



Views

Sharing New Perspectives & Information From Your Co-op



When you talk about microbes in the soil, they're living things, so you can basically think about how you would treat a human and apply that to microbes.

SOIL YOUR UNDIES
PAGE 14



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:

- 42-30 head test pens
- 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.3 CONTENTS

FEATURES

13

PEOPLE & PLACES

A celebration of a long-time CFE employee.

14

TECHNICALLY SPEAKING

Find out what's actually happening in your soil.

20

INDUSTRY ISSUES

Exploring AGP's recent soy crush expansion.

DEPARTMENTS

5

CEO'S DESK

Notes from your cooperative CEO, Rob Jacobs.

6

BOARD BUSINESS

Preview the 2026 CFE Board of Directors election.

8

TRANSPORTATION

Meet CFE's new Vice President of Transportation.

10

CFE AIR

Highlighting the growth of one of our newest areas of business.

19

SAFETY

Protect your family farm's legacy.

22

GRAIN

Prepare for fall harvest with our grain policies.

8



10



13



20





About the Cover

SOIL YOUR UNDIES.



Ashilyn Klaassen, CFE Conservation Agronomist, and Dawn Henderson, District Conservationist for the Osceola County Soil and Water Conservation District, bury a pair of underwear in a soybean field for our “Soil Your Undies” project CFE partnered with the conservation district to conduct an experiment this spring, using cotton underwear as a test to see how much microbial activity is happening in the soil.

Read more about the project on page 14.



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.

BOARD OF DIRECTORS

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David Osman, *VP Transportation*

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John Kane, *CIO*

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



SAVE THE DATE

2026

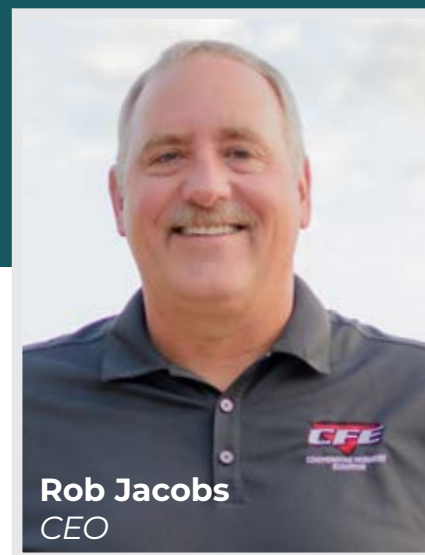
ANNUAL MEETING

TUESDAY, NOVEMBER 24, 2026

Crossroads Pavilion Event Center | Sheldon, Iowa

Cooperative Strength

A MESSAGE FROM ROB JACOBS, CEO.



Rob Jacobs
CEO

As we close another successful fiscal year at Cooperative Farmers Elevator, I am pleased to reflect on the strength, resilience and success of your cooperative. Despite challenges facing agriculture and the broader economy, CFE continues to grow and adapt while remaining focused on serving our customers and communities.

This year was marked by several significant achievements across our business. We were proud to achieve record grain receipts, demonstrating both the trust our producers place in CFE and the hard work of our employees to efficiently handle the increased volume. Providing reliable grain markets remains one of our most important responsibilities, and we are grateful for the opportunity to earn our customers' business year after year.

Our agronomy division also delivered strong results. While fertilizer volumes were slightly lower than the previous year, chemical and seed sales remained strong as producers continued to invest in products and technologies that help maximize productivity and profitability on their operations.

In our feed division, tonnage returned to historically strong levels, reflecting the stability and commitment of our livestock customers. We remain dedicated to supplying quality feed products and nutritional solutions that help support the success of livestock operations throughout our trade area.

Another highlight of the year was the outstanding performance of our lumber division, which achieved record sales. This accomplishment reflects the dedication of our employees, the confidence of our customers and our commitment to providing quality products and exceptional service.

