



Fieldviews

FALL 2022 EDITION

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NOW IS NOT THE TIME FOR COMPLACENCY

JEFF MANDERSCHIED, CHAIRMAN OF THE BOARD

“ALWAYS DO YOUR BEST. WHAT YOU PLANT NOW, YOU WILL HARVEST LATER.” – OG MANDINO

In early September, your board of directors and leadership team attended the annual UFC Leadership and Board Retreat. Despite record profitability and performance throughout the past few years, this quote by Og Mandino sums up perfectly our conversations and key takeaways.

Is the board of directors pleased with the continuous improvements made within the business? The answer is, absolutely! The direction and goals we put into place were no easy task especially when you take the pandemic, shortages, labor challenges and supply chain challenges into consideration. The results we’re realizing today were made possible by resilient and hardworking employees. We asked them to step up to the plate, and they delivered! They trusted in our vision every step of the way, even when it was difficult to see. We are thankful to have dedicated, focused and hardworking individuals at our core. In the end, they are the reason we are able to better serve our patrons.

Despite record performance, now is not the time to become complacent. What is complacency? Doing things a certain way because that’s the way it’s always been done. Ignoring what the competition is up to because goals are being met. Passing up new opportunities because we’re content with our current success. Complacency will lull us into a state of false security. It will dull our competitive edge and leave us stranded if the rug is pulled out from under our feet. The challenge is complacency doesn’t happen overnight; it slowly sets in over time. During the annual UFC Leadership and Board Retreat, complacency was a key topic of discussion. Your board of directors as well as the leadership team is well aware of the threat complacency poses to the business. We are not going to let it creep in! Instead, we will continue to push the needle for improvements and efficiencies that will benefit our patrons.

A number of improvements and efficiencies were discussed and prioritized at the retreat, one of the most urgent being equity retirement. The business is performing well, and as part of our mission and business model, putting money back into the hands of our patrons is a must. Other priorities include implementing technology advancements so we can better engage with the evolving demographics of our patrons, improving cost efficiencies and operational efficiencies. These priorities may seem apparent, but the work to be done here is significant. With continued focus, commitment and hard work, the board and leadership team is confident we will avoid complacency and continue to position the business for success now and in the future.



SUPPORTING THE COMMUNITIES WE SERVE

GIVING BACK TO THE COMMUNITIES WE SERVE IS ONE OF OUR FAVORITE THINGS TO DO!

UFC and the CHS Foundation recently donated \$10,000 each to support the New Ulm Public Schools CTE Center. The mission of the CTE Center is to support students interested in skilled trades through hands-on learning. It also provides programs for students and adults to receive training and future job placement or recertifications.



New Ulm Public Schools CTE Center



CTE Center Sponsorship

PEDAL TO THE FLOOR

MITCH ALTERMATT, CEO & GENERAL MANAGER

The end of the fiscal year is always a good time to reflect. But that doesn't mean UFC isn't looking forward, too. As an organization, we have a lot to be grateful for on how we got here and where we're going next.

2019 marked the year we made the decision to return our strategic focus to our core business units. Under the guidance of our Board of Directors and leadership team, we've spent the last three years implanting changes and restructuring our business. With the close of fiscal year 2022, we can officially say we have achieved that goal. We've overcome challenges, implemented operational efficiencies, and we are now fixated on our core business units with laser-like focus.

Now that we are on "the other side", we are seeing the fruits of our labor produce strong financial performance. Because of it, we were able to deliver record earnings in fiscal 2022 and were able to share that success with member-owners, returning over \$8 million back to those invested in the cooperative throughout the year. The ability to earn patronage and equity for doing business with the company you own is a unique and valuable benefit of the cooperative system that we believe sets us apart from the competition.

UFC has also implemented a more disciplined approach to controlling costs and risk management. Doing so has made our balance sheet stronger than it has ever been. We've tripled our working capital in three years. Tripled! That's something to be proud of, especially in light of all the challenges the world has faced since 2019. That's good news for shareholders, but it's also good news for our long-term positioning as we look ahead. What does the future of UFC look like?



As we look ahead to life in fiscal year 2023 and beyond, know that I am optimistic and eager to continue building on the positive momentum we already have in motion. We will continue to execute strategies with extreme attention to detail and intensity. Our focus will remain dialed in on the core aspects of our business. We will continue to make decisions in the best interest of those units as well as our member-owners. One particular area of focus is we will work to find more effective ways to leverage the cooperative system. Working with neighboring coops is a great start, but it is not enough. Multinational business and venture capitalists are outpacing the cooperative systems. If we don't continue to sharpen our competitive edge, the business will not be positioned for future success. I humbly believe UFC is a leader in the cooperative system. As leaders, we are responsible for doing something about it! We've identified the need, now is our time to act.

