



Views

Sharing New Perspectives & Information From Your Co-op



*At CFE, we simply call it
leaving the land better
than we found it.*

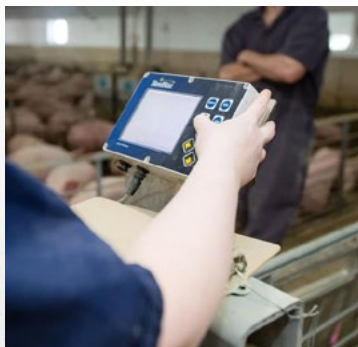
ROOTS OF RENEWAL
PAGE 22



AHEAD OF THE CURVE.



Celebrating 12 Years of Serving Pig Farmers.



A premier partner of CFE's Feed team, IDEAL Animal Nutrition strives to provide research ahead of the curve in a fast-paced and ever-evolving swine industry.

THEIR RESEARCH FEATURES:

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- A Big Dutchman Feed Exact Pro feeding system
- The ability to conduct water additive trials utilizing up to four water treatments
- A pen scale to determine live weight growth performance



QUESTIONS ABOUT IDEAL RESEARCH?
REACH OUT TO THE CFE FEED TEAM

VOL.11, NO.2 CONTENTS

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About the Cover

A UNIFIED GOAL.

From pre-planting fertilizer applications to new building projects, this spring was a busy season for our cooperative and our members. With each step, we are keeping sustainability at the top of mind: for the land, your operation and our cooperative. In this issue, you'll find multiple stories about how we're making this happen. On **page 14**, we share about the growth of CFE Carbon, our program dedicated to rewarding growers for sustainable farming practices. On **page 20**, we highlight the strategic applications our agronomy team made this spring to improve soil health and crop nutrition. On **page 22**, we pull it all together with a deep dive on regenerative agriculture and how you can start implementing more conservation practices on your farm.

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UNDER Construction

On page 6, we share details of the addition of a lumberyard to our Hawarden location. CFE also has a soybean bunker expansion underway in Hawarden, along with grain facility upgrades in Hudson and Lake Park. We are adding a 750,000 bushel bin at Hudson and a 2 million bushel bunker in Lake Park. Construction on these grain projects is coming along well, with improvements on budget and on time, which is a significant milestone for investments of this scale. Read more about our location investments on **page 6**.



ABOUT CFE

Cooperative Farmers Elevator (CFE), is a member-owned cooperative, serving 4,975 members at 27 locations in Iowa, Minnesota and South Dakota. The cooperative provides products, services and expertise in the areas of grain, agronomy, feed and lumber.

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ABOUT THE PUBLICATION

CFE Views is the official news publication of Cooperative Farmers Elevator (CFE) and distributed to co-op members and customers. The publication serves as the source for stories, highlights and features about the people, places and industries that encompass CFE.

A CornerPost publication.

CONTRIBUTE TO CFE VIEWS

Your ideas are welcome! Submit stories and topics for future publication issues by emailing news@coopfe.com.



www.coopfe.com

Growth with Purpose

A MESSAGE FROM ROB JACOBS, CEO.

As we have transitioned into summer, I am pleased to report another strong start to the growing season across our territory. Favorable weather allowed for timely planting progress and our crops are off to a good start.

Grain and fertilizer markets remain challenging, and uncertainty in the ag business world continues to be something we watch closely every day. Despite these challenges, your cooperative is in a solid operational and financial position. We strive to continue to serve customers at a high level each day. We know our service and market positions help even when difficulties present themselves. We are fortunate to see solid year-to-date sales dollars throughout the company. In fact, CFE hit a record month in April, with just shy of \$100 million in sales, boosted by strong volumes across our agronomy, grain, feed and lumber divisions.

CFE is always looking for ways to grow and improve our service and market position for our patrons.

CFE is always looking for ways to grow and improve our service and market position for our patrons. We are constantly evaluating where to do so and what is next in the long line of needs. One of those opportunities comes in the form of the expansion of our lumber division into Hawarden. Year-to-date lumber sales numbers are up 23%, and the addition of our Hawarden facility should strengthen that number. CFE leadership has looked for the proper time and opportunity to expand lumber into our territory to the west, and with a large corporate lumber company exiting several lumber facilities in northwest Iowa, the opportunity in Hawarden was a natural fit. See more on **page 6**.

Agronomy continues to produce solid sales numbers despite a difficult market. It has been an extremely

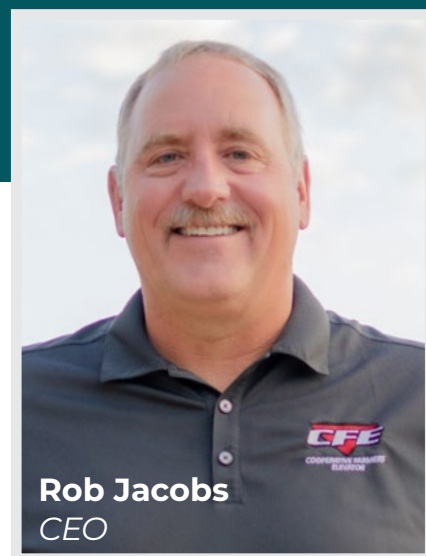
challenging time to manage positions between climbing fertilizer costs and limited supply.

Through careful planning, we were able to manage our inventories very well and feel good about our positions as we finish our fiscal year. We will continue to leverage our positions with our suppliers as we look to fall purchases. I believe we need to remain cautious but in a well-thought-out position in the market for our customers. Despite plenty of unpredictability, we are confident in the approach we are taking to responsibly and productively navigate these conditions.

We continue to see good growth in other areas of our cooperative as well. Grain receipts for fiscal 2026 are at or near record levels. Just this month, we surpassed 17 million bushels of soybeans received, which would be a record, and we are at 93% of our goal of originating 50 million bushels of corn for the year. Year-to-date corn shipped through our shuttle loader in Ashton has topped 25 trains with destinations of California, the Gulf of America, PNW, Idaho, Colorado and Mexico. The ability to ship grain out of our territory is paying dividends for our members by increasing demand in a well-supplied market.

Year-to-date feed sales are up about 7% as hog numbers seem to have returned despite continued disease pressure in the country. Beef feed sales also remain strong considering the lower cattle numbers available in the industry.

Thank you for your continued patronage of CFE. We can only achieve our goals of being the leading cooperative in our marketplace with your strong support. We wish you a safe and prosperous rest of the summer. <<

Rob Jacobs
CEO

Built to LAST

INVESTING AND EXPANDING IN THE FUTURE OF CFE.

