# FIELDWEWS

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# MARK YOUR CALENDAR UFC ANNUAL MEETING

DECEMBER 11, 2024 10:00 AM

At the Berdan Event Center

705 E 4th Street, Winthrop

## INCREASING OUR INFLUENCE TO BETTER SERVE OUR CUSTOMERS



JEFF MANDERSCHEID, CHAIRMAN OF THE BOARD, UFC

At UFC, our focus is simple—doing what's right for our member-owners, the cooperative system, our employees, and the communities we serve. As we look to the future, the UFC Board of Directors is committed to making strategic decisions that benefit the entire cooperative system, always keeping our member-owners front and center.

Our strategy includes reinvesting in both new and existing assets, upgrading our operational infrastructure, advancing technology, and attracting top talent. Whether we're building or buying assets or growing our team, each decision is made with careful consideration of how it will strengthen relationships with our partners, employees, and patrons.

A key part of our success lies in our ability to adapt and work together. Partnerships are a vital part of our growth, and we're always open to exploring new opportunities that benefit both UFC and the larger cooperative network. A great example of this is our partnership with Central Region Cooperative through Agronomy Solution Partners. This collaboration has been a huge win for all member-owners and employees involved. CRC member-owners gain access to the products and services offered at our Brownton location, while UFC enjoys better asset utilization, shared resources, and cost savings that ultimately boost our bottom line — and those benefits get passed right back to our member-owners.

Equity redemption is another priority for us. Over the past five years, UFC has seen a financial turnaround that has allowed us to give back to our memberowners. Recently, we distributed a special retirement for qualified equity allocated in 2004-2005, returning nearly \$1 million to the countryside. In today's economy, that money can make a big difference, whether it's reinvested into your operation or used to cover expenses. This milestone shows the strength and continued relevance of the cooperative model.

At UFC, we are focus on increasing our influence in the industry to better serve our members. We're committed to building strong partnerships, exploring possible consolidations if and when the opportunity arises, investing in our people and technology, and making smart choices for the future. As a result, growth naturally follows from informed decisions and strong partnerships. Everything we do is focused on what is best for our member-owners, the cooperative system, our employees and the communities we're proud to serve

"At UFC, our goal isn't to get bigger — we believe it's about getting better and increasing our influence in the industry."



#### STRONG YEAR, STRONGER FOCUS FOR UFC IN FY2025

MITCH ALTERMATT, CEO & GENERAL MANAGER



Fiscal year 2024 was a milestone for United Farmers Coop, landing as one of the top three most profitable years in our 109-year history. In today's challenging economic environment, that speaks volumes. Our success reflects our ability to seize opportunities while navigating the hurdles in front of us—but as always, there's more work to be done. We'll continue to keep our noses to the grindstone, staying focused and agile as we move forward.

One of the highlights of fiscal year 2024 was the over \$11 million in cash that went back to the countryside through cash patronage and equity retirement. That's a massive benefit to our members and an impact that strengthens the communities we serve. We're proud to return this value, ensuring UFC's success translates directly into rewards for our member-owners.

With our strong financial performance, we're reinvesting heavily into UFC's future. We've budgeted over \$20 million in capital expenditures for fiscal year 2025. These investments will go toward maintaining and improving our key assets, ensuring UFC continues to deliver for our members while setting the stage for long-term growth. At the same time, we will remain mindful of the challenges ahead.

The U.S. agriculture industry is navigating geopolitical headwinds, including disruptions to global trade, tariffs, and export restrictions that impact key markets. Ongoing conflicts and diplomatic uncertainties, particularly in regions critical to global food supply chains, continue to affect both input costs and market access. Rising interest rates have compounded these issues, making it more expensive to finance equipment, operations, and capital investments. These pressures will likely persist, but UFC is actively preparing to navigate these headwinds, ensuring we remain adaptable and ready for whatever lies ahead.

UFC is in a strong position going into 2025. With a healthy balance sheet and a commitment to reinvesting in the coop, we're ready to face the challenges ahead. Our leadership team and Board of Directors remain committed to making strategic moves, including exploring partnerships, joint ventures, and mergers, all aimed at delivering maximum value to our members.

Thank you for your continued trust and support. We look forward to tackling the year ahead with determination, resilience, and focus.