In addition, safety will be a major focus as well. Focusing on safety, efficiency and speed will strongly influence all we do. Of course, the labor force continues to be a challenge, so automation and efficiency are essential to our success. We must look to implement optimizations without ever compromising safety or eliminating the human touch of our business. We will constantly seek out ways to do better business. But, better business is only possible with good people.

I would like to personally express my gratitude for our UFC employees. Hard work is necessary for what we do. When it comes to employees, we have the best, brightest and most committed. I look forward to all that is ahead for us in 2023. We're putting our pedal to the floor, so buckle up! More great things are ahead!

UPWARD PRESSURES

JONATHAN OLMSCHIED, CHIEF FINANCIAL OFFICER



It is likely that any conversation over the last 2 and a half years has had COVID mentioned or been influenced by COVID. Many experts believe that the coronaviruses will eventually transition to an illness like the common cold, some anticipating within 2 years from now. The question that affects all of us is when will we be back to "normal"? Within 2 years or is this the new normal? I believe we all can agree it is somewhere in-between but how do we navigate the nearby years.

The effects of COVID on the supply chain amplified by global conflicts may seem global, not rural Minnesota issues but we all are affected by it every day. One example I believe we all can relate is the increased cost in the garbage service we utilize at our homes. Maybe not a huge financial burden on us but it is possible that this cost has increased more in the last 2 years than the prior 20 years. Why is this? Many reasons such as the increased cost in bins provided (plastic components are imported), increased cost in trucks to update/upgrade (we all see the cost of vehicles), increased maintenance and operational cost (lubricants and fuel at the pump), and increased cost of employees (both running truck and throughout the company). Most think of base wage when employee costs are discussed but the cost of benefits (health, workers comp., life, and ancillary insurances, retirement plans, taxes) are often a more impactful portion of the increase incurred for employee costs.

Majority of the previously mentioned costs are items included in inflation calculations (exceptions are food and energy). Current inflations rates of 8+ % are the highest they have been since 1981. Although the U.S. Federal Reserve has begun to increase the benchmark rate similarly to that of the 1980's, the current situation is different coming out of the pandemic. The abrupt lockdowns put massive strain

on the supply chain which created the demand to drive higher prices.

UFC is also incurring the increased costs similar to the garbage company and is working hard to mitigate the sharp increases in many different ways. The use of new technologies to be more efficient in servicing our patrons is a high priority knowing that one of the most priceless items we often do not discuss in costs is time. One of the benefits from the pandemic is that UFC learned as a team how to function in various remote forms utilizing tools such as the web-based E-AgVantage which allows every UFC customer and employee to login and see all activity with UFC such as statements, invoices, annual activity reports, 1099s as well as pay their bill electronically. UFC is always looking at new recruiting and marketing opportunities to connect with the communities in which we live and service to not only inform on the products and services UFC provides, but also the great employment opportunities with UFC. In addition to the changes in the workforce mentality from COVID, the large baby boomer population is growing ever closer to retirement age if not already there adding to the current labor challenges that most employers are facing.

The overall goal of UFC's team is to be a continued and stable business partner for our patrons and our employees. Although we know it is impossible to mitigate all of the upward pressures from outside factors (inflation, volatile markets, supply chain disrupters, global conflicts), we strive to look forward on ways to adopt practices to maintain stable business within these ever changing and unprecedented times.

Lastly, I want to thank all the patrons for their business and the UFC team who has come together over the last several difficult years to be a unified team to service the great UFC patron base.

CHALLENGES REMAIN BUT WE'RE UP TO THE CHALLENGE

JIM CARLSON, VICE PRESIDENT OF AGRONOMY

UFC, our member-owners and the entire agriculture industry have tenacity and resilience in our veins. The toughness of our DNA makes us built for difficult times. And part of our job as partners and advisors is to best predict and manage these times – and make the impact of our current realities a bit more manageable.

While optimism exists that we have weathered the worst of the recent storm, it's clear we are all still feeling the lingering effects of a worldwide pandemic, supply chain challenges and geopolitical issues that affect pricing, trade and operations.