While we celebrate these successes, we also recognize the challenges many of our customers continue to face. The current farm economy remains under extreme pressure from higher operating and input costs, tight margins, volatility in agricultural markets and ongoing uncertainty throughout the industry. During times like these, the cooperative model becomes even more important. By working together, we can continue to provide competitive grain marketing opportunities, ensure a reliable supply

of essential products and deliver the level of service our customers deserve. On behalf of our Board of Directors and leadership team, I would like to express our sincere appreciation

to our customers. Your continued trust, loyalty, and support are the foundation of our success. We value the relationships we have built over many years and remain committed to helping you succeed in your operations.

By working together, we can continue to provide competitive grain marketing opportunities, ensure a reliable supply of essential products and deliver the level of service our customers deserve.

I would also like to thank our employees for their hard work, dedication and professionalism throughout the year. Every day, our team demonstrates a commitment to serving customers while maintaining a strong focus on safety. Their efforts are critical to our success and are a reflection of the values that make CFE a trusted partner across the communities we serve.

As we look ahead, we remain optimistic about the future. Agriculture has always faced challenges, but by working together, we will continue to invest in our facilities, services and people to meet the evolving needs of our customers and strengthen our cooperative for generations to come.

Thank you for your continued partnership and support of Cooperative Farmers Elevator. <<



ANNOUNCING NOTHING NEW! BECAUSE OUR PERFORMANCE STILL LEADS EVERY COMPETITOR.

NITROGEN STABILIZER

N-Serve®

Optinyte™ technology

Instinct NXTGEN®

Optinyte™ technology



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*Wolt, J.D. 2004. A meta-evaluation of nitrpyrin agronomic and environmental effectiveness with emphasis on corn production in the Midwest. Numbers cited are average results comparing nitrogen applications applied with Optinyte™ technology vs. non-stabilized applications. Results may vary.

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Make Your Voice Heard

PARTICIPATE IN THE UPCOMING CFE ELECTION.

As harvest approaches, another important season is on the horizon for CFE: election season. One of the defining characteristics of a cooperative is member ownership. CFE belongs to its members, and that ownership comes with both a voice and a responsibility to participate in the decisions that help shape your cooperative's future. Members can help make that voice heard by participating in the election of our board of directors.

CFE's board of directors plays an important role in guiding the cooperative's direction. Directors work throughout the year to provide oversight, consider business opportunities and challenges and make decisions with the long-term success

of the cooperative and its members in mind. Directors bring perspectives from the communities they represent across our territory, helping ensure the needs of all members remain part of the conversations shaping our cooperative.

This year, two seats are up for election. We appreciate each of the members who have stepped forward to be considered for a position on our board of directors, and those who served on our nominating committee. Election materials, including candidate details and voting instructions, will be arriving in mailboxes soon. Take the time to learn about each candidate and make an informed voting decision. If you have questions about a candidate or their goals for the cooperative, don't

be afraid to reach out and have a conversation. An informed membership is an engaged membership, and that engagement is an important part of what makes the cooperative model work effectively.

Voting may seem like a small task, especially during one of the busiest times of the year on the farm, but when each of our members takes the time to cast a ballot, those individual voices come together to help determine the leadership of our cooperative. Thank you to each of our candidates for your willingness to serve, and thank you to our members for continuing to make CFE a strong, member-owned cooperative. <<



CLASS A MEMBERS:
Look for your ballots
arriving in the mail soon.

SEAT 1

Mike TerWee
(Incumbent)

John Ryan Sjaarda

SEAT 2

Dan Lorch
(Incumbent)

Kevin Schmidt





in the DRIVER'S seat

DAVID OSMAN TAKES THE WHEEL
OF CFE TRANSPORTATION.

Long before leading the transportation department, David Osman was running the cultivator on his family farm in central Iowa, and that's where it all started. David was introduced to agriculture, machinery and trucking from an early age, as his mother, Marlys Osman, started farming in 1980 as a single, divorced mother of two. She farmed 600 acres in Franklin County, Iowa, with her father until he retired in 1983, then continued on the farm until 2004, when she retired. Those younger years gave him an appreciation for the industry that he's carried with him from the farm to the truck cab and to transportation leadership roles across the state.

Now, that experience has brought him to CFE, where he has taken on the brand new title of Vice President of Transportation. With the formation of the transportation department, David's role is to breathe new life into an area of business that has traditionally been looked at as a line item rather than an area for opportunity and efficiency.