12:30 PM

Complimentary Lunch

1:00 PM

Q&A on Sprayers, Strip Till and Fertility



Register by calling 507-228-8224.

## FROM FIELD TO MARKET: HOW GLOBAL SHIFTS IMPACT LOCAL FARMS



JONATHAN OLMSCHEID, CHIEF FINANCIAL OFFICER

As another harvest season wraps up across UFC's trade territory and we close the books on yet another fiscal year, I want to start with a sincere "THANK YOU." To our hardworking employees and loyal patrons—your support has made 2024 a success. Together, we're building a stronger cooperative, and we couldn't do it without you.

Over the past few years, we've tackled numerous challenges that have impacted our operational and financial performance, including supply chain restrictions, inflation, cash management, generational workforce changes, increased employee costs, and the growing emphasis on technology. Some of these challenges have added costs and complexities, while others have improved efficiencies. Regardless of the circumstances, our goal remains the same: to enhance your experience as UFC patrons while maintaining a financially strong cooperative ready to face the next big challenge.



Although UFC is your local Minnesota cooperative, broader regional, national, and global issues significantly impact your farm's profitability. As we head into the final weeks of harvest, here are some recent ag-related headlines and how they could influence your operations:

#### U.S. CORN, SOY, WHEAT STOCKS HIGHEST IN FOUR YEARS:

High stock levels generally lead to lower prices as supply outpaces demand. Keeping an eye on these market trends can help you time your sales more effectively.

MISSISSIPPI RIVER WATER LEVELS RISE, BARGE RATES FALL:
Improved water levels and reduced shipping
costs can ease the process of transporting grain,
potentially enhancing your margins if you're
selling crops.

#### CARBON PIPELINE STALLED WITH STATE RULING:

Regulatory uncertainties around carbon pipelines could influence investments in sustainable practices or carbon credits. Monitoring these developments can help you prepare for potential long-term impacts.

#### PUSH FOR SUSTAINABLE AVIATION FUEL (SAF):

The race to produce 3 billion gallons of SAF could boost demand for crops like corn and soybeans, creating new market opportunities for your farm.

#### KOCH COMPLETES PURCHASE OF IOWA FERTILIZER PLANT:

Changes in the fertilizer supply chain might affect pricing and availability. Keep a close eye on input costs, especially if Koch's acquisition alters market dynamics.

#### 6 CHINA'S IMPROVED CRUSH MARGINS AND INDIAN CORN IMPORTS:

Improved soy crush margins in China and India's corn imports for ethanol production suggest a shifting demand landscape. Staying informed on these trends can help you adjust your selling strategy.

Disruptions in transportation, regulatory changes, and supply chain adjustments underscore the complexity of today's ag market. As you navigate these developments and plan for the 2025 crop year, consider how they interrelate with your specific operations and market positioning.

These factors not only influence your profitability but also shape how UFC conducts its business. To capitalize on market opportunities, UFC is dedicated to maintaining a strong balance sheet and supporting you—our patrons—through challenging times. Recognizing the pressures on farm profitability, the UFC board has refined the equity retirement strategy, distributing more cash back to you now when it's needed most. This year, UFC retired \$7.4 million in prior year equity and distributed \$4 million in patronage cash from the 2023 fiscal year.

Thanks to another successful fiscal year with over \$7 million in local savings, strong patronage for 2024 is anticipated. We're committed to being your stable, supportive partner through whatever challenges come our way. Here's to a prosperous end to the year and a bright start to 2025!



"This year, UFC retired \$7.4 million in prior year equity and distributed \$4 million in patronage cash from the 2023 fiscal year."

### DRIVING PROGRESS AND EFFICIENCY

JIM CARLSON, VICE PRESIDENT OF AGRONOMY



As we close out another year, we're pleased to report our third consecutive year of positive bottom-line results. This success stems from strategic investments in our facilities, equipment, and—most importantly—our people. We continue to prioritize what's necessary to support our growth and meet your needs, ensuring that our operations remain efficient and forward-thinking.

However, it's important to acknowledge the challenges the U.S. agriculture industry is facing. From rising input costs to supply chain disruptions, unpredictable weather, and increasing regulatory pressures, we know these factors weigh heavily on your operations. While these issues affect the entire industry, we remain focused on minimizing their impact by providing you with the tools and support you need to succeed. This is why we continue to invest in the right resources, streamline efficiencies, and look for new ways to help you manage these uncertainties.

