

CULTIVATE

A MAGAZINE FOR CLIENTS AND FRIENDS OF COMPEER FINANCIAL® SPRING 2021



IN THIS ISSUE:

Compeer Financial Fund for Rural America
2020 Report



THANK YOU, DAIRY FARMERS.

CULTIVATE

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Cover: A raspberry plant emerges on Andy Petran's berry farm. Learn more about our GroundBreaker of the Year on page 18.



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. Comments or suggestions for future issues can be sent to Compeer-CommunicationsTeam@compeer.com.

LET'S CELEBRATE JUNE DAIRY MONTH, TOGETHER.

We recognize the dedication it takes to produce safe and nutritious milk and dairy products for our nation and world. Because we share in a passion for the dairy industry, we're proud to work alongside hard-working dairy farmers, processors and others every day to achieve their goals. After all, seeing agriculture and rural America thrive is at the heart of everything we do.

We salute you, dairy industry!

[COMPEER.COM/DAIRY](https://compeer.com/DAIRY)



NEW TOOLS

enhance the value we deliver

“On the farm, at the shop and on main street, there’s an unparalleled passion for making things better even when initial goals have been reached.”

One of the things I enjoy most about working in agriculture is witnessing the ingenuity that comes when people are passionate about what they do and where they live. There’s no settling for “just okay” in rural America. On the farm, at the shop and on main street, there’s an unparalleled passion for making things better even when initial goals have been reached.

A good example is 2021 GroundBreaker of the Year Andy Petran, who started his berry farm just a few years ago (page 18). He’s continually thinking of and testing new ways to increase yields and improve quality, and then he goes the extra mile to share what he’s learned for the benefit of others.

I also see it in the way the many food banks across our territory “went on the road” during the pandemic to become more accessible to those in need (page 15).

And then there are the 30 community and technical colleges that have partnered with our Agriculture and Rural Initiative to enhance their training programs to further expand the agricultural workforce in rural Illinois, Minnesota and Wisconsin (page 14).

These stories, shared throughout this issue of *Cultivate* and the accompanying Fund for Rural America Annual Report, provide just a snippet of the creative thinking, can-do attitudes and commitment to excellence present in those we work with daily.

The Compeer Financial team is fortunate to witness the entrepreneurship and innovation of our clients and partners regularly. The push to do better – to find new ways to accomplish goals and more – is constant. And it motivates us as your financial services partner to strive to keep innovation at the forefront.

Late in 2020, I shared Compeer’s strategic commitment to expand digital offerings – not only to increase convenience for you, but also to bring deeper value to your business relationship with us. With an increased number of transactions available online, we can complete your paperwork more efficiently and quicker so we can focus more time on discussing your hopes and dreams.

In the months to come, you’ll see more of our loan applications, verification forms and resource materials move online. You’ll also have access to interactive tools, like Farmland Finder (page 23), that get you to the information you’re seeking exactly when you need it.

We are committed to using technology to improve the way we communicate with you. You can expect more electronic notifications to provide consistent updates on the status of loan applications and balances. And tools like MyCompeer, Online Banking and our mobile app make it easy for you to check in on your account any time, from anywhere. Additionally, we have introduced a new quarterly financial report that distills Compeer’s financial information down to better tell our story and make it more accessible for member-owners (page 22).

At Compeer Financial, we’re always proud of the partnership we have with you and appreciate your trust in us. We’re excited about the future as we continue to explore and adopt new ways to further enhance the value you get from your cooperative.



Rod Hebrink, President and CEO



FUND FOR RURAL AMERICA

2020 REPORT



In 2020,
1%
of net income
dedicated to giving

=

\$3.5M

and resulted in
1.24M
people directly
impacted

54,689
farmers directly
impacted by more
than \$561,000

638,500
youth directly
impacted by
\$989,000

Our pledge to **SERVE RURAL AMERICA**

In 2020, the Compeer Financial Fund for Rural America contributed \$3.5 million, giving back to agriculture and rural America in our three-state territory. I am proud that Compeer has committed 1 percent of our net earnings to giving back every year, especially this past year amid a global pandemic that brought real challenges to our local communities.

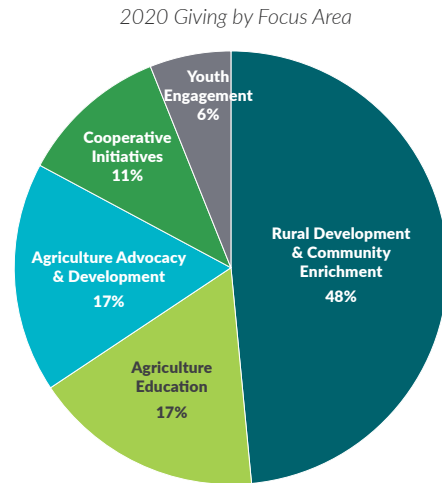
The fund is overseen by a board of trustees that includes directors from the Compeer Financial Board of Directors and Compeer team members. Together with our corporate giving team, they work to ensure the allocated dollars benefit our five focus areas of giving: agriculture advocacy and development, agriculture education, cooperative initiatives, rural development and community enrichment, and youth engagement.