The CFE Board of Directors is ecstatic to announce the westward expansion of our business, with both our lumber division and Hawarden location expanding together in one strategic project—the opening of our new Hawarden lumberyard. After positive conversations with leadership, city officials and several local contractors, the decision to approve this investment was simple. A unanimous board vote and strong existing relationships in Hawarden have paved the way for CFE's new venture to hit the ground running.

With the continued success of our lumber division, CFE has been looking for the right place in our territory to introduce another lumber location. As VP of Lumber, Dave Helms, says, "It's been a well-known priority of the lumber division to find the right town and right fit for another CFE lumberyard. Hawarden stood out to us because of our existing location and existing relationships in the community." Not only is the opportunity the right fit for CFE, but it fills a gap in lumber provision for the City of Hawarden as well.

Until earlier this spring, Hawarden had a lumberyard in town. Though it changed companies throughout the years, that yard dated back to the early 1900s. After such a longstanding history in the community, its loss was felt when it closed its doors this year. While the existing lumberyard's physical structure does not fit into CFE's modern design plans, the opportunity to work with

regional builders and consumers fits perfectly into our business model.

Our cooperative is fortunate to have an existing building site and warehouse space at our Hawarden property. Existing plant buildings will be converted to warehousing, and a new warehouse with office space is also being built. Plans are approved and site construction is underway, with completion expected before fall. In the meantime, a temporary office has been established in the fertilizer building. Core materials will be available, and special orders can be made as inventory continues to be added.

Throughout this process, a key theme has been excitement. From the initial talks about the project, there has been immense interest from local builders in CFE expanding its lumber footprint into the area. Early in the process, Dave and his team invited dozens of these builders to a meeting to gauge need and support. The conversations came with an outpouring of energy, with everyone excited that their local lumberyard would not be lost. The City of Hawarden shares that enthusiasm and has been a tremendous proponent of the project, too.

"The CFE lumberyard is incredibly important to Hawarden's continued growth and vitality. Not only are we retaining a critical local asset, but we're strengthening it with a company that has already shown just how much they care about our community," says Carol Hoogestraat, Community and Economic

Development Director for the City of Hawarden. "They consistently show up, support local efforts and invest in our future in ways that go far beyond the lumberyard itself. We're incredibly fortunate to have a partner like CFE that believes in Hawarden as much as we do."

On top of CFE, contractors and the city, there's another group of people excited for what's to come—the employees. While new materials, equipment and software are getting set up, Steve Wickre has set up shop, taking orders and getting estimates out. Steve is the new manager, and he brings a great understanding of Hawarden lumber needs, having worked at the previous lumberyard in town for nearly 10 years. "This is my first time working for a cooperative, so I'm really excited to see how it broadens our customer base," Steve shares. "I'm eager to work for a small-town, community-oriented company, and CFE already has a great reputation here in town." Steve currently resides in Hudson, South Dakota, but grew up in and graduated from Hawarden. He knows the surrounding area, the builders and the need better than anyone.

Along with the headway being made on the lumberyard, Hawarden's bunker expansion is also well on its way. As CFE continues to bolster our Hawarden location this summer, it reinforces the swift yet disciplined decision-making of our board to continue providing for the communities and members we serve. <<



A sketch of the building plans for the new Hawarden lumberyard.

BIOSECURITY: THE BEST DEFENSE

UNDERSTANDING PSEUDORABIES AND HOW BIOSECURITY HELPS PROTECT PORK PRODUCTION.

For many swine producers, pseudorabies seems like a disease of the past. Recently, however, a small outbreak has raised concerns about the reintroduction of this disease, especially into hog-dense areas like Iowa.

It's important to understand that pseudorabies isn't actually rabies at all. Decades ago, the virus presented as neurological signs in other animals similar to how rabies would exhibit. One of these examples is when canines that had consumed infected carcasses showed signs of extreme pawing and face itching—symptoms that led people to believe it was rabies before fully understanding the cause.

While pseudorabies can technically have clinical expression in animals other than hogs, this disease is not zoonotic, meaning it does not infect humans nor does it pose any food safety risks. Infected pork does not enter the food supply, so consumers can remain confident in the quality of their pork products.

DISEASE ERADICATION

Pseudorabies is known to be found in feral hog populations, and though the disease has widely been eradicated, fenceline contact with feral hogs can still pose a threat. Because of the high mortality rates and severe herd health impacts, measures were taken years ago to stop the spread of disease in commercial swine.

Like any disease, it still remains a potential concern, but it has been well-managed in the U.S. for many decades. In Iowa

specifically, there is a large amount of pigs, thus a large amount of hosts, so transmission gaps and properly disposed carcasses were, and still are, a priority in preventing disease spread.

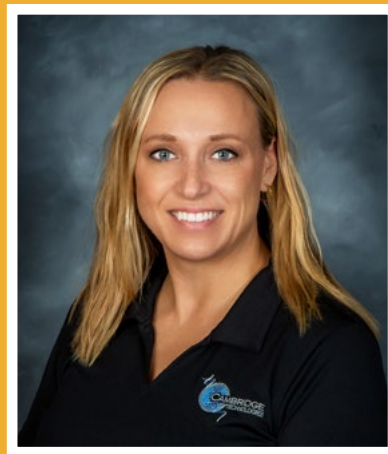
BIOSECURITY WINS

Between show barns and commercial sites, and sometimes both on one property, limiting the path of transmission is essential. Proper biosecurity practices help mitigate issues immensely, which is the main reason Iowa has been able to remain at a negative status for several years. Even commercial facilities in close proximity to feral hog populations can maintain a negative status with strong biosecurity practices.

Diseases like pseudorabies are preventable when strict biosecurity procedures are followed. There are state systems, codes and veterinarians that require disease testing for interstate travel, but even in perfect practice, rare scenarios can compromise these tests, so biosecurity should always be the main priority for any hog producer.

THE BOTTOM LINE

Diligent biosecurity management is vital when new illnesses hit the headlines. Swine experts continue to evaluate ways to collectively monitor pig movement to increase efficiency in situations like this. At the end of the day, this disease was eradicated for a reason, and as an industry, we have proven protocols in place to confidently keep moving forward. <<



THE EXPERT:

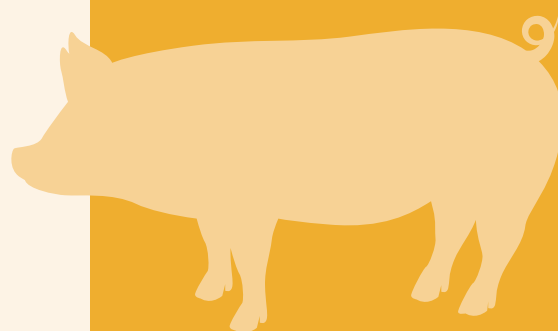
**WHITNEY
LINCOLN**

*Swine Business
Unit Director*



Whitney Lincoln, DVM, is the Swine Business Unit Director for Cambridge Technologies. She is a central Iowa native and currently resides there with her husband and two children. Dr. Lincoln is a graduate of Iowa State University, receiving both her B.S. and DVM from Iowa State University.

