

FIELDVIEWS

SPRING 2024 EDITION

HIGHLIGHTED ARTICLES

THE CYCLICAL NATURE OF
OUR INDUSTRY: EMBRACING
THE CHALLENGES AHEAD

JEFF MANDERSCHIED, *PAGE 3*

UFC IS PREPARED FOR
AGRICULTURE'S HEADWINDS

MITCH ALTERMATT, *PAGE 4*

FILLING THE
WORKFORCE GAP

JONATHAN OLMSCHIED, *PAGE 6*

NEW SEASON, NEW
OPPORTUNITIES

JASON TEWS, *PAGE 10*

SPRING SAFETY REMINDERS
FROM UFC

DOUG HOFFMANN, *PAGE 13*





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**UFC Ag Service
Center**

**840 Pioneer Ave • Lafayette • 507-228-8224
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THE CYCLICAL NATURE OF OUR INDUSTRY: EMBRACING THE CHALLENGES AHEAD

JEFF MANDERSCHIED, CHAIRMAN OF THE BOARD, UFC



It's an undeniable truth that what goes up must come down, and this adage holds true for the commodity markets and our industry as a whole. While the past five years have been prosperous in many ways, we must confront the reality of stiff headwinds and an impending economic downturn on the horizon. However, this is not a cause for alarm; rather, it's a testament to the foresight and preparedness of your board of directors and leadership team.

Since 2018, the UFC board of directors and leadership team have been proactively anticipating and preparing for these challenging times. Through forward-thinking strategic decisions, your cooperative has strengthened its position to weather the storm.

This journey began with a pivotal leadership change in 2018, ushering in a new era of strategic planning and a steadfast commitment to preparing for challenging times. One of our key priorities has been to build a stronger balance sheet, a goal we have achieved through various strategies, with equity retirement being a top priority.

Retiring equity is a prudent financial strategy that safeguards the long-term interests of our member-owners and reinforces the value proposition of our business. By proactively reducing liabilities and improving liquidity, we are enhancing your coop's financial flexibility resulting in the ability to withstand challenging economic times. Combined, these efforts show our commitment to sound financial management with our member-owners and the cooperative system top of mind.

We firmly believe that investing in our people and infrastructure, even during turbulent times, is essential



for sustaining long-term growth and success. We will continue to allocate resources towards upgrading our facilities, implementing cutting-edge technologies, and providing continuous training and professional development opportunities for our employees. These investments not only improve our operational efficiencies but also ensure that we have a skilled, knowledgeable, and safe workforce capable of delivering exceptional service to our member-owners.

While the road ahead may be challenging, we are confident in our ability to navigate these times. Our strategic planning, forward-thinking approach, and commitment to financial strength have positioned us well.

On behalf of the entire UFC team, I want to express our gratitude for your continued support and trust in our cooperative. We remain dedicated to serving our local agricultural communities and contributing to its success, even in the face of adversity.

UFC IS PREPARED FOR AGRICULTURE'S HEADWINDS

MITCH ALTERMATT, CEO & GENERAL MANAGER



From skyrocketing input costs to supply chain disruptions and volatile commodity prices, there's no doubt that U.S. agriculture is facing significant headwinds. And, there's no sign of this letting up. At United Farmers Cooperative, we understand the immense pressure our member-owners are under during this difficult economic cycle.

However, I want to assure you that UFC has been diligently preparing for these challenges for the past five years by operating with a forward-thinking, strategic mindset. We are well-positioned to endure this storm and emerge even stronger on the other side.

Over the past five years, we've resized the business, reduced inventory, generated internal operational efficiencies, better controlled our expenses, and improved our cash management. Our balance sheet is rock solid, with ample working capital and low leverage to withstand an economic downturn. Simply put, we have the resources and fiscal discipline to ride out this cycle.