THE JOURNEY HERE

After high school, David played college baseball before getting his CDL and driving truck full time over the road. For five years, David trucked across the country until he met his wife, Anita, who was also raised on a farm, in Butler County, Iowa, and his priorities shifted. He returned his focus to his family's row crop operation and hauled grain and feed ingredients locally. Before long, another trucking-related opportunity presented itself a dispatch position for a steel manufacturer.

It was a balancing act for David, spending more than 40 hours per week being a dispatcher and still grain farming. At the same time, David and Anita welcomed their first child, and David decided to go back to school, earning his degree in Business Administration with an emphasis in Human Resources. "That was definitely a busy time," David laughs looking back on his early career, but his strong work ethic, industry experience and business education would prove extremely useful as his profession developed.

From there, he joined a large truck line in Fort Dodge as their Director of Sales and Marketing, and later moved on to an agricultural processing and transportation company in Conrad as their Director of Transportation. Here, he was able to combine his passion for agriculture with his expertise in transportation and spent over a decade overseeing all trucking movements for the business. But after years of nearly two-hour round-trip commutes, David took an opening closer to home with a major swine integrator based in Iowa Falls. As their Director of Transportation, David was responsible for the movement of over 350,000 head of hogs each week, an important, yet demanding role.

A NEW PATH

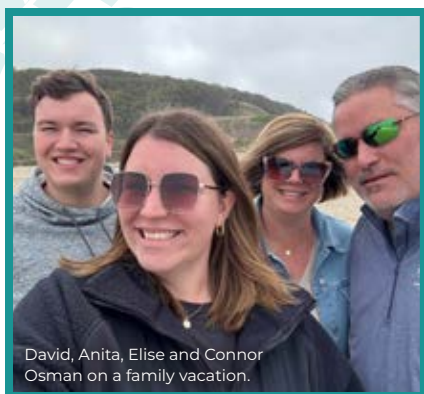
After these experiences, David decided to look for a position with more of a focus on leadership and a more local-first feel, and that opportunity came at our cooperative. One of the things that intrigued David most about CFE was the willingness to rethink the role transportation plays in overall

business operations. Transportation is often viewed as a cost center for companies, an expense that comes with moving product but David brings a new perspective focused on growth and productivity.

"I appreciate how CFE is really looking at how we run transportation as a business and as an extension of service both internally and externally," David states, sharing his enthusiasm to place more emphasis on the strategy behind transportation. This means better asset utilization, management of maintenance and repairs, efficiency of loaded miles, stronger communication with freight partners and leveraging purchasing power. To him, heightened efficiency depends on utilizing these resources across the entire company and getting down to the cost per asset, not just the cost per mile.

A unique part of David's position, and transportation as a whole, is just how many departments it touches. "Transportation is fun because you get to work with grain, agronomy, feed, lumber, everyone really," he says with a smile. That diversity and ability to interact with so many different people is part of what makes the job so special for David. Growing up, when his family hauled their grain to town, what always stood out to him was the people, the operators who helped unload grain, the team in the office, the agronomists who came to the fields and many more. David carries those memories with him as he builds relationships with intentionality, appreciating how those experiences have come full circle.

This newfound division's main goal is to ensure the people-focused,



David, Anita, Elise and Connor Osman on a family vacation.



The Osmans' new home being built by CFE Lumber.

community-centric feel never fades no matter how fast-paced operations get or how much the division grows. The transportation team will be tasked with a specific balancing act, combining localized business with streamlined execution. For both our patrons and our employees, we want to champion local access, simplified scheduling and reduced downtime.

THE ROAD AHEAD

For David, there's plenty to think about: numbers to crunch, ideas to outline, processes to put into practice. He plans to build a small but mighty team that will manage all transport movements. In doing so, he hopes to bring visibility to the transportation division for both customers and colleagues. David's focus will be on technology, communication and regular interactions that strengthen cross-department functionality and consumer experience. The transportation division will lead CFE as a shared resource, serving our grain, feed, agronomy and lumber divisions by delivering safe, efficient, coordinated transportation that maximizes the total cooperative value, rather than single-department convenience.