Dr. Lincoln offers extensive experience having led production and veterinary teams working with commercial swine integrators as well as having owned a veterinary practice. As a consulting swine veterinarian, she currently helps other veterinarians and producers find the right health strategies through autogenous vaccine selections and consulting with groups on long-term health plans.





Forcivo™

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**FUEL YOUR FIELD
& GROW MORE
YIELD POTENTIAL**

Forcivo™

FUNGICIDE

With the power of three effective modes of action,

Forcivo™ fungicide protects acres with overlapping preventive and curative activity against key diseases. It controls multiple diseases, including tar spot, Southern rust and frogeye leaf spot, giving growers a powerful disease management tool that bolsters plant health and yield potential.

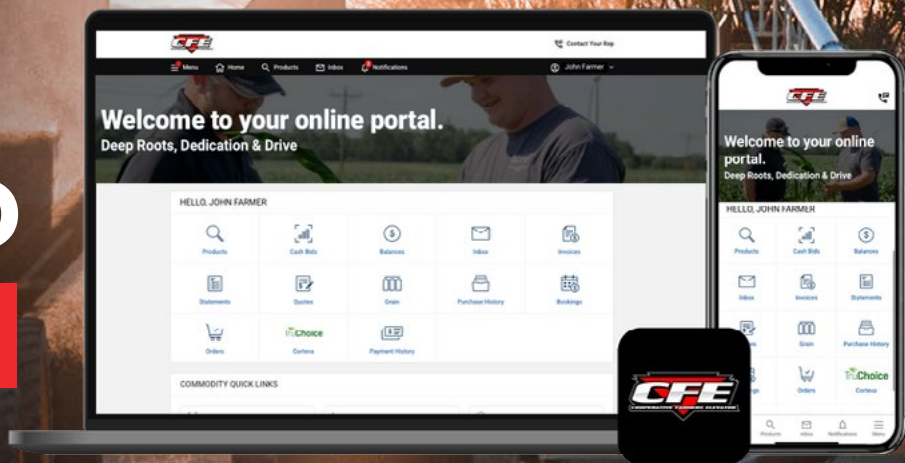
See how you can force control over
crop disease at **Corteva.us/Forcivo**



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NEW & IMPROVED

CFE CONNECT



ACCOUNT



Online Payments

Pay individual invoices or statements directly from CFE Connect. Fast, simple, secure.



Autopay

Set up automatic payments so you never miss a due date.



Purchase & Payment History

View a complete history of your purchases and payments & download your records.

GRAIN



eSign Contracts

Sign contracts electronically. No need for printing, scanning or trips to the office.



Scale Tickets

See your scale ticket history as well as proof of yield.



Settlements & Balances

Track settlement details and payment status for delivered grain.

AGRONOMY



Field Activities

See completed field work logged by our team for each field.



Agronomy Plans

View your agronomist's recommendations for each field.



Request Product Quotes

Request pricing for all products, including crop protection, seed, fertilizer and feed.



The best part of working with CFE has always been the people.

CFE Connect is here to give you another easy way to do business with us. Check your grain contracts at midnight, review a crop plan between fields or pay an invoice from your truck.

CFE Connect helps you optimize your time spent with our team so you can focus on what's next for your operation, not paperwork.

**Your business, simplified.
Activate your account today.**

**SCAN
ME!**



connect@coopfe.com



connect.coopfe.com



(712) 451-6280

CENTER STAGE WITH CFE IN BIGELOW, MN

From storage and drying to assisting with marketing your grain, CFE's Bigelow, Minnesota, location can handle it all, with updated facilities that can hold more grain than ever before. Its capabilities bring the efficiency that farmers rely on.



BIGELOW IS BEST KNOWN FOR:

The work happening in Bigelow may seem routine at first glance, but considering the large amount of grain moving in and out of the facility, the processes and operations on this scale have to be strategic and well-developed.

During a year that felt like a pause in time, CFE continued to invest in the future of our Bigelow location. In 2020, a 3-million-bushel bean flat was added to the location, allowing for expanded storage capabilities. With that storage increase, we recognized the need to take in grain faster, and we are now able to do so thanks to the addition of a 30,000 bushels-an-hour intake leg. The numbers these updates have delivered are impressive, with

346,000 bushels of soybeans being taken in one day and 80,000 being hauled out in another. Adding both inbound and outbound scales has also allowed the flow of traffic to improve the location's overall speed of intake and output.

While the grain facilities were being updated, a new office building was also built. This serves as not only a hub for the crew but also a place where folks can stop, ask questions and build connections with the cooperative staff.

From storage to marketing your grain, our Bigelow location can handle it all with updated facilities and increased efficiency for both the crew at the location and the farmers it serves. <<



CONTACT

ADDRESS:

**27730 340th Street,
Bigelow, Minnesota 56117**

PHONE:

(507)-683-2731



SERVICES

Grain

Agromony



PEOPLE

LOCATION MANAGER OF 6 YEARS
(20 YEARS TOTAL WITH CFE):

Brian Marco

FULL-TIME
EMPLOYEES:

3

PART-TIME
EMPLOYEES:

1

DEPARTMENT
EMPLOYEES:

1



UPGRADES

**3 Million Bushel Soybean Flat
Built in 2020**

**30,000 Bushel per Hour
Soybean Leg Added in 2020**

**Inbound and Outbound Scales
New Office Built in 2020**



Emily Van Keulen & Chad
Van Regenmorte



Oak Street Station



Brent, Cody, Lisa, Kendra &
Ethan Van Regenmorte

MORE THAN A Farm

BUILT BY FAMILY. DRIVEN BY PURPOSE.



Chad Van Regenmorte

The Van Regenmorte legacy traces back to the early 1950s when Jake Van Regenmorte began farming in Inwood, Iowa. Joined by his son, Peter, the operation evolved throughout the generations to adapt to new opportunities in agriculture. The early days were focused on poultry, initially raising chickens and

expanding to turkeys in the 1970s. By the mid-1990s, Peter and the family phased out of bird production and briefly explored feeding cattle before realizing that their passion and true opportunity lay in another type of livestock production.

CONT'D ON NEXT PAGE...