With a strong balance sheet in tow, we've been able to make strategic investments to enhance UFC's operations and deliver best-in-class service and value to our customers. We will continue allocating resources into core areas of our business operations. These investments aim to drive growth, enhance efficiency, and bolster the long-term financial fortitude of your cooperative:

- 1 Infrastructure upgrades and fixed asset**
Location upgrades and expansion
- 2 Transportation and logistics**
Purchasing new and expanding fleet of rolling stock
- 3 Implementing the latest software and technology**
UFC Customer Portal
- 4 Facility safety and efficiencies**
Upgrading equipment and implementing safety procedures
- 5 Strategic Partnerships**
Working collaboratively with our neighbors to remain competitive

While the road ahead won't be easy, you can take comfort in knowing your cooperative is built to endure this volatility. We've prepared the ammunition to protect your investment while continuing to provide maximum value. Tough times create opportunities, and UFC is ready to make the most of them.





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“We’ve prepared ammunition to protect your investment while continuing to provide maximum value. Tough times create opportunities, and UFC is ready to make the most of them”

FILLING THE WORKFORCE GAP

JONATHAN OLMSCHIED, CHIEF FINANCIAL OFFICER



The last year has gone by quickly. The volatility in the markets and businesses we all operate within daily contribute to the fast pace. As years continue to click off, more and more Baby Boomers will be retiring sooner rather than later, which forces all businesses to have a strong workforce plan for replacing exiting workers.

The workforce in 2024 is a combination of primarily 4 generations: Baby Boomers (born from 1946 to 1964), Generation X (born between 1965 to 1980), Millennials (born 1981 to 1996), and Generation Z (born between 1997 to 2012). Per an analysis of census data from Glassdoor, Millennials make up most of the full-time workforce with 49.5 million workers followed by Gen X at 42.8 million, Baby Boomers at 17.3 million and Gen Z at 17.1 million. Gen Z is expected to overtake Baby Boomers by numbers in the workforce this year.

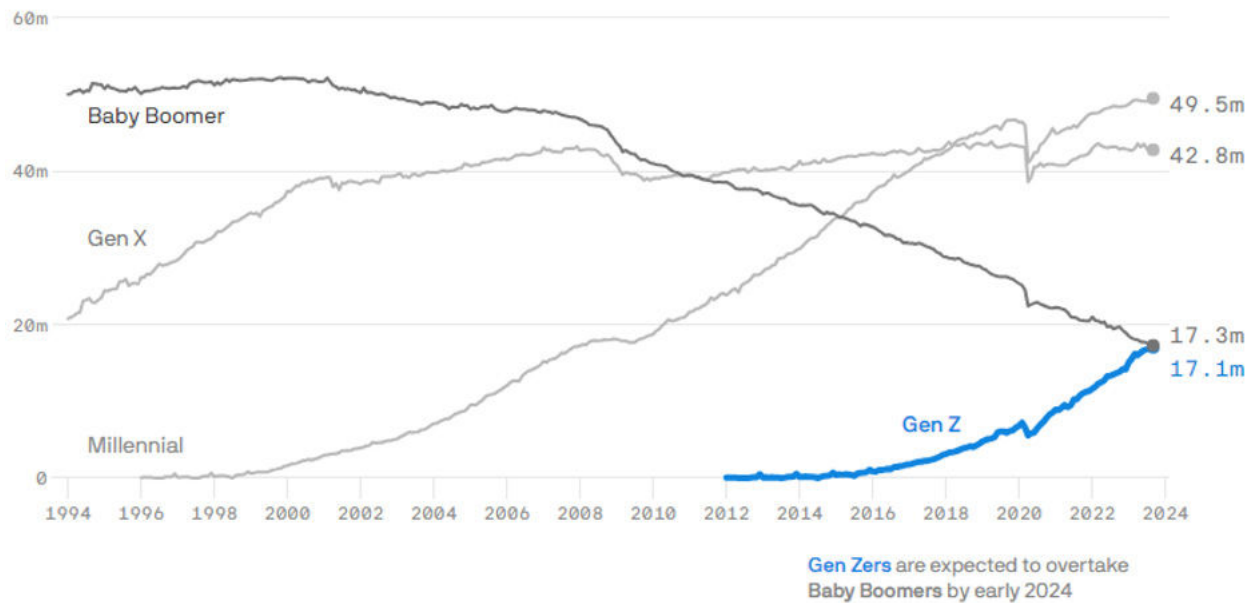
This population data shows why the retirement of more Baby Boomers will create recruitment headaches in the years ahead with short falls in the sheer numbers of those in the next generations following the Boomers. Unlike the Boomers, not all Gen Xers will continue to work full time as many are at a life stage that includes children and/or caring for aging parents. Millennials have received a tough image over the years but are the most consistent group within the workforce. Gen Z is a wholly unique generation totaling just under 69 million, but not all are of working age, and many are still enrolled in college, which is why only 17.1 million have actually entered the workforce.