Our fund board also oversees the newly established Agriculture and Rural Initiative, a donor-advised fund created in 2019 with \$7.5 million of funding allocated over the last two years. In 2020, we made the first gifts from this fund and took major steps to support agriculture workforce development, one of two priorities for this work. You can find out more on page 12.

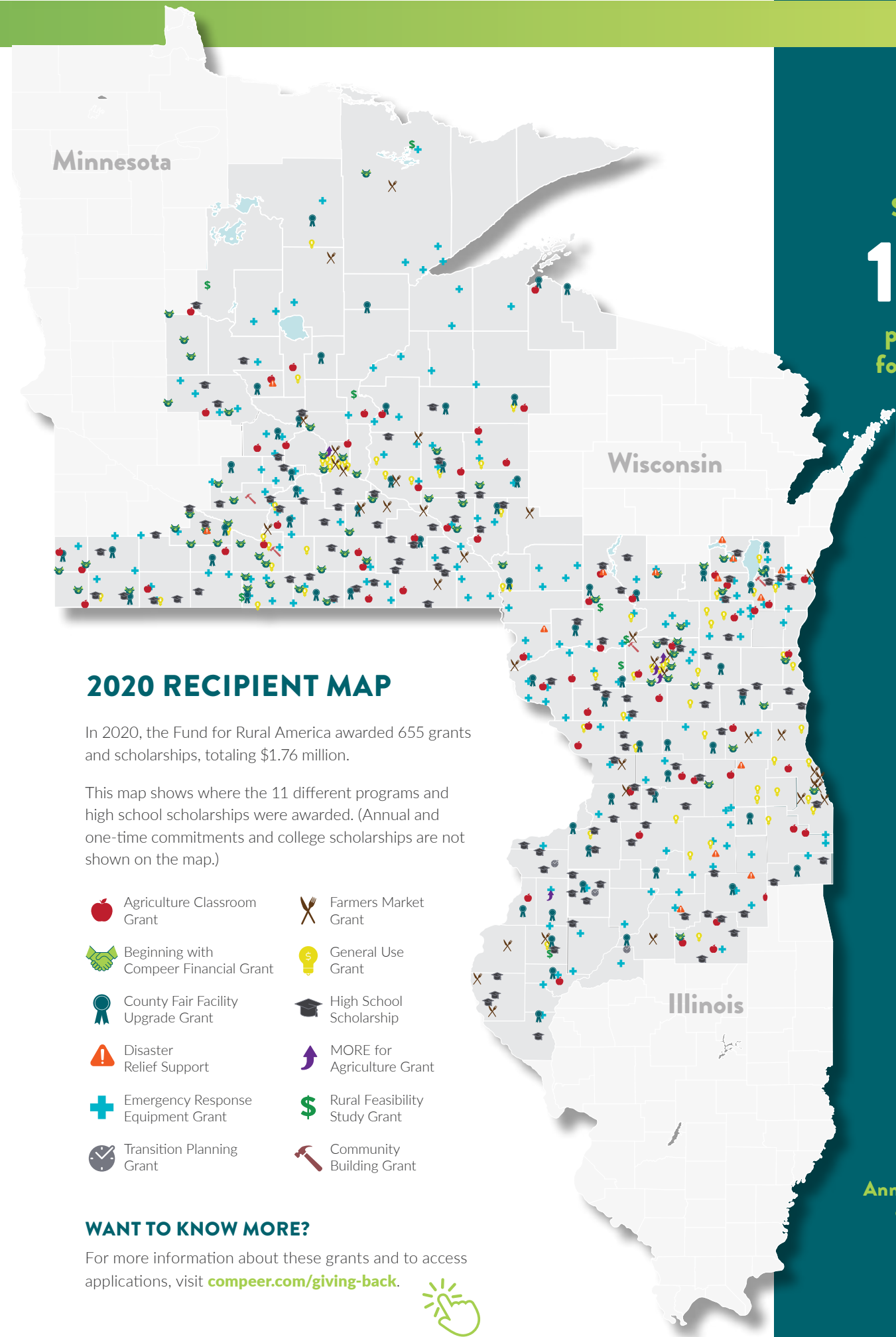
As you read the Fund for Rural America 2020 Report, you will learn about how our work is building a better present – and future – for our clients, their families and their neighbors in rural America. We hope you are pleased with how we give back and support your communities.