Ultimately, the transportation department will operate with clearly established plans that allow for movement forecasting, while still accommodating flexibility. This industry will always require the ability to react, weather, seasonality, markets and other outside pressures beyond control. David is a big proponent of controlling the controllables, preparing the best you can and knowing that

sometimes, the only option is to adapt.

That philosophy is also something he hopes to extend to the leadership team at CFE. As Vice President of Transportation, David is responsible for building trust among the entire cooperative, which means critically analyzing decisions, encouraging difficult conversations and believing that change is necessary for growth. As this new role and new department come to life, that determined, business-minded mentality will certainly be a valuable asset to CFE.

"This will only be possible due to the quality of current employees at CFE," David says. "I want to personally thank our drivers, location personnel, leadership and contract partners for welcoming me to CFE and starting the journey of change and alignment to a customer-business focused environment while maintaining our local presence."

When it comes down to it, CFE is changing the way we view transportation, we're segregating it out of an expense line and looking at it in detail to create a roadmap that takes us to the next level of efficiency. David is particularly fond of the Vince Lombardi quote: "Perfection is unattainable, but if you chase perfection you can catch excellence," and he strives to make that his continuous improvement model. The real measure of success will be utilizing the cooperative's resources responsibly, building a transportation division positioned for profitability and growth, all while ensuring the efficiency gained along the way favors our patrons. <<

a PERSONAL move

David Osman was onto something when he highlighted his desire for cross-department collaboration. It even manifested into an extra special form, a new house. With this job move comes a physical location move for David, Anita and their dog, Bailey, and that meant finding their new forever home.

The Osmans' son, Connor, currently attends Northwestern College in Orange City, and their daughter, Elise, graduated from Northwestern before pursuing her master's degree at Iowa State, so the couple of empty nesters knew the northwest Iowa area well. Elise remained in Ames, working as a campus visit coordinator for Iowa State University, following in her mother's footsteps in education. Anita has been an elementary school teacher for 27 years, and she plans to continue on that path following the Osmans' move to Spencer. Both Elise and Connor are named after their grandparents, and they are proud to carry on their family's legacies. David knew that a company that put families first was a priority for him, and between CFE's footprint and core values, it was the perfect placement.

But little did David know, as he focuses on building the transportation department, the lumber department is focusing on building his family home. So far, the Osmans have had a terrific experience working with David's counterparts in the lumber division and have really enjoyed partnering with the design team to turn their vision into reality. Getting to see the hard work of your company both at home and in the office truly solidifies the culture created with our community and at CFE.

A Record-Breaking Summer

CFE AIR COMPLETES A SUCCESSFUL THIRD SEASON IN BUSINESS.

Three years ago, CFE began exploring what drones could bring to in-field applications. Today, the technology has become an increasingly important part of CFE's agronomy division. Our team's skills and expertise, along with farmer demand, continue to grow. From a recently expanded fleet of drones to a record-breaking team of interns, this summer has taken CFE Air to new heights.

This year, we invested in three additional drones and truck units for our fleet, giving the division a total of nine EAVision drones and nine XAG drones. This greatly expanded our application capabilities, with multiple days of more than 1,000 acres covered by one crew, culminating in a total of nearly 75,000 acres applied via drone this season. That's nearly half the total number of acres applied through our agronomy department, an incredible

feat for the still-new approach. The added equipment is helping us accomplish our mission: cover more acres, spend less time moving equipment and provide customers with another reliable option when application windows are tight.

"Even as we expand our fleet, the demand has been there, two or three times what we can actually get done," says Lucas Nagel, Aerial Application Operations Manager. "That's been encouraging, to see that people are adapting to the new technology. It's become a standard practice in our world now."

ADVANCING APPLICATIONS

While fungicide application continues to make up a significant portion of CFE Air's business, we are also

incorporating new ways drones can provide value to farmers. We are using the drones to support our agronomy research trials, testing fungicides and biological products in 10- and 20-acre plots within fields. Those trials will continue to be monitored through harvest, when yield data can help determine whether the products provided a measurable response.