It does not matter if the Boomer retiring is a fortune 500 executive, an assembly line worker, or a rural agriculture

producer, the challenge to replace the workers is real, because we don't know how quickly Gen Zs will enter or if Gen X or Millennials will want to take on new roles and relinquish old ones. Simple math shows roughly 10,000 Boomers retiring every day. The roles and responsibilities of those Boomers will be challenged and modified by those replacing them no matter which generation they are from. The revelation from GWI that 98% of Gen Z individuals (aged 12 to 27) own a smartphone is truly staggering. The smart phone was not even invented yet when nearly half of the current workforce consisting of Boomers and Gen Xers began working. This statistic supports that no matter the role, the processes across the span of the Boomers' career have changed exponentially with technology, and will greatly continue with the Gen Zers.

UFC has and will continue to embrace the need for technology for efficiencies, recruiting, retaining, and overall work-life balance of our employees and members. Some examples within UFC are automation within feed production, digital dispatch for trucks with cab monitors for pin drop delivery locations, AgVend mobile app for smartphone access, and mobile App for timeclock management. Although these are great tools and UFC continues to improve on being a preferred employer, the shortfall for general operational employees still exists requiring UFC to help fill the gap with workers from outside the US labor pool through the H2A program for seasonal agricultural workers.

The rural MN population within the UFC trade territory is not significantly growing, and unfortunately consists of many Boomers that tend to reside in rural areas which



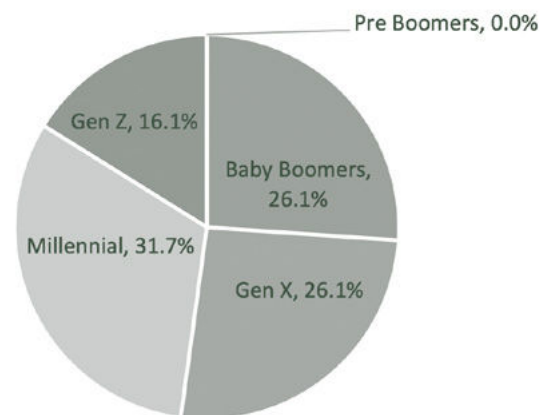
Data: Glassdoor analysis of Census Bureau data; Chart: Simran Parwani/Axios

“As years continue to click off, more and more Baby Boomers will be retiring sooner rather than later which forces all businesses to have a strong workforce plan for replacing exiting workers.”