As we tackle the fall harvest, now is a good time to look ahead and diligently prepare for the spring. Here are a few things that will directly impact you:

- 1 Supply chain issues will continue to dominate the chemical and fertilizer markets with very little relief in sight. Doing things “the way we’ve always done them” may create planning bottle necks. As an example, in the past NPK pricing use to move with each other and all product would be purchased in one sitting for the next crop. Today, pricing for NPKs are acting independent and you may need to book them independently over time hoping to get the best price.
- 2 Although we think it will be better than last year, chemical costs are poised to be higher for the 2023 crop based on active ingredient supply chain constraints and manufacturing challenges.
- 3 Fertilizer supply and pricing remain driven by geopolitical issues overseas, such as the impact of the war in Ukraine. High energy prices in Europe have caused dramatic trade flow disruptions. Currently, there is a lot of Nitrogen being exported out of the United States to Europe at a volume we normally don't see.
- 4 And while pricing and availability remain barriers, staffing issues persist, too. We currently have more work opportunities than we have people. That's why retention of the good people we have is so important and we implore you to do your part as well. Working through the stressful times together will ensure we treat all our partners fairly and keep our teams engaged and available.

So how do we continue to weather this storm? Our UFC financial position is the strongest it's been in many years, and this gives us additional leverage to think outside of the box in terms of solutions. As we continue to comb through new market information and learn from our past challenges, please stay in touch with your UFC salesperson and support staff.

The more conversations we have, the better we can weather the challenges together. That means being proactive in the needs of your next crop, planning accordingly and discovering how new resources, programs and partners can help address our collective lingering challenges.

CHALLENGES WILL REMAIN. BUT TOGETHER, WE'RE UP FOR THE CHALLENGE.

POSITIONING FOR BEST POTENTIAL

UFC ENERGY TEAM



The price and availability of fuel and energy are always hot button topics. We know a slight shift in cost or delivery, even here and there, makes a huge impact on operations everywhere. As we near the close of 2022 and start of 2023, diesel and propane prices as well as availability are once again big topics of conversation.

The UFC energy team strives to share our best insights on how to prepare for all the variables that affect your operational decisions. While no one can predict the future, part of our job is to thoroughly assess current market trends and prepare for it.

While crude oil and natural gas have risen to record prices through this last spring and summer, propane costs have been fairly steady. These market fluctuations do present problems, yet they also present opportunities. These opportunities include taking advantage of contracting programs, adding additional farm storage, and utilizing scheduled delivery options to name a few. Our contracting programs allow you to take the guesswork out of these volatile markets and allows you to lock in one or more of your many input costs. Right sizing your fuel and propane storage on the farm allows your operation to forge ahead with minimal to no disruption. Taking advantage of our scheduled delivery allows you to focus your time and energy elsewhere while we take ownership on delivering you product on time without surprises or interruption.

As domestic propane inventory appears to be within normal range, we still encourage you to err on the side of caution and plan ahead. If your corn is too wet, for example, or you think your demand may increase from previous years, prepare ahead of time. Get your tanks filled early and have propane on hand when you need it. This not only saves you valuable dollars, it saves you time on in-season calls that can disrupt the workflow of your harvest when you can't afford the interruptions.

As you weigh your risks and rewards, we're here to have those conversations and help you consider solutions best-tailored to your operation.

UFC is better prepared than ever to work with you on these things, so call us. These are the factors we think about every day. Taking a few of them off your plate may be your best plan for productive seasons ahead!

GRAIN OPPORTUNITIES

MATT RETTMANN AND BRETT ANNEXSTAD, GRAIN MERCHANTISERS

Another growing season has come and gone. This one, unlike any other, has had its challenges. Despite being on the lower end of the moisture totals throughout the summer, much of our territory was lucky to receive timely rains that brought the crop along nicely. How will we handle what looks to be another large crop? Companywide, we plan to be at the lowest inventories of both corn and soybeans than we ever have headed into harvest. A few factors have contributed to this.

First, the market structure has dictated that elevators move as much “old” crop grain as possible. For corn, southern markets that have started to dry up have needed more corn to make it through until new crop can be shipped. Also, with HCP’s expansion this year, more bushels have moved that direction to fill out patrons’ obligations to end out the season. In soybeans, both the river market and southern processor markets, much like corn, have made one last push for bushels at high premiums to make it until new crop bushels arrive.

Lastly, farmers’ stored grain with UFC is also at an all-time low for this time of year given the pricing levels we have seen. This also allows us to ship out more bushels as these become company owned when sold to us.