John Monson
Board of Trustees Chairperson
Chief Mission and Marketing Officer
Compeer Financial



95% of giving makes **LOCAL & REGIONAL** impacts



2020 RECIPIENT MAP

In 2020, the Fund for Rural America awarded 655 grants and scholarships, totaling \$1.76 million.

This map shows where the 11 different programs and high school scholarships were awarded. (Annual and one-time commitments and college scholarships are not shown on the map.)

-  Agriculture Classroom Grant
-  Beginning with Compeer Financial Grant
-  County Fair Facility Upgrade Grant
-  Disaster Relief Support
-  Emergency Response Equipment Grant
-  Transition Planning Grant
-  Farmers Market Grant
-  General Use Grant
-  High School Scholarship
-  MORE for Agriculture Grant
-  Rural Feasibility Study Grant
-  Community Building Grant

WANT TO KNOW MORE?

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




Supported
1.6M
people facing
food insecurity


522
Grants


143
Scholarships


114
Annual and one-time
commitments

Guidance and GRANTS

Compeer helps clients with transition planning



Opposite page: John and Carol Breedlove run the family's 4,000 acre operation and are preparing to transition the farm to the next generation. Above: The Breedloves partnered with one of Compeer Financial's transition planning partners to develop a plan that's customized to their unique operation and meets the goals they have for the future of their farm.

MANITO, Ill. – A few decades ago, it wasn't uncommon for a young, second-generation farmer to take over the family operation with little more than a handshake and a "you'll figure it out." But things have changed. Farming today looks different than it did in the 1980s and '90s — and so does transitioning the farm from one generation to the next.

John Breedlove, who farms 4,000 acres near Manito, Ill., is familiar with this story. He grew up working on his dad's operation and, after graduating college in 1980, returned to the family farm to begin his full-time career.

"In those days, it was much more informal," Breedlove said. "My dad didn't really have any plans for transitioning. Nobody that I knew did."

Fortunately, Breedlove more than "figured it out," and the farm he took over has since grown to 4,000 acres of soybeans, corn, seed corn, popcorn and pumpkins.

Several years ago, Breedlove and his wife Carol began discussing what the next few chapters of their life might look like. "Farming is hard on the body," Breedlove said. "Carol worries about me. We needed to start thinking about the future."

The Breedloves decided to develop a plan for transitioning the farm. John didn't

want his two sons and son-in-law — who either farm or work in agriculture — to end up in a tough situation if something happened to him.

"We own 50 percent of our land; we have assets," Breedlove explained. "Taxes and regulations are constantly changing. We needed to set a timeline and put safeguards in place so we could pass the farm on to the next generation without their having to sell everything."

John and Carol also knew that between taxes, estate issues and financial planning, it made sense to work with experts who understand farming and their operation. John attended a Compeer Financial Transition and Succession Planning seminar, where he connected with several consultants, interviewed them and then started working with them.

"We work with our financial offer at Compeer, a consultant from one of Compeer's transition planning partners and our own bookkeeper," Breedlove said. "They came to our farm and helped us, along with our kids, run through some exercises on dynamics and goals; and we all studied the financials."

Together, they came up with a transition plan that works for everyone involved. As Breedlove said, "It's an evolving process.

Things are always changing, and it's great to have experts on our side to help us make the best decisions."

An added bonus was a \$1,000 grant provided by Compeer's Fund for Rural America to help cover the costs associated with building the plan.

"The support from Compeer was a big help and a great motivator for advancing our plan," Breedlove said. "Compeer isn't just telling us that transition planning is important. They provide resources and dollars to back up the philosophy. That support helped keep our fire stoked and helps us stick with it as the plan evolves."

TRANSITION PLANNING HELP

As more and more clients face the prospect of transitioning their farm operation, Compeer Financial offers annual transition planning seminars in February and monthly transition planning webinars April through November.

For more information about Compeer's transition planning services, including educational opportunities and grants, email our transition planning team at transitionplanning@compeer.com.





Making a QUICK PIVOT

Farmamerica goes virtual to continue connecting students with agriculture



WASECA, Minn. – Nearly 2,000 elementary and middle school students visit Farmamerica every spring for school field trips and ag career exploration days. On a site spanning 360 acres just outside of Waseca, Minn., the nonprofit interpretive center focuses on connecting people with agriculture through on-site experiences for students, guided tours, community events and more.

As a visitor to Farmamerica, you first come upon a walking path, visitor center and historical buildings depicting what rural life and agriculture were like more than 150 years ago. You'll also find 240 acres of tillable land, which gives visitors the opportunity to see crops up-close and in person and provides income for about a third of Farmamerica's yearly budget.

But when students were sent home to start distance learning due to COVID-19, the team at Farmamerica had to get creative and quickly adjust plans. The organization turned to virtual learning to reach students, building a website and developing ag career videos, instructional videos and activities for their virtual ag career exploration days.