Emily Van Keulen



Brett & Emily Van Keulen, Jody & Chad Van Regenmorte,
Rebecca & Blake Roetman



Lucy Roetman

Now, third-generation farmer Chad Van Regenmorter is at the helm, growing corn, soybeans and oats alongside their farrow-to-finish swine operation. After high school, Chad earned a degree in farm management and then became the full-time hired man on the family farm and never looked back. “I just always knew I’d farm and that this is where I wanted to be,” he reminisces. Chad lives on the farm his parents bought in the 1970s, right across the road from his grandparents’ original place. He married his high school sweetheart, Jody, who stays busy at both the farm and at her Oak Street Station office, and they have two grown daughters, Rebecca and Emily. Growing up, the girls helped with chores around the farm, showed pigs in 4-H and were involved in FFA. Rebecca even went on to receive her American FFA Degree, a recognition that she completed at least 2,250 hours of agricultural work outside of classroom lessons.

Currently, Rebecca holds a degree in agronomy and works in grain merchandising, and though she moved off the farm, she comes back at harvest and helps with crop plans. She and her husband, Blake, who also works alongside farmers, just welcomed their first child, Lucy, introducing the fifth generation into the Van Regenmorter farm family. Emily started working on the farm around 14 and has since taken charge of their pig operation. She handles the purebred Berkshire records and is also the feedmaker. Uniquely, Emily has a degree in pastry arts and has her own at-home bakery business on the side. Her husband, Brett, also works in the agriculture industry and regularly helps around the farm.

The farm has been a labor of love as they’ve transitioned through different species and crops throughout the decades, finding what works best for them. When they decided the cattle business wasn’t for them, they settled into pigs, which had a faster turnover and created a strong income source for the farm. Their pigs were docile breeding stock that gestated outdoors—two concerns regularly

facing producers at the time—making it a no-brainer to solidify their place in the swine industry. Now, they raise purebred Berkshires, a niche market that works great for their family and operation. This market has special labeling, which can equate to higher profit margins when processed and packaged properly. Plus, they take advantage of opportunities to sell pork locally. Beyond their on-farm work, the Van Regenmorters’ dedication to their community and industry has earned them honors like the Gary Wergin Good Farm Neighbor Award in 2010 and the Iowa State Fair’s The Way We Live Award in 2014.



KEEPING IT in the Family

Just down the road, and just as integral to the Van Regenmorter story, is Chad’s brother, Brent. He and his wife, Lisa, also high school sweethearts, paved their own path within the family operation—Oak Street Station. In 2001, the family saw an opportunity to diversify their operation by purchasing the gas station in town. Brent had farmed full-time for two years until the station came up for auction. As the family farm corporation looked for ways to expand, it seemed like a natural transition for him. With Chad’s passion resting in the farming side of business,

they decided to focus on this new venture with Brent at the helm there. Officially established in 2002, Oak Street Station is proudly approaching its 25th anniversary.

Brent works full-time at the station’s tire center and is largely responsible for shop management, petroleum and maintenance, while his wife Lisa is an accountant. Lisa has an accounting job outside the family business but helps with both the store and farm books. They have three children—Ethan, Kendra and Cody—all of whom have been involved in the operation in some way. Kendra and Ethan showed pigs in 4-H and were in FFA, and like his cousin Rebecca, Ethan also received his American FFA Degree. Kendra has gone on to esthetician school and comes back to the store to help when she can. Ethan earned a degree in automotive and diesel mechanics and now works full-time in the auto side of the station. Their youngest, Cody, is still in high school and enjoys being responsible for all the mowing and landscaping around the properties—a chore that has been a tradition passed between all the cousins.

Not only balancing, but growing two family businesses is no easy feat, taking discipline, structure and a work ethic that the Van Regenmorters have seemingly mastered. When the family took ownership of Oak Street Station, they saw a need in the area. The local tire center and repair shop had closed, so their goal was to bring that service back to the community. In 2015, Oak Street Station built and moved to their new, expanded facility just up the street. This update allowed for greater growth and customer service. While the store always had snacks, it was during the COVID-19 pandemic that the Van Regenmorters decided to expand their grocery section to provide fresh produce, meat, dairy, frozen foods and other household necessities. The town had long been without a true grocery store, and this change made it easier than ever for families that typically had to leave town to get such items.

In terms of where the shop started, Oak Street was initially a service station that offered select auto services like tires and oil. Since then, they have expanded to complete auto repair and diagnostics to meet the demands of their customers, including the addition of an alignment rack. The tire business is heavily ag-related, including plenty of farmer vehicles as well as actual machinery. "Changes in the shop have been made to accommodate the evolving ag industry, including investments in new tools to work on modern equipment," Brent says. "Updates such as automated tire machines to handle the largest agriculture tires, as well as the addition of a new service truck with a tire manipulator to assist with the removal of large tire assemblies, have been incredible assets," he adds, combining his knowledge of farming into his strategy to better the service shop.

The store assets don't just stop at shop resources, but extend to the people who work there as well. While the business is very much a family affair, the Van Regenmorters rely on trusted employees to maintain the business and the respected relationships they've developed with customers. Aside from Brent and Ethan, the tire shop employs an incredible administrative assistant, Sarah, and two additional part-time techs. While Jody and Lisa like to spend their time in town at the store as the rest of their family is in the shop

or on the farm, they are also extremely grateful for their store managers, who run the kitchen and daily operations in the convenience store.

CHOOSING Community

With such commitment to the community, it's no surprise their efforts support local partnerships as well. Oak Street Station does regular pork promotions independently and in coordination with organizations like the Iowa Pork Producers Association, including upwards of 1500 pork coupons per year. They've received awards for their support of the industry and local pork production within their county and surrounding areas. Oak Street Station is a proud supporter of dairy producers, as well as a member of the Iowa Cattlemen's Association. The store is also a renewable fuel promoter, including ethanol and biofuels, complete with blender pumps. Being located in the CFE territory, the repair shop also has the opportunity to work on CFE fleets. The Van Regenmorters appreciate this connection and enjoy having the ability to serve the cooperative that serves them.

When our values align with the people we serve, we create long-lasting partnerships that span generations. This is especially true about the Van Regenmorter family. Not only do our businesses cross paths currently, but the Van Regenmorters have ties to FEC and FCA, two of our legacy cooperatives, going back to the 1950s. Today, their relationship with our cooperative remains just as strong as CFE continues supporting their success. On the farm, the Van Regenmorters work with our agronomy team for their fertilizer and lime needs, as well as some seed and chemical. "We work with Deric Kruse, who is just fantastic. He extends his knowledge in any way he can and really looks at the whole operation, not just the parts he or CFE touches," Jody says, highlighting how much this approach means to their family, especially with



Jody & Chad
Van Regenmorter

so many different avenues of business to consider.