As part of these efforts, prepay season is on the horizon. Preparing for the upcoming season amidst these challenges is more critical than ever. We encourage you to work with your account manager to make prepay decisions and develop farm plans that will position you well for the year ahead. Taking steps now to secure your inputs and plan ahead will be essential in navigating the uncertainties of the next season.

Our focus on technology also plays a role in meeting these challenges head-on. The UFC Customer Portal has made communicating with our team and accessing invoices, purchase history, and other essential data more convenient and efficient. Within the next year, we plan to introduce farm planning capabilities directly through the portal, giving you the ability to manage your farm operations and data in one place.

"The UFC Customer Portal has made communicating with our team and accessing invoices, purchase history, and other essential data more convenient and efficient."

We're also committed to developing talent through our internship program, continuously seeking strong candidates to support future growth. We're now accepting applications for our 2025 internships: agronomy operations, sales and scouting. To learn more and to apply visit: ufcmn.com/careers/#internships.

Thank you for your continued partnership and trust. Despite the challenges, we remain focused on enhancing services, communication, and efficiency to support your operations and ensure a successful future for you and your operation.



# PROGRESS AT KLOSSNER: ENHANCING SAFETY AND EFFICIENCY FOR THE FUTURE



JASON TEWS, VICE PRESIDENT OF GRAIN & FEED

This past spring, I shared our vision for expanding our Klossner location to better serve the needs of growers both now and in the years to come. Today, I'm excited to report that progress is well underway, with several key upgrades in the works.

Perhaps the most noticeable improvement will be the updated traffic flow, and the addition of a new scale and probe. Once construction is complete, trucks will enter from the far north end of the property, moving south through the new scale and probe, and then continuing through the existing elevator and scale before exiting on the south side of the property. We're also exploring additional grain storage capacity at this site which will allow us to take on more volume.

This new setup isn't just about efficiency—it's about safety. Right now, during busy periods, trucks tend to back up onto the highway, creating a dangerous situation for both growers hauling grain and for anyone traveling on the highway. The safety of our employees, patrons, and community members has always been our top priority, and this project is focused on addressing that risk.

"The safety of our employees, patrons, and community members has always been our top priority," By reinvesting in this location, we're not only raising the bar for safety standards, we're also positioning Klossner as an even more attractive and efficient hub for handling grain. This makes it a better fit for current customers and helps us attract new business in the future.

As for our feed division, we continue to look for ways to keep up with industry standards and use technology to bring efficiency and increased safety to our feed mills. While there aren't many new developments to report on the feed side at this time, we remain committed to meeting your needs. If you have specific questions or requests, don't hesitate to give us a call—we're here to help.

We're excited to see the Klossner project come to life, and we appreciate your patience and support as we work to create a safer, more efficient facility for everyone.



#### PLANNING FOR 2025:

#### GRAIN HANDLING AND EQUIPMENT PREPARATION

CHAD WILSON, VICE PRESIDENT OF AG SERVICES



With the 2024 harvest wrapping up, now is the perfect time to plan for your 2025 grain handling needs. Whether you're considering an updated air system, a new bin, or another upgrade, getting started early ensures your project is secured on our calendar and the equipment you need is available. Our schedule fills quickly, with most bookings happening between November and January, so it's important not to delay. As the year goes on, product availability tightens and prices from manufacturers often increase. Planning now not only guarantees the best timing but also the most competitive pricing.

TRUSTED BRANDS













Now is also a good time to consider your machinery needs for 2025. After several years of supply challenges, our equipment inventory is back in great shape. Our lot is stocked with top brands you trust, covering everything from fieldwork to haying equipment. If you're looking for something specific and don't see it on the lot, let us know. We can quickly secure what you need!

While having the right equipment is important, making sure your current machinery is well-maintained is just as crucial for a smooth start to the next season. Before you store your equipment for winter, it's important to consider any maintenance and repair needs for spring. Addressing issues like wear and tear, tire replacements, or general repairs now will save you time later and ensure you're ready when the new season begins.