"It's been an interesting pivot," said Samantha Meyer, program director at Farmamerica. "In addition to the online content, we also provided some hands-on activities students could do with materials readily available at home and in their own backyards."

The pandemic impacted spring field trips for elementary students two years in a

row. Again, Farmamerica went virtual to connect with students.

"In a way, it gave us more flexibility," noted Jessica Rollins, executive director at Farmamerica. "For example, we were able to virtually take the students into the hay mow, which they don't get to experience during in-person tours. Our video tours let students see things they may not normally be able to see when they come on site."

This spring, Farmamerica is putting together free classroom kits to give students even more hands-on activities, paired with the virtual field trips.

"These virtual offerings and classroom kits will help us reach schools that are too

far away to visit via field trip," Meyer said. "Our videos are also posted on YouTube, which is helping us to reach a broader audience. It could even influence schools in other parts of the nation wanting to learn about agriculture and rural life in the Upper Midwest."

LOOKING TO THE FUTURE

The pandemic has also impacted Farmamerica's plans to expand, requiring the organization to adjust timelines as they seek to modernize the visitor center with a fresh look, interactive stations, an updated classroom and more.

"We are very excited for this facelift," Rollins said. "The visitor center was built 20 years ago, with the intent to create a

At left: A rendering of Farmamerica's remodeling project shows a refreshed and modernized visitor center. Top right: Sitting on 360 acres near Waseca, Minn., Farmamerica connects visitors with the evolution of agriculture. Bottom right: Jessica Rollins (left) and Samantha Meyer (right) worked to pivot Farmamerica's school programming to continue connecting with students during the pandemic.

more inviting, engaging and interactive space with exhibits about modern agriculture, but it didn't come to fruition at that time."

Compeer Financial's Fund for Rural America has been a long-time supporter of Farmamerica's mission by funding a feasibility study for the expansion, gifts for interactive stations about soil health and farmer sustainability that will soon be added, and funding for the Farmamerica's virtual programming during the pandemic.

"People want to know where their food comes from and understand the connection, but they don't always know where to turn for that information," Rollins said. "With Compeer's support of this expansion and our other programming, Farmamerica can be the place for people to come, explore, discover and really connect with the story of agriculture and how it relates to their everyday lives."

To learn more about Farmamerica, visit their website at www.farmamerica.org.



Farmer-led Solutions for SUSTAINABILITY

Farmers take a scientific approach to measure conservation efforts



SOUTH WAYNE, Wis. – Many people think of sustainability solely as an environmental mission, but Farmers for Sustainable Food (FSF) is set to expand this perspective. The nonprofit organization, which promotes and supports farmer-led solutions to environmental challenges, is setting out to prove economic and social implications must also be considered to achieve sustainability.

And when it comes to agriculture, farmers should be leading the way.

This year, FSF (formerly the Dairy Strong Sustainability Alliance), worked with the Lafayette Ag Stewardship Alliance, a farmer-led watershed conservation group in southwest Wisconsin, and key stakeholders in the dairy supply chain to create a replicable framework for farmer-led sustainability projects. They also launched a pilot project to demonstrate the efficacy and impact of that framework.

In a specific local watershed, the groups will partner with organizations like the Nature Conservancy and universities to push each other to find innovative solutions. The goal is to improve conservation efforts and measure these improvements with science.

“This sustainability project is truly unique,” said Todd Doornink, a dairy farmer in Baldwin, Wis., and president of FSF. “We’re incorporating the environmental and financial aspects of sustainability, bringing benefits to local communities. Conservation must not only protect and improve our natural resources, but also fit into the farmer’s business model.”

Twelve farms, including eight dairy operations, have joined the sustainability pilot project and are documenting the efficacy of conservation efforts over the next two years. The work is supported through a MORE for Agriculture Grant from the Compeer Financial Fund for Rural America.

MORE is an acronym describing the criteria for grant funding. The project must align with Compeer’s **mission**, provide a new **opportunity**, be **replicable** and **evolve** over time to create a better future for agriculture and rural America. Grant recipients had to be referred by a Compeer team member.

“This pilot model directly impacts livestock and grain farmers in Compeer’s territory and across rural America,” said Greg Steele, senior dairy lending specialist at Compeer, who referred the sustainability project. “It is demonstrating agriculture’s commitment to the rural community by engaging in local community discussions on environmental stewardship.”

The participating farmers are motivated by the prospects of influencing the future of legislation around agricultural conservation. They hope to find more efficient ways to conserve while remaining cost effective.

“Working with like-minded farmers, we were able to come up with solutions to better our operations in soil conservation and water quality, with the benefit of helping our rural communities as well,” said Jim Winn, a dairy farmer in South Wayne, Wis., who also leads his local watershed group. “This is why I love working with farmer-led watershed groups like this. There is no greater satisfaction than finding those solutions that really work.”

Above left: FSF relies on scientific measurements to determine the effectiveness of their innovative sustainability solutions.