Aside from the business they do with CFE, the Van Regenmorters stay active in various cooperative events. Chad and Jody fondly remember taking Land O'Lakes leadership classes that the cooperative helped facilitate. The Van Regenmorters attend various grower meetings and field days put on by CFE, and a family favorite has been the Women in Ag event. Jody and Emily have attended all three years and brought Lisa for the first time this February. All three ladies enjoyed the day, hearing from other women in agriculture and getting excited for what's to come for the next generation. With several generations building the farm, and now involved in multiple family businesses, events like these are a great way to grow connections, gather new ideas and have a refreshed outlook heading into the rest of the year.

Deep roots, dedication and drive. It's at the core of CFE, but beyond that, it's at the core of many of our member families. Like many farm families, the Van Regenmorters are grounded in the hard work and careful choices that have carried their operation through the years. From humble beginnings and new business dimensions, the Van Regenmorter family has always adhered to a sense of community service, stewardship and leaving a lasting impact. <<



Brent, Rebecca,
Lisa, Ethan, Jody

CARBON DOWN

OPPORTUNITIES TO EARN MONEY BY REDUCING CARBON EMISSIONS.

When we launched CFE Carbon in 2024, it was the beginning of a new chapter in how growers can remain profitable. Our members are improving the environment and getting paid to do so. Ashilyn Klaassen, CFE Conservation Agronomist and lead of CFE Carbon, shares the reason behind it all: “Our goal is not only to help growers increase profitability—especially during times of high input costs and lower grain prices—but also to improve soil health and water quality. These programs act as an incentive to adopt conservation practices, which often come with upfront costs.”

Since its beginning, CFE Carbon enrollment has grown from 20,000 acres in its first year to more than 40,000 in 2025, with 2026 expected to continue the trend. The impacts have not only been great for the environment

but also financially benefited growers. Even in the changing carbon markets, more than \$600,000 has been distributed to customers through CFE carbon programs so far this year. However, there is still a tremendous amount of untapped potential. “I’d say nearly 70% of our customers who could be taking advantage of this program are not,” Ashilyn notes, explaining that many members may not realize they could qualify for one of the programs.

PUTTING THE PROGRAMS TO WORK

CFE offers two carbon programs to our members, providing flexibility to meet each operation’s needs. These programs incentivise growers to keep carbon in the ground. That carbon is then purchased by large companies in the form of carbon credits. The program begins immediately after the

fall harvest and continues through the next crop’s harvest. CFE has partnered with various programs, but has found two programs that best meet the growers’ needs. The main program is Arva, which is focused on existing conservation practices and, in 2025, paid up to \$22 per acre for corn in Iowa and \$17 per acre for soybeans in Iowa and Minnesota. The second program is Indigo, a program for first-time users of no-till or cover cropping practices. Indigo pays more than Arva, typically ranging from \$30 to \$36 per acre, but the payment timeline is slower.

Cover cropping, no till, strip till and reduced tillage are all common examples of practices that can be rewarded through carbon credits. For crop rotation, producers must show they have two crops on their land over three years. Eligible tillage practices include no till, strip till and reducing



ASHILYN KLAASSEN

CFE Conservation Agronomist

Scan here for Ashilyn's contact info!



tillage to less than four inches in depth. Only harvesting the grain, and leaving the crop residue after harvest is another practice that counts. Actively managing the nutrients applied to the ground through nitrogen stabilizers, monitoring manure application or splitting nitrogen application are viable options as well.

For these programs, payments are calculated based on the specific practices implemented. For instance, if someone is only using a nitrogen inhibitor but not reducing tillage, they likely won't receive the full amount. The more you do to reduce your carbon footprint, the more you will be paid.

DIGGING INTO DATA

A big part of achieving the optimal payback from these programs is accurately recording and managing your farm's data. "Data management is critical," Ashilyn emphasizes. Well-kept data can help with future opportunities growers may encounter, such as sustainable grain markets or the 45Z tax credit, which CFE is actively

preparing for. Arva prioritizes soil sampling and requires growers to pull samples on their acres. The acceptable period for sample results is from 2021 to the end of 2026, and these records must have the precise location in the form of shapefiles or coordinates.

Data collection continues year-round, starting with post-harvest residue management and fertilizer application and continuing through spring applications and harvest data. The program partners at Arva and Indigo review the data, then send the findings back to the CFE Carbon team to discuss with you. After that, your approval is processed, and you can expect your paycheck in the first half of the following year.

As with any new farm program, data privacy is a top priority. CFE and the programs are the only parties that have access to data with your name and farm details attached to it. When the data is handed off to the companies purchasing your carbon credits, your name becomes a number, and the only tie the company has back to you is through the partner

program. The companies purchasing carbon credits do not have access to identifiable farm information.

Another concern we've heard from customers is that carbon markets are just a phase, and they won't last. While carbon markets are still a relatively new concept, they have been gaining traction and are worth taking advantage of. With the outlook on government policy and certain economic pressures, the push to reduce carbon footprint and increase sustainability is here to stay.

CFE is proud to work with farmers to make a first-hand positive impact on the environment. Enrollment is easy: reach out to a CFE agronomy team member or Ashilyn Klaassen, and they will get you more information. If you are a current agronomy customer and have implemented conservation practices for years or are just getting started, there is a place for you in these programs. Primary enrollment for the 2026 season has concluded, but you can still fill out an enrollment form to be considered for any extra acre allotments or to get a head start on 2027 enrollment. <<



MONEY
UP

Feed That ADDS UP

THE BENEFITS OF CREEP FEEDING CATTLE.

If you take a drive through cattle country during the summer months, you are bound to see a creep feeder sitting in the pasture. It might look a little rusty, but as Joe Nilles, CFE Beef Sales Manager, points out, that feeder is playing an important role in filling a nutritional gap for those calves. Joe and the rest of the CFE beef team firmly believe that creep feeding cattle is a way to improve success, not only impacting the quality of your calves, but also your financial gain.

Once a cow hits 60 days post-calving, her milk production decreases; that is when creep feeding comes into play. In the early stages of life, the calf prioritizes milk, followed by grass, then creep feed. As the summer goes on and the calf grows, milk remains the priority, but creep becomes as important as grass. Creep feed supplements nutrition while preparing calves for weaning, so they are not

completely unfamiliar with feed when weaned from the cow.

For this reason, creep feeding typically takes place between 60 and 120 days of life. While extended creep feeding would leave calves on the cow longer than 120 days, it can create some challenges; calves may become large, negatively impacting the cow's ability to bounce back from lactation and maintain her body condition score.

"Many producers believe that by creep feeding their cattle, they will be taking pressure off their cows," Joe shares, "but creep feeding calves does not take pressure off the cows—it helps producers be able to maximize the genetic potential of their calves and increase the weaning weight." Creep feeding allows producers to set calves up for success post-weaning.