Winter is also the perfect time to upgrade, update and service your Precision Planting equipment. We offer planter check-ups, meter calibration, and equipment upgrades. Whether you want us to come to your farm or bring your planter into our shop, we'll make sure everything is ready for spring.

The winter months provide the ideal window to prepare for a successful 2025 season. Whether you're scheduling a grain handling project, getting equipment ready for spring, or updating your planter, planning early is essential.

Feel free to contact us to discuss your upcoming projects or equipment needs. We're here to support you in getting ready for the year ahead.



"Now is also a good time to consider your machinery needs for 2025."

# PROGRAM EXTENDED MORETIMETO SAVEL

## \$

RECEIVE A
REBATE ON
AGI AUGERS
AND
CONVEYORS

#### **Augers**

MKX<sup>2</sup>/HX<sup>2</sup> 10"

\$750

MKX<sup>2</sup>/HX<sup>2</sup> 13"

\$1250

MKX<sup>2</sup>/HX<sup>2</sup> 16"

\$1500

**\$1000** 

#### **Conveyors**

FX⁴ and BCX³ FIELD LOADER TOP DRIVES

\$750

BCX<sup>3</sup> FMD **\$2000** 

LONG CONVEYORS (65'+) **\$2500** 

PITSTOPS (18"/24") **\$2500** 

TCX \$750

Offer available to customers in the United States from June 1 to November 30, 2024. Rebate available on applicable AGI Westfield, AGI Hutchinson and AGI Batco products.

RECEIVE YOUR REBATE IN

2 SIMPLE STEPS:



Purchase your AGI auger or conveyor



Enter your information by going to https://www.aggrowth. com/auger-andconveyor-rebates-us







**UFC AG SERVICE CENTER** 

840 Pioneer Ave Lafayette, Minnesota 56054 PHONE: 507.228.8224

#### MAXIMIZE YOUR EXPERIENCE WITH THE UFC CUSTOMER PORTAL

TONY KAMMERLANDER ENERGY ACCOUNTING MANAGER

The UFC Customer Portal is officially live as of June 3rd, and we're excited to help you take full advantage of all it has to offer. Whether you're managing your propane contracts or staying on top of other services, the portal is designed to give you convenient access to your account information 24/7. In today's world, we've grown accustomed to having what we need in seconds, and the UFC Portal provides exactly that.

"In today's world, we've grown accustomed to having what we need in seconds, and the UFC Portal provides exactly that."



#### HERE'S A BREAKDOWN OF EVERYTHING YOU CAN DO WITHIN THE UFC CUSTOMER PORTAL:

View and Pay Invoices:	See any outstanding invoices on your account and pay them easily with just a few clicks or taps. Once your banking info is set up, future payments become even quicker.
Access Old Statements:	Forget sifting through piles of paperwork—your old statements are just a click away.
Review Purchase History:	View all your purchases and filter by specific products or timeframes. You can even export your history to Excel, which can be particularly helpful during tax season.
Place Orders 24/7:	Need to order fuel, gasoline, or LP? Want to schedule a service call? The portal lets you do all of this anytime, without needing to call the office or wait for assistance.
Look Up Product Pricing:	Check the cost of specific products or request a quote. Once we respond, you can accept the quote directly in the portal and then we will schedule your delivery.
Sign and Pay Contracts:	Lock in contracts quickly and securely—sign them and make prepayments (if applicable) all within the portal. No need for paperwork or trips to the UFC office.
Communicate Seamlessly:	Send and receive messages directly through the portal, ensuring easy and efficient communication.
Check Delivery History:	Review delivery records for all your tanks, organized by tank. If your tank has a monitor, you can even check current inventory levels right from the portal.
Manage Contracts:	Easily view, sign, and manage all your current contracts with UFC in one place.
Set Up Notifications:	Never miss a beat—set up multiple notifications to remind you of important tasks.

And that's just what you can do within the Energy department! The UFC Customer Portal is a one-stop hub for all your Energy, Feed, Agronomy, and Grain needs.

#### IF YOU HAVEN'T ACTIVATED YOUR UFC CUSTOMER PORTAL ACCOUNT YET, SCAN THE QR CODE BELOW OR FOLLOW THESE EASY STEPS TO GET STARTED:

Download the "UFC Customer Portal" app from your app store.

- 1 Click "Sign In" using your phone number.
- 2 Enter the verification code.
- 3 Confirm your account details.