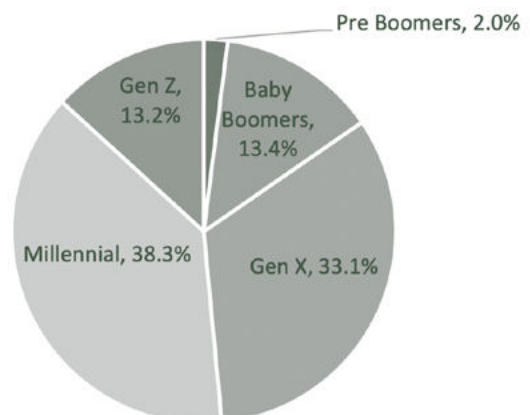
generates a larger gap within UFC’s workforce. The UFC employee demographic supports this with Boomers being tied for the largest (26.1%) generation of UFC workforce as of March 2024. One of the most effective strategies for UFC is being more efficient with current locations, equipment, and people. This has created opportunities for task redistribution within the team and the strategic utilization of technology. As a result, we may only hire one new employee to replace two retiring employees, making their bittersweet retirement more manageable.

In closing, UFC as a whole is more agile and competitive than ever before in preparation for filling this workforce gap and other challenges that will arise. UFC is well positioned to react quickly and efficiently as opportunities arise, as UFC’s financial health and future outlook is strong.

UFC Employees



US Census Bureau



DON'T WAIT! LET US KNOW YOUR NEEDS

CHAD WILSON, VICE PRESIDENT OF AG SERVICES, LAFAYETTE



After experiencing extended delays and shortages across nearly all equipment lines over the past three years, I'm happy to report that our inventory situation has dramatically improved. We now have many key items in stock and on location, ready for you instead of having to special order and wait upwards of a year.

As you prepare for the upcoming season, I want to emphasize - don't wait to let us know what you'll need! Even though supply is improving, planning ahead with us will ensure we can get you the exact equipment, parts, and service you require. Let us know what's on your wish list, and we'll do our best to make it happen! We are your go-to shop for top brands you know and trust, including:

EQUIPMENT		GRAIN HANDLING
<ul style="list-style-type: none">• Batco• Bobcat• Bobcat Mowers• Cub Cadet• Demco• Gehl• H & S• Hustler• J & M• Kuhn Krause	<ul style="list-style-type: none">• Meyer's• Parker• Salford• Unverferth• Vermeer• Westfield• Wil-Rich• Woods• Ag Leader• Precision Planting	<ul style="list-style-type: none">• Brock• Grain Handler• GSI• Schlagel• Soukup• Sudenga• Vari-Air

Speaking of planning ahead, if you haven't already - make sure to schedule a pre-season checkup with our service team. Our certified techs will do a full inspection, identify any issues, and help prevent problems before they happen. Bring those planter meters too, and we'll

calibrate them for you. This way, your equipment will be field-ready when you are! Our parts team stocks the right stuff at the right time, so if any repairs are needed, we've got you covered.

If you're in the market for new tires, now is the time to buy! Firestone is running a promotion through May 31st - get \$200 off eligible non-AD2 radial tires or \$300 off eligible AD2 radial tires. Give us a call to place an order or to learn more - 507-228-8224.

Our grain handling team has started our 2024 project list! Improved supply means bins, augers, legs - it's all in stock. New construction, maintenance, whole system upgrades - we can handle it all. Our project schedule is filling up fast, so don't wait to book! Do it now to ensure it is completed by harvest.

Last, if you or someone you know, enjoys construction and the open outdoors send them my way! Our grain handling construction crew is hiring. Visit UFCMN.com/careers to apply.

The Ag Service Center team is here for you. Don't hesitate to call or stop by! Wishing you all a safe and happy spring!

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Let us know what's on your wish list, and we'll do our best to make it happen!

TIME TO FINALIZE YOUR SPRING PREP

JIM CARLSON, VICE PRESIDENT OF AGRONOMY



I'll start off by getting straight to the point: If you haven't done so already, now is the ideal time to connect with your UFC account manager and get everything lined up for a successful planting season.

While uncertainties around commodity prices, interest rates, and operating loans may have some growers hesitant to fully commit, the benefits of getting your ducks in a row early outweigh any potential risks of waiting. By finalizing your input needs soon, you ensure you'll have the fertilizer, seed, chemicals, and other essentials secured and ready to roll when planting time arrives.