Above right: Through FSF, farmers partner with other organizations and universities, pushing each other to find unique methods of sustainability that have a positive impact, while also fitting into the farmer’s business model.

SUSTAINABILITY KEYS TO SUCCESS

The first year of the Farmers for Sustainable Food sustainability pilot project led to some interesting findings.

Based on their farming practices, participating farms had above-average sustainability scores compared to state and national averages. Those practices also contributed to significant reductions in pollutants to streams.

Farms with livestock and those that use manure for most of their crop nutrient needs had higher-than-average sustainability scores. Because manure replaces the use of inorganic forms of nitrogen, which have a higher energy (fossil fuel) cost to produce, they had better greenhouse gas emission and energy use scores.

Existing conservation on these farms is reducing sediment loss by approximately 35 percent at local streams and rivers. Predictions are that if these farms scaled up their conservation practices, the result would be an additional reduction of 5,837 tons of sediment (19 percent), 3,914 pounds of nitrogen (24 percent) and 194 pounds of phosphorus (20 percent).

MORE FOR AGRICULTURE GRANT PROGRAM

Have an innovative program that creates MORE for Agriculture? Contact your local Compeer team member for more information about the grant program and qualifications.



NEW GRANTS AND SCHOLARSHIPS ASSIST COLLEGE STUDENTS PURSUING AG-RELATED CAREERS

The shortage of skilled workers is an ongoing challenge for farmers and other agriculture-related businesses.

To help combat this challenge, Compeer Financial has committed \$1.9 million in grants and scholarships over the next five years through its Agriculture and Rural Initiative to 30 post-secondary colleges. The grants and scholarships will go toward educational training for young adults pursuing a future in agriculture-related careers.

Compeer is partnering with community and technical colleges to bolster vocational agriculture education programs and make them more accessible to young adults.

“The agriculture industry offers an array of career opportunities, and jobs are waiting for those with the right skills,” said John Monson, Compeer’s chief mission and marketing officer. “We hope this commitment will bring more opportunities for young adults in rural communities and enhance training programs to prepare them for a successful future in agriculture.”

The Agriculture and Rural Initiative was created by the Compeer Financial Board

of Directors in 2019 to make signature investments in programs and projects that directly address the needs of farmers and others who work in agriculture. A total of \$7.5 million has been placed in the fund, which is overseen by the Fund for Rural America Board of Trustees.

Compeer’s investment is composed of \$1.6 million in grants and \$375,000 in scholarships. Colleges may use the grants for equipment and technology, student recruitment, outreach, retention and professional development, and faculty training.

Each partner college will also receive two annual \$1,250 scholarships to award to students enrolled in the school’s agriculture program or pathway over the next five years. The first grants and scholarships will be presented in 2021.

Compeer will also connect partner colleges with our local team members to serve as resources for teachers, students and advisors. Through these relationships, Compeer can also be a conduit between graduates looking to put their training to work in the agriculture industry and clients who have jobs available.

College Partners

Black Hawk College East Campus
 Blackhawk Technical College
 Central Lakes College
 Chippewa Valley Technical College
 Dakota County Technical College
 Fox Valley Technical College
 Gateway Technical College
 Heartland Community College
 Highland Community College
 Illinois Central College
 Illinois Valley Community College
 Joliet Junior College
 John Wood Community College
 Kishwaukee College
 Lake Land College
 Lakeshore Technical College
 Madison Area Technical College
 Minnesota West Community and Technical College
 Parkland College
 Ridgewater College
 Riverland Community College
 Rochester Community and Technical College
 St. Cloud Technical and Community College
 Sauk Valley Community College
 Spoon River College
 South Central College
 Southwest Technical College
 Vermillion Community College
 Western Technical College
 Wisconsin Indianhead Technical College

COVID-19 PANDEMIC RELIEF

In 2020, Compeer Financial made a targeted effort to support rural America during the COVID-19 pandemic. Through the Fund for Rural America and the Agriculture and Rural Initiative, Compeer dedicated \$830,000 in support to communities in our territory as they faced immediate and long-term impacts.

The Fund for Rural America worked through grant programs and direct donations to health care facilities and food banks. This work impacted the lives of more than 131,000 rural community residents, 1,506 first responders and 1,595 health care workers, and it provided more than 1.4 million meals for people in need.

Compeer also supported 40 different local community and initiative foundations, impacting the lives of nearly 219,000 people.

About 47 percent of community foundation funding went to emergency food and basic supplies, and 24 percent was allocated to relief for small businesses and rural communities. The donations also impacted schools and virtual learning and provided support for agriculture and other essential workers. More than \$110,000 of the funds were matched by local donors.

“Compeer was the first corporate donor to contribute to our COVID relief fund, which served as a wonderful example to other donors,” said Mark Roberts, CEO of Community Foundation of Central Illinois. “The donation allowed us to support local agencies that were dealing with food insecurity issues, and we were also able to support our local school district with virtual learning technology.”