CFE Air also experimented with two-pass drone fungicide applications, making an early application before tasseling followed by another application later in the season. Using drones for these applications eliminates crop stress and potential damage from running a traditional ground rig through a field with standing crops.

Another new opportunity this year is cover crop seeding. CFE Air added cover crop spreaders that allow seed to be applied into standing corn and





soybeans. For farmers interested in establishing a cover crop, getting seed in the field before harvest can provide a significant head start. “The main advantage of doing it in-season is you have more time to get the crop germinated early,” Lucas explains. “The seed will end up being four or five inches by the time you’re combining, and it already has a head start.”

Similarly to fungicide applications, drones have an added advantage of not damaging the cash crop in the field. Getting a cover crop established before harvest can also help protect the soil between growing seasons. Instead of waiting until after harvest to seed and then trying to establish a crop before winter, farmers can have a growing cover already in place.

Even as we expand our fleet, the demand has been there, two or three times what we can actually get done. It’s become a standard practice in our world.

LUCAS NAGEL
CFE AERIAL APPLICATION
OPERATIONS MANAGER

AN EXTRA TOOL

As drone applications become more common, some farmers may question whether the technology will eventually replace traditional application equipment entirely. That’s not how we see it. From our perspective, drones, ground rigs and airplanes each have their own place in the application toolbox.

Ground rigs remain highly efficient for applications that require higher gallons per acre, particularly pre- and post-emergence herbicides. Trying to apply those products with a drone would require significantly more time and would not be an efficient use of the technology. The same applies to airplanes; aerial application remains an important part of CFE’s ability to cover large numbers of acres quickly. Drones,

on the other hand, can be particularly valuable for fungicide applications, pasture spraying and other situations where avoiding crop damage is important. Looking to the future, Lucas expects to maintain around a 50-50 split between drones and other application methods to keep an efficient balance.

DETAILS MATTER

Drones may be newer technology, but CFE has approached their use with the same focus on agronomic results and application quality that farmers expect from any other application method. Application volume is a prime example. CFE Air’s standard fungicide application rate is three gallons per acre, compared to the more common rate of two gallons per acre from other drone and aerial application operations. “We saw that at three gallons an acre, we had way improved penetration into the canopy, as well as leaf coverage with fungicide,” Lucas shares.

This standard of excellence applies across the board. Every spring, the CFE Air team tests each piece of equipment to ensure it is providing consistent, even coverage. The process is repeated when new drones are added or equipment is changed. This attention to detail addresses one of the most common concerns surrounding drone application: streaking and uneven coverage. “We put in hours and hours of testing to make sure we’re not going to leave streaks in customers’ fields,” Lucas says. The testing helps CFE ensure our equipment is doing what it is supposed to do before it ever enters a customer’s field, and it adds to the premium application service offered by CFE Air.

FLIGHT CREW

More drones and more acres also require more trained pilots. This summer, CFE Air welcomed five interns, including one who was returning for a second year. The interns were paired with experienced full-time pilots for hands-on training and development. By July, some of those interns had grown so much that they



were able to spread and spray things on their own, Lucas shares. The approach benefited both the interns and our cooperative, giving students real-world experience while helping CFE expand application capacity for our customers.

CFE puts an even higher emphasis on training for full-time team members. Safety is a major component of operating drones, and CFE’s safety department provides extensive training for operating the machinery and working with the chemicals involved in drone applications. Pilots are equipped with high-visibility clothing and personal protective equipment, and our drone trailers designed with pilot safety in mind, featuring protected areas for operators while the drone is in flight. “Typically, when we hire a person, their first two months are basically training and getting licensed before we put them in any situation where they would be operating a drone,” Lucas notes.

The milestones achieved by CFE Air this season show the remarkable accomplishments that can happen when the right equipment is paired with the right people and processes. Drones have proven to be a valuable tool to add to our belt, whether applying fungicide without running tires through a standing crop, establishing a cover crop ahead of harvest or finding another way to get products where they need to go. We’re excited to see how CFE Air can continue to benefit our cooperative and our member-owners. <<

CENTER STAGE WITH CFE IN LAKE PARK

One of CFE's busiest grain intake locations, Lake Park, has undergone a grain handling facility upgrade that will soon be fully operational. This new facility will allow for additional on-site storage and increase efficiency during the harvest season.