Looking back to the winter, spring and summer seasons, our grain department was able to take advantage of some unique market opportunities. We moved numerous corn shuttles north to Canada that were used for feed needs, as that area was drought stricken in the 2021 growing season. This is a market we have never shipped trains to in the past but were able to, being on a short line rail with access to the 3 major railroads, including Canadian Pacific. On soybeans, we also sent a record number of soybean shuttles to the PNW market that ended up going to the Asian markets. All and all, this has led to a successful year for UFC’s Grain Department and also was a great benefit to our producers as we saw, especially in corn, some of the best basis levels in the country, right here in the region.



BRETT ANNEXSTAD



MATT RETTMANN

Moving forward, we may not see another Canadian corn pull, but there will be other areas that will need our excess grain from the area. This is evident in the USDA’s tight supply numbers. With the tight supply, history tells us that it can be beneficial to take advantage of these price levels, now and even looking into future years. Remember to keep an eye out for opportunities and set targets where you feel comfortable layering sales. We can monitor this for you with sell orders that may hit even on overnight trade.

Our harvest policies are now posted on our website at www.ufcmn.com/grain under POLICIES. If you have any questions on these topics, want to make a sale, purchase grain for HCP, the UFC Grain Department is here to help you with all of your grain marketing needs. Contact our grain office at **507-232-1049**.

SOYBEAN CRUSH: WHAT TO KNOW

Corn is King in Southern MN but a rapidly growing Biofuel push in the US has already begun, Global demand for soy-based animal feed and oil used for cooking and renewable fuels is spurring expansion rapidly throughout the US.

Every day we hear about the need for Cleaner “Green energy” from our policy makers and this has led to an incredible increase in the demand for Biofuels.

400 million bushels of additional soybean demand by the start of 2025.

\$2.6 billion of investments have already been announced.

The soybean market beyond 2023 will need to bid for acres.

We are in an area that already has 4 crush plants that we can access and additional infrastructure will be outside our direct area but it will greatly influence the price for our local farmers going forward and influence what crop they plant.



THE FUTURE IS NOW

CHAD WILSON, DIRECTOR OF AG SERVICES, LAFAYETTE

Since the pandemic, companies have been forced to adapt their businesses and operations in order to remain competitive while still providing for their customers’ needs. The Ag Service Center, and all of UFC, is no different. Supply chain challenges, product shortages and price increases, paired with the volatile agriculture markets have forced us to rethink our day-to-day operations, as well as our long-term goals and strategies. While it hasn’t been easy, I can say the challenges we’ve faced and the resulting solutions we’ve implemented have made us stronger.

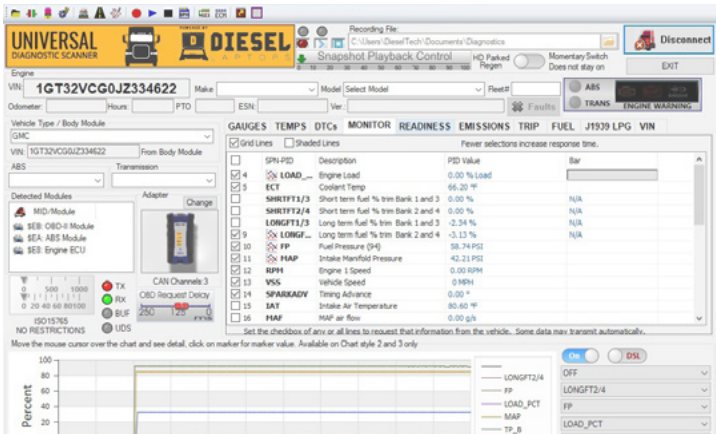


We are not out of the woods just yet; these challenges aren’t going away anytime soon. In fact, many equipment and grain system manufacturers are indicating the supply chain disruptions and product shortages are going to continue through 2023. On top of that, we’re also hearing prices will continue to rise due to issues manufacturers are working through further up the chain. Growers no longer have the luxury of availability; those days are gone. I share this information with you because everyone at the Ag Service Center wants your operation to be successful. I encourage you to look ahead to Spring 2023 and consider what your needs are. Will you need different equipment? New tires? A bigger grain bin or a new leg? What parts

should you have on hand to reduce down time should you have equipment problems? These are all things you need to be considering. While it is Fall 2022, you need to be planning for Spring 2023. The future is now.