You can also access the portal by visiting our website from your desktop or tablet, and clicking the "UFC Customer Portal" button at the top of the page.

As we continue to enhance and expand the portal, we look forward to providing even more tools to make managing your accounts easier than ever. Stay tuned for future updates!





#### **LOCAL FARM SPOTLIGHT**

In this edition of Fieldviews, we're introducing a new feature that shines a spotlight on local farm families who have made significant contributions to agriculture and their communities. These stories offer a glimpse into the history, dedication, and values that have shaped the farming landscape we know today. We're kicking off this series by highlighting Lindeman Farms, a family deeply rooted in McLeod County. By sharing their legacy, we celebrate the spirit of farming, family, and community—values that are at the core of everything we do here at UFC.

### LINDEMAN FARMS: A LEGACY OF FAMILY, FARMING, AND COMMUNITY



Kevin Lindeman, a Brownton native and UFC Board Member, has deep roots in McLeod County, where his family has farmed for nearly a century. The Lindeman family farming legacy began in 1931 when Kevin's grandparents, Herman and Elise, moved onto the farm that continues to be home today. They raised their family while working the land and caring for livestock, passing down their knowledge and love of farming to future generations. Today, Lindeman Farms proudly holds the title of McLeod County Farm Family of the Year, a recognition of their long-standing commitment to agriculture and their community.

Kevin's father, Arthur Lindeman, was the oldest of three boys in a family of 11 kids and grew up on the farm. After marrying Lillie, Arthur continued the tradition of farming, even living with his parents for a time before officially taking over in 1959. The Lindeman family has always been about hard work and dedication, traits Kevin grew up learning firsthand as the middle child of nine siblings. With his older brothers off to college and serving in the military, Kevin stayed behind to help on the farm—a decision that would shape the course of his life.

In 1988, Kevin took over the family farm, which had already seen its share of changes and challenges over the years. Originally a dairy operation, Kevin milked cows for five years after his parents left the farm. However, due to the difficulty of finding reliable help, he transitioned to hogs. In the early 1990s, the Lindemans joined an isowean sow unit, which provided a steady flow of 650 pigs per month. Over time, Kevin found he preferred working with cattle, and today, Lindeman Farms feeds out 130 head of holstein steers. The operation has grown to encompass 2,000 acres of corn, soybeans, and hay.

Kevin isn't running this successful operation alone. His wife, Penny, not only works full-time at Security Bank Systems in Glencoe but also helps manage the farm's bookkeeping. They have three kids — Justin, Tony, and Nicole. Justin and Tony both chose to continue the family lineage of working on the farm. Justin works full-time alongside Kevin, focusing on the hogs and livestock. Tony, while employed at Ziegler in Shakopee, returns to help during the busy harvest season, hauling manure and handling maintenance on the farm's equipment. Kevin's brother, Barrett, also works part-time on the farm when needed. All of their teamwork allows the Lindeman family to remain self-sufficient.

Family is at the heart of everything the Lindemans do. As Kevin and Penny begin transitioning the farm to the next generation, their sons are bringing their own strengths and skills to the operation. Justin is known for his ability to master farm tasks through books and hands-on experience, while Tony's mechanical skills keep the farm running smoothly. Together, they're gearing up to carry the Lindeman family legacy forward into a new era.

Kevin is also heavily involved in the ag community at-large. He's been a member of the UFC Board of Directors since 2016, when the Brownton Coop merger took place. Serving on the board allows him to stay connected to the cooperative's decisions and ensure that local farmers are supported. He is also active in the community, serving on the Buffalo Creek Watershed Board, the McLeod County Feedlots Board, and is a member of the Knights of Columbus. Penny has also dedicated decades of service to the Brownton Lions Club.

When asked if there was ever a doubt he would farm, Kevin doesn't hesitate. "There was no chance I wasn't going to farm," he said with a smile. Farming isn't just a job—it's a way of life passed down through generations.

As Kevin and Penny plan for the future, they are transitioning the farm to the next generation. With their sons and grandchildren involved, the farm continues to operate successfully, built on years of hard work and dedication.





#### HAPPENING AT UFC

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.