LAKE PARK IS BEST KNOWN FOR:

If you drove past our Lake Park location last fall and then again this fall, you'll notice a significant difference: there's much less grain stored on the ground. As CFE's second-highest-ranked location for corn and soybean intake in the last few years, both the Lake Park team and facilities have operated at nearly maximum capacity during the harvest season.

After careful evaluation of Lake Park's facilities, CFE has invested in a two-million-bushel hoop-style soybean flat addition as well as two pits for our Lake Park location. This expansion is on track to be fully operational this fall and

will be able to move 40 thousand bushels per hour. The additional soybean storage will allow the previous soybean storage facility to be used for corn, significantly reducing the amount of corn stored on the ground, while expanding the area that we serve and the potential to offer more competitive bids to the farmers who deliver to us.

Our Lake Park team is full of anticipation for the new grain handling facility to be operational, and we are excited to serve our farmer members with the same quality, cleanliness and dedication as always. <<

CONTACT

ADDRESS:
**204 E Railroad St.
Lake Park, Iowa 51347**

PHONE:
712-832-3621

SERVICES

Grain Agronomy Feed

PEOPLE

LOCATION MANAGER:
Jeff Jacobsma

FULL-TIME
EMPLOYEES:

9

PART-TIME
EMPLOYEES:

2

DEPARTMENT
EMPLOYEES:

1

UPGRADES

**2 Million Bushel Soybean Flat
2 Dump Pits**

The Next Field Awaits

FROM PLOT RESEARCH TO RETIREMENT READY.

As Jeff Blauwet prepares for his upcoming retirement, he's been reflecting on his over 30-year career in agronomy. Growing up on a farm near Larchwood, Jeff had a passion for agriculture early on. In 1993, Jeff graduated from Iowa State University with a bachelor's degree in agronomy and began working for an independent retailer that he had interned with for three years prior. Ironically, that independent would later become CFE's Lester location.

Later that same summer, Jeff decided to move into the cooperative system, wanting to focus more on agronomy. He joined Farmers Elevator Cooperative, one of CFE's legacy cooperatives, as a sales agronomist. From 1993 to 2007, Jeff transitioned from sales agronomist to senior agronomist before spending two years at Monsanto as an area agronomist. In 2009, during a pivotal time in the economy and agriculture industry, Jeff decided to come back to the cooperative and has been here ever since. Upon his return, Jeff worked closely with leadership to establish a more support-heavy role that would help train agronomists and troubleshoot hurdles in the field.

As his role evolved, Jeff continued looking for ways to support the more experienced agronomists. "I thought back to when I was in sales and said to myself, what would

have been nice to have?" Using his past experience, Jeff began to take on more research work to gather data, uphold value-added products and develop new ideas for practices and systems. In 2011, his field research transformed into plot books, showcasing trial data and application information. FEC and now CFE have created trial booklets for 15 years thanks to Jeff's work.

Between operations and data summarization, Jeff's work has always revolved around being a problem-solver, placing an emphasis on physically seeing things develop for himself. "I enjoy the challenge of diagnosing things, even if it's just getting another set of eyes on an issue," Jeff says about piecing together his knowledge and experience in the field.

Changes and enhancements across the industry have helped with every aspect of Jeff's role. One of the most incredible feats he's witnessed throughout his career is how soybean and corn yields have essentially doubled. While he can't singlehandedly take credit for the advancements in soil health, technology, equipment, genetics and fertility, it's always been important to Jeff and CFE to be at the forefront of innovation. "Just the change in size, scale and speed of operation has been incredible," Jeff shares as he reflects on how the entire industry has grown.

Through the decades, Jeff has always felt grounded in his agronomy department. He's also placed tremendous value in being able to be in the field, and surrounded by such great people on top of that. Jeff says he never felt the need to take on

more management-style roles or climb a corporate ladder, joking, "You don't stick with a role for 30-plus years if you don't like it, the company or the people." For years, his focus has always been on utilizing his talents and skillset to be the best resource to his team, and when you enjoy working with your team as much as Jeff has, it makes it a little tougher to walk away from.