At the Ag Service Center, we are also preparing for the future so we can serve you the best we can. The parts counter is working hard to track down parts for spring planting and post-harvest maintenance and build-up inventory where we can. We are also working with equipment manufacturers to order in spring tillage equipment and planters in hopes that it will be here for the planting season. Last, we are planning ahead by implementing a new diagnostic tool that allows us to function more efficiently and accurately. This tool will diagnose engines, ABS, transmissions, read codes, do forced regens and much more. We can use this diagnostic tool on automotives as well as commercial vehicles. Keeping current with the latest technology is crucial to providing you with the best service possible.

Taking a proactive approach and planning ahead for your equipment, grain systems, parts and maintenance needs will ensure you have what you need, when you need it. To place an order, schedule maintenance or for questions call the Ag Service Center at **507-228-8224**.



PUSHING FORWARD

JASON TEWS, VICE PRESIDENT OF GRAIN & FEED



Stepping into a new area of management can be a challenging task, however when you are taking the reins from someone who has done it for as long as Steve Lebrun has and being able to keep the rest of his team in place the transition for everyone is more comfortable. As this transition has been taking place, I have spent my time working with the feed team to get my feet under me and learning as much as I can, as fast as I can, about UFC’s feed department and its customers. As I continue to transition into the feed world in the future, I welcome any interactions from our feed customers to get to learn more about your operation and how UFC can be part of that.

While I might be new in the feed business, we still have our strong team in place seeing to the day-to-day business. Kelly Powell is the Sales Manager over seeing the sales team. Leon Wenninger is the Operations Manager over seeing the three mills and staff, and Kim Hague is Accounting Manager overseeing the office staff at the mills. Kelly, Leon, Kim and their teams are the ones responsible

for receiving feed orders, grinding mixing and delivering the feed, and invoicing the manufactured feed. They also oversee all the other details that need to be managed in the process of running feed mills. Having a strong team in place that takes care of the day-to-day details of the business allows me to focus on market challenges and opportunities. It truly takes a team to run our business!

With volatility in ingredient pricing from market moves, inventory management is critical in staying competitively priced. One of our priorities is making sure we have the ingredients you need for your feed on hand. At the same time, we are also focused on making sure we are not out of the market with the swings we see from week to week. We are striving to do this by working with you, understanding what your upcoming needs are, and purchasing appropriately to meet those needs.

Another ongoing priority for the feed division is safety. UFC has continued to invest back into our mills over the years to keep

equipment running and in line with industry standards. Some of the investments have been in automation and safety equipment to keep the mills running as efficient as possible and keeping both employee and mill safe. Staffing will continue to be a challenge into the future, and we continue to look at ways to use technology and equipment sizing to combat staffing issues. A few years ago, the Klossner mill upgraded its roller mill, micro system and found other ways to increase batching speeds to get increased efficiencies out of the mill. Most recently the Le Sueur Mill installed a new micro system and upgraded the automation system that runs the mill.

Moving forward, we will continue to look at ways to run the mills efficiently and still maintain high quality feed. As the feed mill industry continues to become more technological, we will continue to follow that and look at ways we can implement new technology in our mills.

BE KIND. WE'RE HERE TO HELP.



JENNY KROHN, TRAINING AND DEVELOPMENT MANAGER

In the ag business, everyone knows this lifestyle comes with its share of stressors.

We've lived through generations of hard work, market and weather fluctuations and all the challenges that come from going from seed to harvest, market, forecasting, investing and repeating.

We all love this lifestyle, and deep down, we know we can't do it alone.

Every day is a chance to work outdoors, be outside a cubicle, operate new equipment, grow new skills and take satisfaction in a hard day's work – even though it never ends at sunset.

We also know every day poses challenges: breakdowns, supply shortages, market changes, tempers, employee problems and the fatigue of really hard work that doesn't pay much attention to the hands on the clock.

UFC is here to be your hands – and feet – on the ground. Our team exists for the greater purpose of helping make your operation more efficient. We continually look to hire and retain the best team to support you.

We know stress is inevitable. There will be days when you can't be in the field soon enough or that scheduled semi at the end of the field is delayed for any number

of reasons. UFC does our best to lessen that. We ask that you do your best to understand that, too.

Emotions can run high and it's natural to be tough on those closest to us. As a company that strives to hire supportive, hardworking people, we hope you can take a minute to recognize the person or family member in front of you is simply trying to help. Markets and logistical hang-ups may frustrate us, but it's the people we pull together to ease those frustrations that help us succeed.