I know the desire to hold out for slightly lower input prices is tempting. The fact is planting will probably happen early this year and ensuring your plans are in place and good to go outweighs the potential savings. At UFC, we've made sure to have everything stocked and ready for you. Our team is standing by to work with you on smart planning that locks in your inputs at a fair price.

An ounce of coordination now leads to a pound of confidence later. As the planting window approaches, the last thing you want is to be scrambling at the last minute.

Now is your opportunity to partner with our knowledgeable team and get your spring needs finalized ahead of time. We'll work together to find the ideal products and quantities for your operation and ensure you're ready to go ahead of planting time. We're definitely all about being proactive instead of reactive here at UFC.

“
Our team is standing by to work with you on smart planning that locks in your inputs at a fair price.”

Reach out today, and let's develop a spring plan that leaves you with confidence and peace of mind! Working together, we can make 2024 your best season yet.



NEW SEASON, NEW OPPORTUNITIES: A FEED & GRAIN UPDATE



JASON TEWS, VICE PRESIDENT OF GRAIN & FEED

Change is in the air this spring, and I'm energized by the opportunities ahead for our cooperative and the growers and farmers we serve. While change can feel uncertain sometimes, the path forward is full of potential for UFC.

First, let's talk about the impressive progress on our new Brownton grain bin project. The exterior is completely finished, and the catwalks are up. We're aiming to receive the first grain into the new 750,000 bushel bin by May. Though we hit a couple speed bumps along the way, the finish line is in sight.

I also have an important update to share about our Lafayette grain elevator. We've made the strategic decision to gradually phase out operations at our grain elevator over the next 1-3 years. This wasn't an

easy decision whatsoever, but it will ultimately strengthen our cooperative for the long haul. Rest assured, we are looking at ways to expand our Klossner facilities to meet the needs of local growers now and well into the future. There's room to build and grow this location into a world-class operation. I know change can be hard, but we are committed to transparency and keeping you informed every step of the way.

On the feed side, we've been laser-focused on driving efficiency. It's the little things that add up — optimizing how we utilize bin space, switching around ingredients, rolling out updated semis, trailers and straight trucks across our fleet, so maintenance and timely deliveries are easier. We did a big review of our bagged feed inventory



and are making sure we are keeping appropriate stock levels to ensure the product stays fresh.

My big message for all of you: If there is a specific product you need that we don't regularly stock, just let us know! We may not have it on the shelves, but we'll work with you to get it in and delivered, so you have what you need to keep your operations running smoothly.

I'm proud of the work our cooperative does every single day and energized by the opportunities on our horizon. I appreciate your business, trust, and partnership in helping build our future together.

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I'm energized by the opportunities ahead for our cooperative and the growers and farmers we serve. While change can feel uncertain sometimes, the path forward is full of potential for UFC.



REINVESTING FOR SAFETY, CAPITALIZING ON EFFICIENCY

DARV TURBES, VICE PRESIDENT OF ENERGY



At the last annual meeting, your board of directors and leadership team reported on the financial strength of your cooperative. The financial success was made possible largely thanks to your support and loyalty. Because of your loyalty, we've had a great opportunity to reinvest in your cooperative to increase operational efficiencies and improve the safety of employees.

By mid-summer, our fuel trucks will hit the road with upgraded, bottom-loading capabilities allowing for quicker and safer fuel loading for our drivers. Rather than climbing to the top of the truck, our drivers can keep their feet safely planted on the ground, eliminating the risk of slips and falls. Keeping our team injury-free allows us to operate at 100% and continue to meet your needs.

Like any operation, when you make one upgrade you realize the other areas that need upgrading, too. Growers, I know you can relate! When you get a bigger combine, you need a bigger grain cart, beefier tractor, and maybe a larger bin, too.

If you're making improvements within your operation, don't forget to look at the size of your fuel tank, too. As a general rule, we recommend having enough fuel on hand for one fill in spring and three fills in fall. Not only does this increase your efficiency, it also lets you capitalize on favorable market prices when they arise.