We start by asking producers what their end goal is for the calves. We want to know if the calves are heading to

market or will be retained as heifers, and if they are being sold, will it be a private treaty or in a sale barn? These questions help us develop a plan that is mutually beneficial for calves and the producer. If the calves are going to be retained as replacement heifers, the team pays special attention to the diet at weaning. Calves that are heading to market tend to greatly benefit from being pushed at the creep feed stage, often having upwards of a 50-plus-pound advantage over those that aren't receiving creep feed.

Think strategically when placing the feeder in the pasture, and be prepared to monitor the trough regularly to check feed levels and remove any caked-up feed. Additionally, as the calves grow, the gate that allows them to get in and out of the creep feeder will need to be adjusted. Creep feeding cattle is a labor of love, but one that is worth it when you see the ROI. We understand that

Creep feed is the kind of feed that, when used in tandem with the cow's milk and the calf's genetic potential, will provide the producer with the results they are looking for.

WEANED CALF VALUE

Without Creep Feed Program:

\$2,625.00

With Creep Feed Program:

\$2,805.60

not all producers have creep feeders on hand, so we make it easier by having creep feeders available to rent. Rental of these feeders can be arranged with your CFE feed representative.

“Creep feed is the kind of feed that, when used in tandem with the cow’s milk and the calf’s genetic potential, will provide the producer with the results they are looking for,” Joe says. There’s still time to take advantage of the mutual benefits of creep feeding for your next round of calves. Booking is now open through July 31, with contracts expiring October 30. Now is a great time to connect with the feed team and lock in your prices on feed that makes a valuable impact.

CFE is a full-service feed dealer that partners with producers from conception to market. Whether you are ready to start creep feeding or have another need, we’re eager to work with you. Reach out to your local CFE feed representative anytime, or visit our website to learn more. <<

Creep Feeding PROGRAM

Total Feed Cost	\$64.13
Cost of Feed/lb. of Added Weight	\$1.07
Misc. Costs/lb. of Added Weight	\$0.08
Interest Cost/Head	\$1.33
Interest Cost/lb. of Added Weight	\$0.02
Value of Added Weight/lb.	\$3.01
Total Cost/lb. of Added Weight	\$1.17

Total Value of Added Weight	\$180.60
Total Cost of Added Weight	\$70.45

Returns from Creep Feeding \$110.15



Scan this QR code to visit our website to start a conversation about implementing a creep feeding program on your operation.

coopfe.com/cfe-feed





2026

BUSHEL BOUNTY

CONTRACT

5,000

BUSHELS OF

CORN

TO RECEIVE A

\$0.05 PREMIUM
PER BUSHEL

CONTRACT

1,500

BUSHELS OF

SOYBEANS

TO RECEIVE A

\$0.10 PREMIUM
PER BUSHEL

To Apply Towards Your 2027 Seed Purchase!

Increase your seed footprint from last year to earn an additional \$10/acre on the growth acres.

>> SCAN CODE TO LEARN MORE >>

Ends July 31.

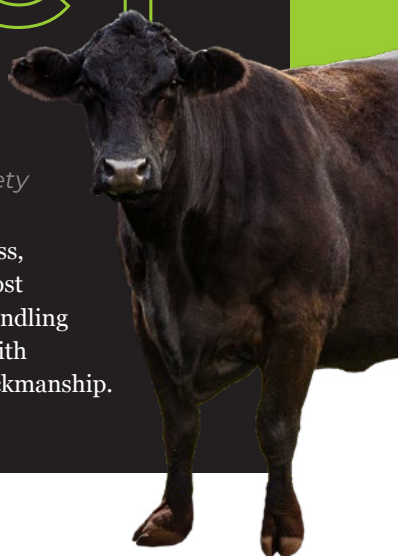


ASK CY

EARLY-SUMMER LIVESTOCK HANDLING.

By: Cyrus Kezar, CFE Director of Risk & Safety

As producers begin moving cattle to summer grass, early summer becomes one of the busiest and most injury-prone times of the year. Good livestock handling protects both people and animals, and it starts with preparation, awareness and calm, consistent stockmanship.



How can producers reduce stress and improve animal well-being during handling?

CY SAYS:

Understanding cattle behavior is one of the most important parts of safe livestock handling. Cattle respond to pressure and release, making flight zone awareness essential. Approaching too quickly or from the wrong angle can create stress and increase the chance of injury for both the animal and the handler. Slow, deliberate movement supports low-stress handling, and predictability matters. Cattle move better when handlers stay calm and consistent.

Early summer heat can also escalate quickly, so it is important to prioritize animal well-being during moves, sorting and loading. Providing shade and access to water, avoiding cattle work during peak temperatures and minimizing overcrowding in alleys or trailers can help reduce slips, falls, heat stress and panic. Slow is steady, and steady is safe.



What should handlers do before and during cattle work to help keep everyone safe?

CY SAYS:

Preparation starts before cattle are ever moved. Gates, alleys, latches, loading areas, trailers and panels should all be inspected for damage or pinch points that could create hazards during handling. Sorting tools and equipment should also be checked. Handlers should wear proper PPE, including gloves, boots with good traction and eye protection. Safe positioning is also critical. Stay out of blind spots and avoid being pinned between livestock and fixed objects. Clear communication helps reduce sudden movements, confusion and unnecessary stress on the animals. Every operation should also have a simple, practiced emergency plan for injuries, escaped livestock or equipment failures. Livestock handling is both an art and a science. When good stockmanship is combined with strong safety practices, it protects employees, animal well-being and the long-term success of the operation. <<



STEPPING INTO BIG SHOES AT CFE

I'm excited to join CFE as the new Director of Safety & Risk and honored to follow Jim Jensen, who leaves behind big shoes to fill after a remarkable 27-year career serving CFE and its members. Jim's legacy is one of steady leadership, deep operational knowledge and genuine care for the people who make this cooperative strong. It's an honor to follow in his footsteps and build on the foundation he helped create.

I grew up on a ranch in the Sandhills of Nebraska, where hard work, integrity and serving others were the rhythm of daily life. Those same principles are woven into the culture here at CFE, which is a big part of why this role feels like home. I earned my Bachelor of Science in Rangeland Management with a minor in Livestock Production, and I've spent my career supporting teams through a hands-on, boots-on-the-ground safety leadership approach. My experience spans the mining, oil and gas, electric utility and agriculture industries—where the work and hazards are real, and people deserve systems that protect them.

My wife, Katie, a family medicine physician, and I live in Sioux Falls, S.D., where we're raising our two boys, Otis (3) and Anders (2), who keep us laughing, learning and moving at full speed.