In 2021, Compeer is dedicating \$667,000 to continue similar pandemic relief efforts for a total of \$1.5 million donated over two years.



Food Banks Supported

Central Illinois Food Bank
 Channel One Food Bank
 Eastern Illinois Foodbank
 Feed My People Food Bank
 Feeding America Eastern Wisconsin
 Greater Chicago Food Depository
 Midwest Food Bank
 Northern Illinois Food Bank
 Peoria Area Food Bank
 River Bend Food Bank
 Second Harvest Foodbank of Southern Wisconsin
 Second Harvest Heartland
 Second Harvest North Central Food Bank
 Second Harvest Northern Lakes Food Bank

Community Foundations Supported

Community Foundation of Central Illinois
 Community Foundation of Fox River Valley
 Community Foundation for the Fox Valley Region
 Community Foundations of Kankakee River Valley
 Community Foundation of Southern Wisconsin
 DeKalb County Community Foundation
 Duluth Superior Area Community Foundation
 DuPage Foundation
 Eau Claire Community Foundation
 Fond du Lac Area United Way
 Fort Atkinson Community Foundation
 Freeport Community Foundation
 Galesburg Community Foundation
 GIFT (Geneseo) Community Impact Fund
 Great Rivers United Way
 Greater Milwaukee Foundation
 Greater Sauk County Community Foundation
 Grundy County Community Foundation
 Illinois Prairie Community Foundation
 Initiative Foundation
 Kenosha Community Foundation
 Lake County Community Foundation
 Lakeshore Community Foundation
 Madison Community Foundation
 McHenry County Community Foundation
 Moline Foundation
 Morton Community Foundation
 Mount Carroll Community Foundation
 Community Impact Fund
 Northland Foundation
 Oshkosh Area Community Foundation
 Quad Cities Community Foundation
 Racine Community Foundation
 Rochelle Area Community Foundation
 St. Croix Valley Foundation
 Southern Minnesota Initiative Foundation
 Southwest Initiative Foundation
 Starved Rock Area Community Foundation
 Stataline Community Foundation
 United Way of Rock River Valley
 United Way of Whiteside County
 Waukesha County Community Foundation
 Western Illinois Community Foundation
 Whitewater Community Foundation
 Will County Community Foundation

2021-2022 GRANT TIMELINE

For detailed information, deadlines and applications on each of these programs*, visit compeer.com/giving-back



August: Emergency Response Equipment Grant

October: Farmers Market: Organization and Vendor Grants

November: General Use Grant

January: High School Senior Scholarship Program (Due in March)

March: County Fair Facility Upgrade Grant

April: Agriculture Education and Classroom Equipment Grant

May: General Use Grant

Ongoing:

Beginning with Compeer Financial Grant

Rural Feasibility Study Grant

Transition Planning Grant

**Each grant program is subject to change.*

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

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LIFEWORKS RESOURCE PROGRAM

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compeer.com/resourceprogram

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Click here to watch the **2021 GroundBreaker of the Year** award recipient announcement video.

Berry OBSESSION

GroundBreaker of the Year aims to be the best strawberry farmer in the Midwest

NORTHFIELD, Minn. – Tucked on a two-acre plot of land near Northfield, Minn., Twin Cities Berry Co. is preparing for the 2021 growing season. Founder Andy Petran's approach is unique. The netting, hydroponic gutters and vertical growing spaces are all part of Petran's innovative methods to maximize everything that goes into and comes out of his fields.

"Even without expanding our land, our yields and revenues have increased each year because we've optimized our systems," Petran said. "And I know there's potential to optimize even further. My passion is making the farm as efficient as possible."

Petran started Twin Cities Berry Co. in 2018, with a focus on growing organic small fruits like strawberries and raspberries. His path to agriculture is unique. Growing up in the northwest suburbs of Chicago, he wasn't connected to agriculture until he learned about farming as a biology major at St. Olaf College in Northfield, Minn. He was hooked and even went on to earn a Ph.D. in applied plant sciences from the University of Minnesota.

"For the vast majority of my adult life, I wanted to be a professor," Petran explained. "But I really enjoyed my Ph.D. research on optimizing and extending the strawberry season in the Upper Midwest. I started to realize that while I loved to teach, I have a passion for growing and for hands-on research. So, when I was offered a tenure-track position at a different university, I turned it down."

And Twin Cities Berry Co. was born. While Petran still teaches a few classes at the University of Minnesota, his focus is now squarely set on changing what success looks like on a specialty crop farm — and helping others to be successful. He turned to Compeer Financial for help along the way, including his financial officer, Sai Thao.