If you're looking to upgrade your fuel tank, now is the perfect time to get in touch! Call us at 507-232-1048, and we will help determine the ideal tank size for your operation. Take advantage of our convenient five-year financing program that allows you to spread out the cost over an extended period.

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If you're looking to upgrade your fuel tank, now is the perfect time to get in touch! Call us at **507-232-1048**, and we will help determine the ideal tank size for your operation.

I also want to remind you that we offer daily contracting options for fuel and propane. Markets can fluctuate rapidly. Our team monitors and adjusts contract pricing every day. Locking in known input costs now lets you better estimate your position ahead of the season. Reach out so we can talk about how contracting gives you some certainty during uncertain times.

We appreciate your business and look forward to continuing to help your operation succeed!



SPRING SAFETY REMINDERS FROM UFC

DOUG HOFFMANN, SAFETY MANAGER



Spring is finally here, and things are ramping up on the farm. But as we rush to get crops in the ground, it's easy to cut corners and take shortcuts with safety. Let's take a moment to review some basic farm safety guidelines to keep our families, employees, and ourselves protected this busy season.

CHILD SAFETY

Always keep track of the whereabouts of small children when they are outdoors, and set explicit guidelines for older children assisting with chores.

EQUIPMENT SAFETY

Perform pre-operation inspections by walking around tractors, combines, planters, and other machinery. All guards must be in good working order. Make sure ROPS (rollover protective structures) are installed on tractors. Skipping these steps could cost a life.

ROADWAY SAFETY

We'll be sharing rural roads with other drivers who may not "think farm." Make sure implements and slow-moving vehicles have proper lights and SMV emblems. Be extra cautious at rural intersections without stop signs or yield signs, and ones where trees or bushes block part of the view. When mapping routes, choose ones that have the most right turns. They are safer to make than left turns.

LIVESTOCK SAFETY

Spring brings changes in livestock behavior. Bulls can become aggressive, and mother cows are protective of their newborn calves. Use good judgment, keep your eyes on them when you're around them, and avoid putting yourself at risk. Keep a good distance in between yourselves when you can.



ANHYDROUS SAFETY

Anhydrous ammonia is an efficient and affordable crop nutrient, but requires caution and proper PPE, including gloves and respirators. Don't take shortcuts. Use only well-maintained hoses and applicators. If you need to transport anhydrous, make sure to drive under 25 mph.

PERSONAL CARE

Take care of your own health and wellness during this hectic season. I know that's easier said than done. Eat regular, balanced meals. Get enough rest. See your doctor if you feel off. And make time for breaks - walk away and clear your mind periodically. An injury or illness could disrupt spring plans.

Wishing you a safe and productive planting season!



HAPPENING AT UFC

WORK ANNIVERSARIES



STEVE PORTNER, *35 YEARS*



ASHLEY ST. JOHN, *15 YEARS*



KAREN FIRLE, *25 YEARS*



MATT SHARPE, *10 YEARS*



STACY BROCKOFF, *25 YEARS*



JUSTIN BRANDT, *10 YEARS*



JEFF PFARR, *20 YEARS*

No great operation exists without great people. From our board of directors, to our leadership team, to the people on the road and in the field, the United Farmers Cooperative team brings together the best people to guide your cooperative today – and into the future. As you grow and evolve, we evolve with you.

Join us in celebrating the new and familiar faces at UFC who are here to support you, your livelihood, our communities and our rural way of life.



BETH MAGNUSSON, 10 YEARS



JOHN LOTT, 5 YEARS



MICHAEL HULKE, 10 YEARS



TREVOR SCHROEDER, 5 YEARS



SCOTT PORTNER, 10 YEARS



BENJAMIN FORST, 10 YEARS

HAPPY RETIREMENT!

THANK YOU FOR YOUR HARD WORK AND DEDICATION TO UFC.