Cyrus Kezar
(a.k.a. Cy the Safety Guy)





BY THE NUMBERS

HIGHLIGHTS FROM OUR AGRONOMY TEAM'S SPRING APPLICATION SEASON.

Stats as of May 15, 2026



19K

TONS OF POTASH
APPLIED



328K

ACRES APPLIED
THIS SPRING



6

LIQUID FERTILIZER SPREADERS
ADDED THIS SPRING



<24

HOURS AVERAGE APPLICATION
TURNAROUND TIME

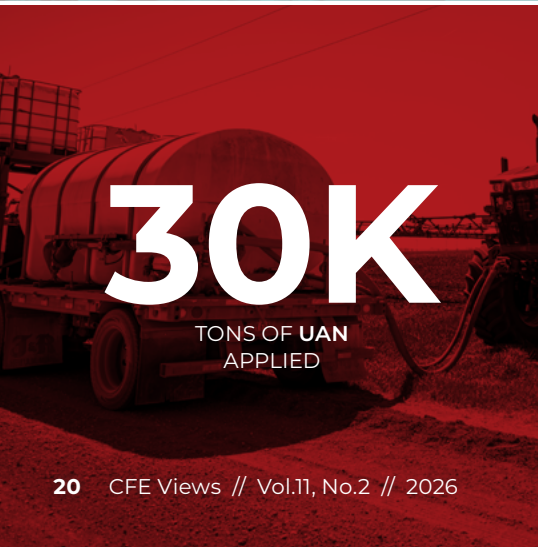
THANK YOU

We appreciate your business
this spring, and we look
forward to a prosperous
growing season together. <<



15K

TONS OF PHOSPHATES
MAP/DAP APPLIED



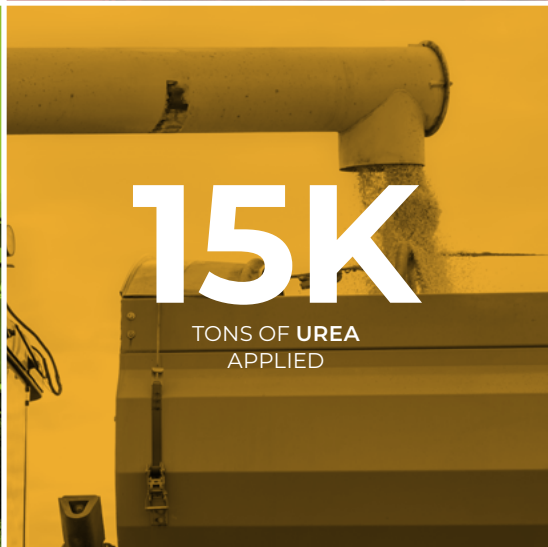
30K

TONS OF UAN
APPLIED



10

DRY FERTILIZER SPREADERS
ADDED THIS SPRING



15K

TONS OF UREA
APPLIED



Growing the FUTURE

CFE AWARDS SCHOLARSHIPS TO LOCAL STUDENTS.



Supporting young leaders in agriculture is a key pillar of CFE. Since 2018, our cooperative has invested in graduating seniors who are pursuing further education in agriculture through our scholarship program. This year, we are pleased to present \$1,000 scholarships to four students, in addition to one tuition sponsorship.

Our scholarships are awarded to high school seniors pursuing agricultural-related majors, either at a college or technical school. The Associates of Applied Sciences Agriculture Program Sponsorship is awarded to

an individual pursuing an associate degree in agriculture at a participating school. This two-year program provides financial assistance for furthering education, while fostering talent as participants continue to receive mentorship and employment at CFE post-graduation.

We wish each of these recipients great success in their future endeavors, and we look forward to continuing to engage with the next generation of agricultural leaders through our scholarship, sponsorship and internship programs. <<

Liv Vander Kooi

\$1,000 SCHOLARSHIP
Worthington High School

Tyree Kammard

\$1,000 SCHOLARSHIP
West Lyon High School

Cienna Van Houten

\$1,000 SCHOLARSHIP
Sibley-Ocheyedan High School

Ava McCarty

\$1,000 SCHOLARSHIP
Sioux Central High School

Jaxon Pedley

TUITION SPONSORSHIP
Sibley-Ocheyedan High School



ROOTS

of Renewal

DIGGING INTO REGENERATIVE AGRICULTURE.

What started as a movement to maintain the condition of agricultural land through sustainable farming practices has picked up steam and transitioned into restoring and improving the land's condition. As Field to Market defines it, "regenerative agriculture sequesters carbon in the soil and intentionally improves soil health, biodiversity, water quality and air quality while ensuring the viability of farm production." But at CFE, we simply call it leaving the land better than we found it.

Many practices fall under regenerative agriculture, and they vary from region to region and from one grower to another. Across CFE's territory, growers are implementing these methods and more to help protect and restore the soil, water and air. Regenerative agriculture also preserves the bottom line for farmers.

In any farm operation, practices

and products all must deliver a positive return on investment, which regenerative agriculture often does, for both the farmer and the land. In fact, many early regenerative agriculture practices were first adopted by farmers looking to cut costs and increase profitability.

Financial savings from regenerative agriculture can come in the form of reduced fuel costs and labor, natural nutrient sources and creating additional forage. Cover crops naturally fix nitrogen and scavenge residual nutrients from the soil, cutting down on input cost and passes through the field for fertilizer applications. In some cases, cover crops can also be used as livestock feed, saving on feed costs and further improving soil nutrients through manure left behind in the field.

These impacts all come down to strategic management. By minimizing tillage, farmers are minimizing the soil

compaction that comes with it, and by eliminating tillage entirely, farmers save valuable investments in labor and fuel. Opting for more specific nutrient applications as opposed to broad applications helps avoid unnecessary input and application costs.

Additionally, regenerative agriculture aligns closely with carbon markets. Many regenerative agriculture practices may qualify a grower to receive payments for implementing climate-smart efforts. CFE Carbon can help you determine your eligibility and earn additional income for your efforts. Learn more on [**page 14**](#).

These changes can have a direct impact on the land you leave behind for future generations. With each crop planted, grown and harvested, we have the opportunity to add to or subtract from the land. Regenerative agriculture helps ensure we stay on the positive side of that equation.

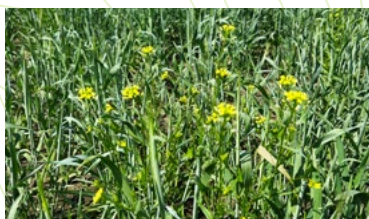
With each crop planted, grown and harvested, we have the opportunity to add to or subtract from the land. Regenerative agriculture helps ensure we stay on the positive side of that equation.