"At Compeer, we've aimed to provide as many resources as we can to help Andy grow," Thao said. "A big part of it is Andy's own doing. He's very determined to be the best strawberry farmer in the Midwest. He's a role model to young and beginning farmers."

In addition to making locally grown fruits more accessible in the region, Petran is also determined to lengthen the traditional berry season.

At left: Andy Petran operates his berry farm near Northfield, Minn., where he produces strawberries and raspberries.



Above left: Andy Petran makes fruit leathers, jams and cocktail mixers from his berry harvest. Above middle: Petran talks with his financial officer, Sai Thao, about the upcoming growing season. Above right: Petran primarily sells his berries and value-added products at local farmers markets under his brand Twin Cities Berry Company.

"My research is focused on extending the growing season by implementing different practices, using different varieties and trying different fertilizer regimens," Petran said. "We've been able to quadruple the local season – the latest I've been able to harvest was Nov. 9."

Petran primarily sells his fresh berries, along with fruit leathers and cocktail mixers made from his fruits, at local farmers markets like Mill City in Minneapolis.

"When Andy started at the market a few years ago, he would quickly sell out every week, especially after word caught on about the quality of his berries," said Jenny Heck, communications manager at Mill City Farmers Market. "He's actively involved in the farmers market community. He's doing some unique things in the industry and sharing his passion with everyone."

These are many of the reasons Petran was selected as Compeer Financial's 2021 GroundBreaker of the Year. The award recognizes young and beginning farmers who are overcoming obstacles, making a difference in agriculture and having a positive impact in their community.

"What impresses me about Andy is that he's innovative," Thao said. "He's a pioneer, he's bold and he's not afraid to experiment with new ideas."

OVERCOMING CHALLENGES

Starting an operation from scratch doesn't come without challenges, but Petran's passion and determination have been critical in overcoming the many obstacles he's encountered.

"I love Compeer Financial's dedication to small farmers," he said. "My partnership with Compeer has already changed and influenced the future of fruit production in Minnesota. I'm grateful Compeer exists not only for me, but for the farming community in general, especially young and small farmers."

Petran's advice for others includes:

1. Start with a Business Plan

Have a solid vision and be realistic about the economic sustainability of your idea.

2. Maximize Revenue While Reducing Costs

Get creative in the approach. Consider renting land instead of buying to get started. Renting or sharing equipment with others can also save on costs.

3. Produce a Quality Product

Petran says he has an obsessive dedication when it comes to quality because it impacts customer loyalty and their willingness to pay for the product.

The obsessive dedication to not only deliver a quality product but also research, optimization and innovation is what fuels Petran.

"Agriculture is so complicated, and I'm naturally addicted to hard challenges," Petran noted. "I find incredible value and self-satisfaction in seeing how far I can go when it comes to things like unraveling huge problems and finding solutions."

Nominations are now open!

GROUNDBREAKER OF THE YEAR
presented by Compeer Financial®

GroundBreaker of the Year winner receives a \$5,000 cash award!

Do you know a young, beginning and/or small-operation farmer or rancher who is passionate about what they do and makes a positive impact on their industry and profession?

Nominate them for our **GroundBreaker of the Year award**. The winner will receive \$5,000 cash to help further their goals.

- **Nomination deadline: September 30, 2021**
- **Winner will be announced at the 2022 GroundBreakers Conference**

For more information or to submit a nomination, visit compeer.com/groundbreakeroftheyear



COMMUNITY CAFÉ COMING TO FARMERS MARKETS, FESTIVALS AND FAIRS NEAR YOU

From farmers markets to county fairs, one of the best things about summer in the Midwest is community events. This year, city and country folks alike will get a taste of Compeer Financial with our Community Café, a customized truck and pop-up experience. Communities in southern Wisconsin will be some of the first to take part in the initiative.

"Midwest culture means getting together, sharing food, giving back, being part of our communities and connecting to people. That's what this is all about," said Jenny Doering, vice president of Rural Living Solutions at Compeer. "What better way than at gatherings in the communities we serve?"

Visitors will receive a free ice cream treat or coffee and, if they wish, get answers to their lending questions. Plus, they have an opportunity to win a valuable prize.

Between late July and early September 2021, the truck will make stops at events created by and supporting local communities, including farmers markets, fairs, festivals, retail stores and more. The Café will also collaborate with Compeer's corporate giving team to support their efforts throughout our territory.

"We are looking forward to seeing familiar faces and making new connections this summer," Doering said. "It will provide a fun atmosphere where we can hear how Compeer can continue to serve rural America."

HOLIDAY HOURS

Compeer Financial will be **CLOSED** for business in observance of these upcoming holidays:

Independence Day July 5
Labor Day Sept. 6
Thanksgiving Holiday Nov. 25 & 26
Christmas Holiday Dec. 24

New Year's Holiday:

Compeer offices are open December 31. (This was noted incorrectly on the 2021 Compeer Photo Calendar.)