After 48 years with UFC, Darrell Abrahamson has retired. Here's what some of his co-workers shared about him:

"We will miss his friendly smile and willingness to help out. He had a following of customers that wanted to work with him. We hope he enjoys his time on the golf course and time spent with family and friends as he starts his retirement."

"Darrell is best known for his knowledge and the history behind UFC. He has been a long time employee, and his dedication has shown in all that he knows and does. I am going to miss him."

You still may see Darrell around UFC from time to time as he plans to help out part-time.

Help us congratulate Darrell!



Congratulations to Steve Portner, also known as, "The Boss" on his retirement!

Steve has been a dedicated member of the UFC team for 35 years. He worked in the Agronomy Department and was always willing to lend a hand to the other departments.

Thank you for your all your hard work and commitment to UFC over the years!

We wish you all the best, Steve! Enjoy your retirement.

HIRING CHALLENGES CALL FOR CLOSER COMMUNITY TIES



RACHEL HOLMQUIST, COMMUNICATIONS & TALENT ACQUISITION SPECIALIST

Hiring has become an immense challenge across nearly all occupations and industries over the past few years. With unemployment rates remaining low and more workers retiring or leaving the workforce, the competition for talent has never been fiercer.

At UFC, we are not immune to these hiring difficulties. From our production facilities to our sales teams and everything in between, attracting and retaining top-notch employees has required us to rethink our approach.

While continuing to enhance our benefits and offer competitive pay, we are placing an even greater emphasis on building connections and relationships with the upcoming generation in our local communities. We believe the key to a sustainable talent pipeline goes far beyond job postings and interviews. It's about getting more actively engaged with people from from an early stage.

UFC has several new initiatives aimed at partnering more closely with local high schools, technical colleges, and youth organizations like FFA chapters. By getting involved with students while they are still shaping their career aspirations, we can highlight the incredible opportunities UFC offers without necessarily requiring a 4-year university degree.

Whether it's through job shadowing programs, classroom presentations, mock interviews, skills training, apprenticeships, or simply being a friendly presence, our goal is to build lasting positive

relationships. We want students to understand UFC is a willing mentor and partner, focused on hands-on learning and development that can launch rewarding careers right here in our hometowns.

The trend of declining college enrollment signals more and more young people are seeking to jump directly into the workforce. UFC intends to be at the forefront of companies ready to embrace this new mindset and help students understand the possibilities that exist right here in their own backyards.

By further embedding UFC into our local communities and strengthening our ties to the next generation of talent, we aim to build the robust workforce we need to continue serving you, our valued customers, for decades to come.

To learn more about UFC's paid internships and career opportunities, visit [UFCMN.com/careers](https://ufcmn.com/careers).

“
We are placing an even greater emphasis on building connections and relationships with the upcoming generation in our local communities.”

CRC AND UFC ANNOUNCE AGRONOMY LLC AT BROWNTON LOCATION

Central Region Cooperative (CRC), Sleepy Eye, and United Farmers Cooperative, Winthrop, have formed an agronomy limited liability company (LLC), with CRC purchasing 50% of the UFC Agronomy complex in Brownton, Minn. Both cooperatives will utilize the full-service plant to provide customers with dry and liquid fertilizer, anhydrous ammonia, plant health products, crop protection products, and seed. The 53,750-ton fertilizer plant was built in 2017 and includes dry and liquid storage and a high-speed receiving system for both trucks and rail cars.

“By acquiring 50 percent ownership of the Brownton plant, we immediately add additional fertilizer storage capacity to more efficiently meet the needs of our customers while significantly lowering capital investment for CRC,” said Nate Gieseke, CEO, CRC. “We’re pleased to provide our customers with additional capacity and access to an efficient, state-of-the art modern facility that expands our agronomy operations through this partnership with UFC.”