#### **WORK ANNIVERSARIES**



ARNOLD SAMUELSON 25 YEARS



GEOFF LEMKE 20 YEARS



STEVEN HELDT 15 YEARS



KELLY POWELL 15 YEARS



PRESTON PORTNER
10 YEARS



PHILIP DUMMER
10 YEARS



MASON BLEICK
5 YEARS



MATT SCHAUER 5 YEARS

#### **ANNOUNCEMENTS FROM UFC**

### 2025 UFC INTERNSHIP OPPORTUNITIES: REAL WORLD EXPERIENCE TO COMPLIMENT YOUR EDUCATION

United Farmers Cooperative's internships are designed to give students real-world experience to complement their formal education. Each opportunity is designed to build students' skillset and help them make informed career choices, especially as they relate to agriculture.

Our internships are paid programs coordinated with the students' educational institution. Each intern is assigned a mentor to help them grow in their skill set. Summer internships and shorter seasonal internships are available. Recruitment for summer interns is done in the fall with internships being awarded late winter.

#### 2025 INTERNSHIP OPPORTUNITIES

- Agronomy Sales/Crop Scouting Internship
- · Agronomy Operations Internship

View job postings online at UFCMN.COM/CAREERS/#INTERNSHIPS

We are now accepting internship applications for Spring/ Summer 2025.

If there is a different kind of internship position you are interested in, please reach out to *Rachel.Holmquist@ufcmn.com* 

#### NOW ACCEPTING NOMINATIONS FOR THE UFC BOARD OF DIRECTORS

Are you passionate about agriculture and the cooperative business model? We are currently accepting nominations for the UFC Board of Directors.

We are looking for candidates who reflect our values and are committed to the UFC mission and vision. The UFC board consists of seven individuals who serve a three-year term.

For more information and board qualifications visit ufcmn.com.

SUBMIT YOUR NOMINATIONS BY EMAILING TODD KETTNER AT TODD.KETTNER@UFCMN.COM BY FRIDAY, NOVEMBER 15, 2024.

### SCHOLARSHIP SUPPORT FOR AREA STUDENTS

United Farmers Cooperative supports area students with a variety of cooperative scholarships every year. Congratulations to the 2024 recipients!

#### 2024 SCHOLARSHIP RECIPIENTS



BRYCE HAUBENSHCHILD
Princeton



LYDIA NACHREINER
Gibbon - Fairfax - Winthrop



LAUREN BAUER Sibley East



RYAN MAGNUSSON Gibbon - Fairfax - Winthrop



KATELYN BERANEK Gibbon - Fairfax - Winthrop



WYATT GLESSING
Howard Lake - Waverly - Winsted

## ROOTED IN COMMUNITY: THE COOPERATIVE DIFFERENCE

RACHEL HOLMQUIST
COMMUNICATIONS & TALENT ACQUISITION SPECIALIST



At UFC, supporting our community goes beyond just providing products and services. It's about being good neighbors and working together to make a positive impact. One of the key cooperative principles we follow is Concern for Community, and that means we're always looking for ways to give back—not just financially, but by getting involved where it counts.

Recently, we had the opportunity to present checks to local FFA chapters. This isn't just about writing a check—it's about investing in the future of agriculture and supporting the next generation of leaders. FFA plays an important role in shaping young people's leadership skills and understanding of agriculture, and by backing these programs, we're helping ensure a strong future for farming in our area.





What makes this approach even more meaningful is the cooperative model itself. As a coop, we're not just another business; we're built on the idea that we succeed when our members and communities succeed. That's why we put a focus on doing things that benefit everyone, from supporting local youth programs to working side-by-side with community organizations. This model—working for the good of all—has never been more relevant. In a time when many businesses are pulling back, cooperatives like UFC are rooted in the idea of shared success and giving back to the communities that support us.

Beyond financial contributions, our employees find countless ways to pitch in. Whether it's cleaning road ditches, serving as volunteer firefighters, or being active members in organizations like the Lions Club and county fair boards, our team doesn't hesitate to get involved. We believe that when we all work together, we can make a bigger difference.

At the end of the day, the cooperative model is about people helping people. And for us, that's what it's all about—staying connected to the community, supporting one another, and working toward a stronger future, together.

"As a coop, we're not just another business; we're built on the idea that we succeed when our members and communities succeed."



#### UNITED FARMERS COOPERATIVE

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