CONSERVATION *in Action*

Examples of Regenerative Agriculture Practices



CONSERVATION BUFFERS: One regenerative agriculture practice is to include buffer strips, windbreaks or field borders on your land. When strategically placed, these in-field management practices can significantly reduce erosion, increase biodiversity by attracting beneficial insects and pollinators and improve soil health, as well as sequester a large amount of carbon.



COVER CROPPING: In the off-season, planting crops like rye, oats, radish or turnips helps minimize erosion, fix nitrogen, reduce compaction and retain water. Beyond soil health benefits, certain cover crops can also serve as an additional feed source if you are grazing livestock.



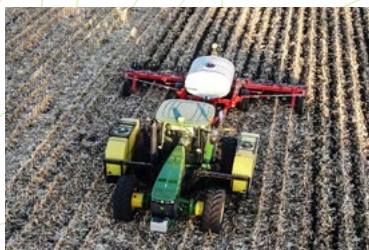
CROP ROTATION: Many growers practice this, and may not even be aware that it is considered a regenerative agriculture practice. Growing the same crop on repeat reduces the biodiversity of the land, increases disease and pest issues and leads to the overall downfall of soil health. Simply switching up the crop can offer great benefits.



GRAZING LIVESTOCK: Letting livestock graze your cropland is another way to practice regenerative agriculture. You can best take advantage of this by intentionally moving livestock from one section of pasture to another, which can prevent overgrazing, increase the quality of forage and help maintain soil health.



MANURE APPLICATION: Spreading or injecting manure on your land offers positive impacts for your operation. Manure improves soil structure, retains water to be tapped into during drought season, adds organic matter to the soil and can also cut down on input costs.



NO-TILL/REDUCED TILLAGE: Reducing tillage or not tilling farmland reduces erosion, avoiding sediment runoff and helping maintain the soil's natural structure. According to the Environmental and Energy Study Institute, no-till farming can reduce soil erosion by more than 80 percent, which also helps protect water quality by keeping sediment on the land and out of water.



NUTRIENT MANAGEMENT: Paying special attention to the nutrients applied to land is something that can greatly reduce nutrient run-off or leaching. Growers are able to use nitrogen stabilizers and perform split application or in-season application to make sure that the nutrients are there when the plants need them most. <<

What is a legacy?

When people, passion and proven products culminate into small, intentional moments that take place day after day, decade after decade. It's why we show up, listen and help solve problems. Because when small changes boost herd health, when diet optimization improves feed efficiency, and when performance goes beyond expectations —

That's not just any moment.

That's a Diamond V™ Moment.

Let's create more of them together.



diamondv.com/na



NAVIGATING

THE HARD CONVERSATIONS



Rob Jacobs, CFE CEO, shares a message with Core Class III members to begin their winter meeting.

CORE CLASS III TACKLES SUCCESSION PLANNING.

There comes a time in every family farming operation where a conversation needs to happen, even if it's not a fun one, or one that many people want to have. This winter's Core Class III meeting taught members how to navigate one very important one.

The class gathered at Backyard Brew in Sheldon, Iowa, to talk through the realities of planning for their operations' future. Jennifer Harrington, staff attorney with Buchanan, Bibler, Gabor & Meis out of Algona, guided a conversation around one of the most important, and often most difficult, topics in agriculture: succession planning.

Jennifer specializes in legal and tax issues tied to farm succession and estate planning and works closely with Iowa farm families navigating transition decisions. Having spoken to several CFE groups over the years about the legalities of succession planning, she has become a familiar and trusted resource on the topic. During the Core session, Jennifer focused on why starting those conversations early matters and how families can

begin working through the financial, legal and personal complexities that come with transitioning a farm to the next generation.

For many farm families, succession planning can feel overwhelming. Beyond paperwork and legal structures, it often involves balancing family relationships, business realities and future goals for the operation. Jennifer emphasized that waiting too long to begin those conversations can create unnecessary stress and uncertainty.

A well-built succession plan can help a farming legacy continue long after you're gone.

While the session focused heavily on legal and financial considerations, it also reinforced the personal side of succession planning and the importance of preparing operations for the future. For many in attendance, the discussion served as a reminder that the conversations happening today can have a lasting impact on the next generation of the farm.

"A well-built succession plan can help a farming legacy continue long after you're gone," says Jason Blankers of BJB Farms, member of Core Class III.

Succession planning also ties directly into the long-term success of rural communities and cooperatives. Strong operations do not happen by accident. They require intentional planning, communication and a willingness to prepare the next generation for leadership roles both on the farm and within the industry. By encouraging these conversations now, CFE's Core program is helping young producers build confidence not only in their operations, but also in their ability to lead in the future.

Looking ahead to summer, participants will continue working through topics that matter on the farm and beyond, including farm financials, livestock analytics, tax planning, agricultural law and policy. As in previous classes, the Core program continues to adapt to the interests and needs of participants while giving young producers the tools and resources needed to navigate the next steps in their operations. <<



Chicken Spaghetti

2 cans cr. mushroom soup
 1/4 cup diced green peppers
 1-4 oz jar pimentos, chopped
 2 cups chicken broth
 1/8-1/4 tsp cayenne pepper
 1 additional cup cheese
 Cook spaghetti noodles. Drain and combine with all remaining ingredients minus additional 1 cup of cheese. Place mixture in casserole dish with 1 cup of cheese. Bake at 350° for 45 minutes. Freezes well.



Chicken Spaghetti

INGREDIENTS:

- 2 c. cooked chicken
- 2 c. cheddar cheese
- 2 c. chicken broth
- 3 c. dry spaghetti, broken
- 2 cans cream of mushroom soup
- 1/2 diced onion
- 1/4 c. diced green peppers
- 4 oz. jar of chopped pimentos
- 1 tsp. Lawry's seasoning salt
- 1/8-1/4 tsp. cayenne pepper
- Salt and pepper to taste
- 1 additional cup of cheese

INSTRUCTIONS:

1. Cook spaghetti noodles.
2. Drain and combine with remaining ingredients (minus additional cup of cheese).
3. Place mixture in casserole dish.
4. Top with additional cup of cheese.
5. Bake at 350°F for 45 minutes.

Freezes well.

A Farm Favorite

From the field to family dinners, this chicken spaghetti recipe is a Van Regenmorter farm favorite. Savory and flavorful, it's the perfect comfort food whether you're in the tractor cab or sitting down at the table. From planting to harvest, this is one of Chad's top requests! <<

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OPTIMAL PERFORMANCE.**

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FOR IT.**

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at the peak of their powers to provide:**

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- A robust root system
- Larger leaves & wider stems

Help from These Hormones

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- Gibberellic Acid: elongation in leaves
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