“Forming an LLC with CRC at the Brownton agronomy facility is a great opportunity for us to further optimize our investment in this asset on behalf of our owners,” said Mitch Altermatt, CEO, UFC. “By working together everyone benefits.”

The limited liability company will be called Agronomy Solution Partners LLC. Current CRC and UFC employees will operate the Brownton LLC and will be leased to the LLC. UFC customers doing business at the Brownton location will be invoiced by UFC, and CRC customers doing business at Brownton will be invoiced by CRC.

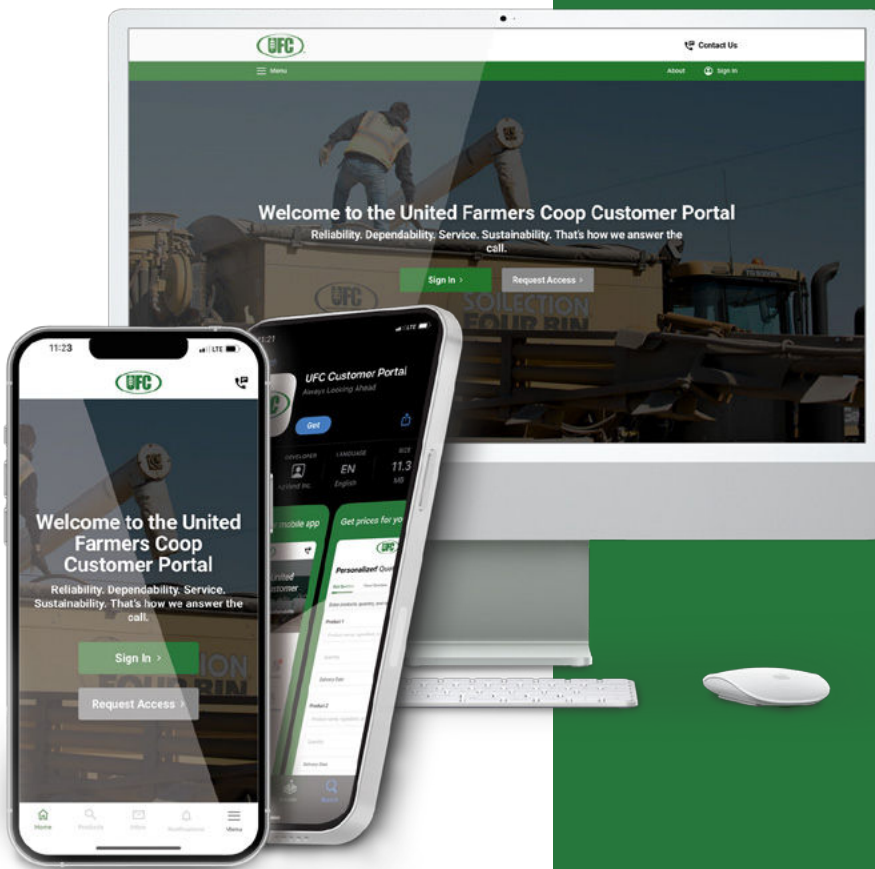
Altermatt and Gieseke said they are working to have the LLC operating by early March in time for the spring season.



An email has been sent inviting you to access the UFC Customer Portal. Please take five minutes to set up your account.

1. Accept the email invitation
 2. Confirm your account details
 3. Choose your preferred login
 4. **And you're done!** Don't forget to download the app to access your information on the go!
-

UFC CUSTOMER PORTAL IS LIVE!



Your one-stop-shop for easy operation management. With the UFC Customer Portal you can:

- View and pay invoices from anywhere
- Access all of your account info in just a few clicks
- Easily look up purchase history and product information
- Place orders for fuel and propane
- Conveniently eSign contracts
- Manage your prepay and bookings
- Communicate with our team anytime

ACTIVATE YOUR ACCOUNT NOW!



Didn't get an email? No problem! Scan the QR code to get started, then click 'request access'.



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FIELDVIEWS
Spring 2024

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