Mark Greenwood John Hemstock Terry L. Hinds Paul Kohls



Wick Manley John Monson Greg Rufsvold Tim Tracy Jase Wagner Jerry Wiese

UPDATES TO ONLINE BANKING

Compeer Financial clients who use online banking services through 1st Farm Credit Services and Badgerland Financial should watch for important notices about upcoming changes.

Changes will go into effect on October 1, and will impact log-ins and other features. Please be on the lookout for future communications from us with more details.



CONNECT WITH US ONLINE

Looking for more ways to connect with us? Sign up for our e-newsletters at www.compeer.com or follow us on the social media sites below to see how we continue to #championrural.





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

New name. New opportunities.
WE'RE COMPEER FINANCIAL™

COM - PEER // NOUN:

A person of equal rank, status or ability.

It's so much more than a name change. 1st Farm Credit Services, AgStar Financial Services and Badgerland Financial have become Compeer Financial to strengthen our commitment to agriculture and rural communities. As your local Farm Credit cooperative, we're here with the resources, knowledge and expertise to help rural America like never before.

LET'S #CHAMPIONRURAL TOGETHER.