Jeff's "Field Friday" videos have been a staple for CFE farmers for the last several years.

In his retirement, Jeff plans to farm more personal ground, putting all his knowledge to good use with his own crops. "I'll miss the people and the routine, but I am looking forward to the flexibility and what's next," Jeff says about this upcoming chapter. He's eager to escape to Florida during the winter more often, spending time on the beach with his wife, joining competitive clay shooting tournaments and playing more baseball. Jeff plans to use more of his newfound free time to visit his kids as they have taken jobs in other states and is excited to be able to attend more weeknight ISU sporting events, too! October 2 may be Jeff's last day as a full-time CFE employee, but his preparation, dedication to excellence and ongoing support will have a lasting impact on the entire cooperative. <<





UNCOVERING THE MICROBIAL ACTIVITY HAPPENING IN YOUR SOIL.

You might not think a pair of cotton underwear has much to tell you about your farm. But bury a pair in the soil, leave it there for 45 days and dig it back up, and you may see a surprisingly good visual representation of what's happening in your land. That was the idea behind CFE's "Soil Your Undies" experiment, led by CFE Conservation Agronomist Ashilyn Klaassen. Inspired by a project she worked on during an internship with the Natural Resources Conservation Service, this gave our agronomists an opportunity to compare soils under a variety of management practices while helping farmers take a closer look at the living organisms working beneath their feet.

Cotton is a natural material that soil organisms can break down. By burying a pair of cotton underwear and evaluating how much fabric remains after a set period of time, farmers

can get a simple, visual indication of how actively organisms are breaking down organic matter. Over the course of two growing seasons, Ashilyn put 22 fields to the test, with a variety of crop rotations, tillage practices, manure applications and additional conservation practices.

Inside the Microbiome

CFE is all about building strong communities, the ones we live and work in, and the ones in our soil. Just as we live in communities where everyone has a role to play, our soil is home to a community of microorganisms, each with its own job to do. Billions of microbes, bacteria, protozoa, fungi and nematodes make up the soil microbiome that is responsible for nourishing our crops. The level of activity in these microbial communities

has proven to be a significant driver of soil health and, as a result, plant growth and yield.

The same microbial action that eats away at cotton in the underwear is also breaking down other organic matter in the soil, turning it into crop-available nutrients. "You can really do this with any type of natural material or clothing article," Ashilyn says. "Underwear is just a good representation because it has that thick elastic band that is essentially plastic and isn't going to be eaten away." The elastic waistband gives farmers a helpful reference point. The more the cotton portion has broken down, the more obvious the difference can be when the underwear is dug up. By seeing how much of the underwear has disintegrated, farmers can have a glimpse into how management decisions influence the environment those organisms live in.



This map highlights each of the field locations where underwear was buried in 2025 and 2026. By conducting this experiment on more than 20 fields, our team was able to capture a comprehensive view of how microorganisms respond to different management practices across the whole CFE territory.

The Dirty Details

CFE wanted to get a broad scope of fields to better display the impact that conservation practices can have on the activity going on in the community beneath the soil. We did this by choosing fields with a wide range of management histories and conservation practices. Our selected fields represented a broad range of conditions, including pasture transitioning to corn, three-plus-year crop rotations, long- and short-term no-till, corn-on-corn, conventional tillage, strip-till, cover crops, manure applications and fields without a history of conservation practices. The goal wasn't to crown one practice as the winner, but instead, to provide another way to start a conversation about what is happening below the soil surface.

For CFE's experiment, the underwear was buried approximately four to six inches deep, deep enough to be in the soil where microbial activity is taking place, but not so deep that activity

begins to decline. "You want to make sure it's in that sweet spot where it's not on the surface, but it's low enough that it's right in the root zone where those microbes are active," Ashilyn explains.