For your convenience, our **CONTACT CENTER** will be open for calls:

Day after Thanksgiving (Nov. 26):

8:00 a.m. to 3:00 p.m.

Christmas Eve (Dec. 24):

7:30 a.m. to noon

To reach the Contact Center, please call (844) 426-6733.

DIGITAL TOOLS AVAILABLE

Compeer's suite of online tools gives clients more options in how they do business with us. These innovative technologies, like Online Banking, Mobile Banking and MyCompeer, help clients manage their finances and operations, anywhere and anytime.

Visit compeer.com/onlineservices to learn more.



NEW FINANCIAL UPDATES

Compeer Financial has debuted a new way for stockholders and the public to stay up to date with our organization's financial results.

Visit compeer.com/quarterlyreport for a quarterly update.



MARK YOUR CALENDARS FOR THESE UPCOMING WEBINARS

Transition Planning Series

Second Tuesday of the month, through November

Take the mystery out of developing a transition plan with this new monthly series.

Online Security Series

First Wednesday of the month, through December

Learn how to identify some of the most common cybersecurity threats on the farm and the impacts they can have.

Global Market Insights Series

July 20 and October 19

Join Compeer Financial and Arlan Suderman, chief commodities economist at StoneX, for unique insight on global macro-economic trends and what they mean for the commodity market.

Pre-Harvest Marketing Plan Series

Available now in MyCompeer

Up your grain marketing savvy and get on your way to completing a marketing plan in advance of this year's harvest with University of Minnesota Grain Marketing Specialist Ed Usset. Access MyLearning within MyCompeer at mycompeer.com.



HIGH SCHOOL SCHOLARSHIP RECOGNITION

Congratulations to the graduating class of 2021!

The Compeer Financial Fund for Rural America is proud to recognize the 120 students who received Compeer's 2021 High School Senior Scholarship.

Students were evaluated on their academics, goals, essays and involvement. Scholarships were given to students continuing their education in an agriculture-related field or who have a rural background. Each student will receive \$1,500 for educational expenses.

COMPEER LAUNCHES ENHANCED WEBSITE

We recently updated our website with a refreshed and modern look. You'll still have access to all of the same great content and digital tools, just with a new design. We've also added functionality to make the site even easier to access on your mobile device.

Check out the newly enhanced compeer.com!



COMPEER SPONSORS MURAL ON SILO OF MINNESOTA DAIRY

Skyview Dairy, established in 1969 in Hutchinson, Minn., is the pride and joy of the Luthens family. For decades, the Luthens, clients of Compeer Financial, have raised dairy cows and dedicated themselves to the dairy industry. So, when they were deciding what to do with a retired silo on their property, they decided to get creative.

With the support of Compeer and other organizations, the Luthens commissioned a local muralist to paint their silo in dedication to the dairy industry and the vast array of products that come from it.

The Compeer team who works with Skyview Dairy felt a particular connection to the project. "Skyview Dairy has served as a landmark to the dairy industry for many years. It is well known throughout the local community," said Lee Broderius, financial officer at Compeer, who works with the Luthens. "By helping with the mural, we are helping to share the important impacts dairy makes in our everyday lives."

At left: Chris Stark, Jon Wiering, Cassie Monger, Lee Broderius, Justin Luthens, Melissa Luthens, Garrett Luthens, Megan Wickenhauser and the late Josh Fiedler pose in front of the Skyview Dairy silo.

Coming soon!

AN EXCLUSIVE PARTNERSHIP WITH

 **FarmlandFinder**

Compeer Financial® is partnering with FarmlandFinder as the **EXCLUSIVE FARM LENDER** in our 144-county territory. If you've been thinking about purchasing farmland, you'll soon be able to browse properties and apply online for financing through Compeer Financial.

WATCH FOR MORE DETAILS TO BE ANNOUNCED THIS SUMMER!



Compeer Financial can provide assistance with financing and operations based on historical data and industry expertise. Compeer Financial does not provide legal advice or certified financial planning. Compeer Financial, ACA is an Equal Credit Opportunity Lender and Equal Opportunity Provider and Employer. © 2021 All rights reserved. NMLS #619731



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Accepting submissions starting June 7 for the

2022 PHOTO CALENDAR CONTEST

Share your day-to-day sights and scenes of the farm and rural landscape for a chance to be showcased in Compeer Financial's 2022 wall calendar!

By submitting a photo, entrant hereby consents to the unrestricted use by Compeer Financial the use of his/her name and picture(s) for promotional or trade purposes related to Compeer Financial's 2022 Photo Calendar and waives the right to examine or approve the completed advertising or promotional matter that may be used in conjunction therewith. ©2021 Compeer Financial, ACA. All rights reserved.



Deadline for submissions: **JULY 31**

Submit photos and see contest details at
compeer.com/CalendarContest