Hiring, turnover and outside influences pose difficulties these days. But our best chance of success as a cooperative and producers, is to make our interactions with hard-working partners who are at our side – less difficult, more gracious.

Be nice, of course, and always advocate for what you need. Also, be grateful for the helping hands you have. Thank those that put in long hours, even in the face of incredible stress.

Staffing and maintaining reliable help is an imperfect science, just like agriculture. But people have always been the core to our business. And the better we treat our people, neighbors, family and team, the better we assure a great network of good, hard-working, committed partners and our operational success moving forward.

UFC INTERNSHIP PROGRAM

OUR PHILOSOPHY

Real World Experience Compliments Classroom Learning
United Farmers Cooperative's internships are designed to give students an opportunity to complement their formal education with career-related experiences. Gaining real world experiences also helps the participants to make more informed career choices, which will result in higher job satisfaction and higher productivity.

Our internships are paid programs that coordinate with the students' schooling. Summer internships are available along with shorter seasonal internships. Interns will be assigned a mentor to assist them. Recruitment for summer interns is done in the fall with the goal of hiring decisions to be made by late winter.

2023 INTERNSHIP OPPORTUNITIES:

- Agronomy Operations
- Agronomy Crop Scouting
- Agronomy Sales
- Service Technician

APPLY TODAY BY CALLING 507-232-1013 OR EMAIL
JENNY KROHN AT JENNY.KROHN@UFCMN.COM.

JOIN OUR TEAM! VIEW OUR LIST OF AVAILABLE OPPORTUNITIES HERE:
[UFCMN.COM/CAREERS](https://ufcmn.com/careers)

CONGRATULATIONS TO THE 2022 UFC SCHOLARSHIP RECIPIENTS



AIDAN BASTIAN
Iowa State University
Ag Business
Parents: Joe and Natalie Bastian



COLE BAUER
South Dakota State University
Animal Science
Parents: Chris and Kristie Bauer



ABIGAIL BRAATZ
Minnesota State University Mankato
Biology
Parents: Dean and Jean Braatz



LILLY DOSE
South Dakota State University
Animal Science
Parents: Allan and Joleen Dose



MORGAN HANSON
University of St. Thomas
Business
Parents: Robert and Jodee Hanson



ANDEN HOFFMANN
Ridgewater College
Welding
Parents: Alan and Dawn Hoffmann



MARAH HULKE
Gustavus Adolphus College
Nursing
Parents: Perry and Joan Hulke



CODY SIEVERT
Ridgewater College
Auto Body Collision Repair
Parents: Deric and Julie Sievert



JOSHUA WENNINGER
Bethany Lutheran College
Exercise Science
Parents: Paula and John Wenninger

UFC SCHOLARSHIPS

APPLICATION OPENS JANUARY 1, 2023

United Farmers Cooperative (UFC) has established this scholarship program to recognize and reward the academic achievement, co-curricular participation, and community involvement of the children of its patrons and employees. Agriculture and the world are rapidly becoming more complex and sophisticated. With this in mind, an educational base and technical training become important tools to cope and flourish in such an environment. We encourage each student to remember their heritage as they pursue their studies. It is our hope that these awards assist in developing careers that enhance the future of rural Minnesota.

APPLICANTS OF THE UNITED FARMERS COOPERATIVE SCHOLARSHIP PROGRAM AWARD MUST BE:

- Dependent children of either UFC voting patrons or of full-time employees.
- Students who are seniors in high school or recent high school graduates.
- Planning to enroll for the first time in a full-time undergraduate course of study at an accredited two or four-year college, university, or vocational technical school.

AWARD INFORMATION

If selected as a recipient, the student will receive a \$1,250 award. Up to six (6) total awards will be granted given qualified candidate(s) and disbursed as follows:

- Up to four (4) awards of \$1,250 may be granted to children of United Farmers Cooperative voting patrons.
- One (1) award will be granted to dependent children of United Farmers Cooperative employees.
- One (1) award of \$1,250 will be designated as the Arnie Berdan Memorial Scholarship award, for a student majoring in agriculture. Preference will be given to a child of a full-time employee, assuming there is a qualified applicant.

Awards are not renewable. Awards are for undergraduate study only.

TO LEARN MORE AND TO APPLY, VISIT
[LEARNMORE.SCHOLARSAPPLY.ORG/UFCSCHOLARSHIP](https://learnmore.scholarsapply.org/ufcscholarship)



FIELDVIEWS
Spring 2022

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