After 45 days, the underwear was dug up, and the evidence of microbes was evaluated. That 45-day timeframe came from Ashilyn's previous experience with the experiment. At 30 days, she found there wasn't enough decomposition to make differences easy to see. At 60 days, too much of the material had broken down, making it harder to distinguish differences between fields.

The Results

The results from the 2025 experiment showed clearer differences than those from 2026. The underwear buried during the 2025 growing season showed noticeable levels of decomposition that corresponded with the degree of conservation practices used in the fields. The most eaten-away underwear was the pair buried

in field eight, which was actively planted as CPR. Close behind it was field three, which has been no-till for many years, and field 11 that had cover crops planted after corn. The results observed from the underwear that was buried during the 2026 season were

continued on next page...

2025's spread of underwear after 45 days in the soil, showcasing varying levels of microbial activity.



Ashilyn Klaassen and Dawn Henderson proudly hold up a pair of deteriorated underwear after being buried in the soil for 45 days.

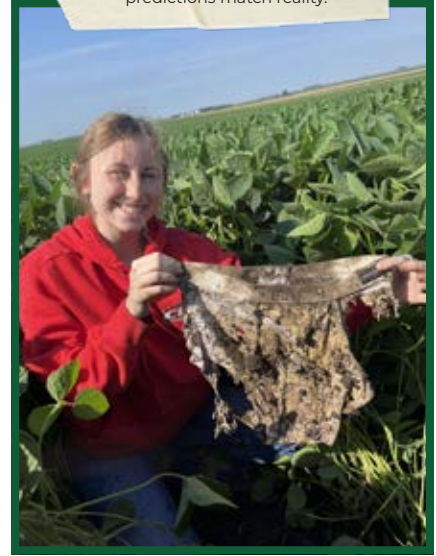
After sitting in the soil from June 15 to July 30, the underwear is dug up to see how much has decomposed.



CFE's Conservation Agronomist, Ashilyn Klaassen, shows off microbe-eaten underwear.



Digging up the underwear reveals how well Ashilyn and team's predictions match reality.



there, but less noticeable than the previous year. Ashilyn believes weather played a significant role. This year, the underwear was buried from June 15 to July 30, a relatively dry stretch across much of the CFE territory. "Microbes like moisture," Ashilyn says. "It's easier for them to move and break things down when they're in a moist environment. It doesn't need to be wet, but they need some moisture."

Temperature also plays a role. Soil organisms are living things, and they function best within a range of conditions. The microbes don't want to be too hot, as that starts to slow them down and can kill them off. On the flip side, if they're too cold, they're not going to move because they don't have enough energy to keep producing and functioning.

Ashilyn compares it to people. "When you talk about microbes in the soil, they're living things, so you can basically think about how you would treat a human and apply that to microbes," she describes. "You don't want it too wet, and you don't want it too dry. You need that Goldilocks zone right in the middle." While the results from the 2025 experiment were more defined than those from this summer's experiment, it does not mean

the microbes were not active. They simply were not provided with the ideal conditions by Mother Nature.

Building Community

Farmers can't control rainfall or temperature, but they can still have an influence on the environment where soil organisms live. One of the most significant factors is soil disturbance. Ashilyn compares intensive tillage to a tornado moving through a community. "If you had a tornado come through your town with no warning, people would die, people would be injured, and it would take a long time for that community to recover and rebuild," she says. "If you come through and rip up all of that soil and break apart those communities, you're disrupting them. It takes a long time for those communities to build back up."

That doesn't mean every acre can or should immediately transition to no-till. Different soils, rotations and farming systems require different approaches. But reducing unnecessary disturbance where it makes sense can help create a more stable environment for soil biology. Other management practices can help build the resources those organisms need, too. Manure, for

example, adds both organic matter and microorganisms to the soil. "Adding manure is one of the fastest ways to kick-start your microbes in the soil," Ashilyn shares. "You're adding bacteria and organic matter that's already in the manure, giving the microbial community a kick-start."

Cover crops can also contribute additional living roots and organic material to the system, providing another source of food for the organisms living in the soil. For farmers who have been using conservation practices for years, the benefits of that long-term investment may already be visible. For others, the underwear experiment is simply another reason to start asking questions about what is happening beneath the surface.

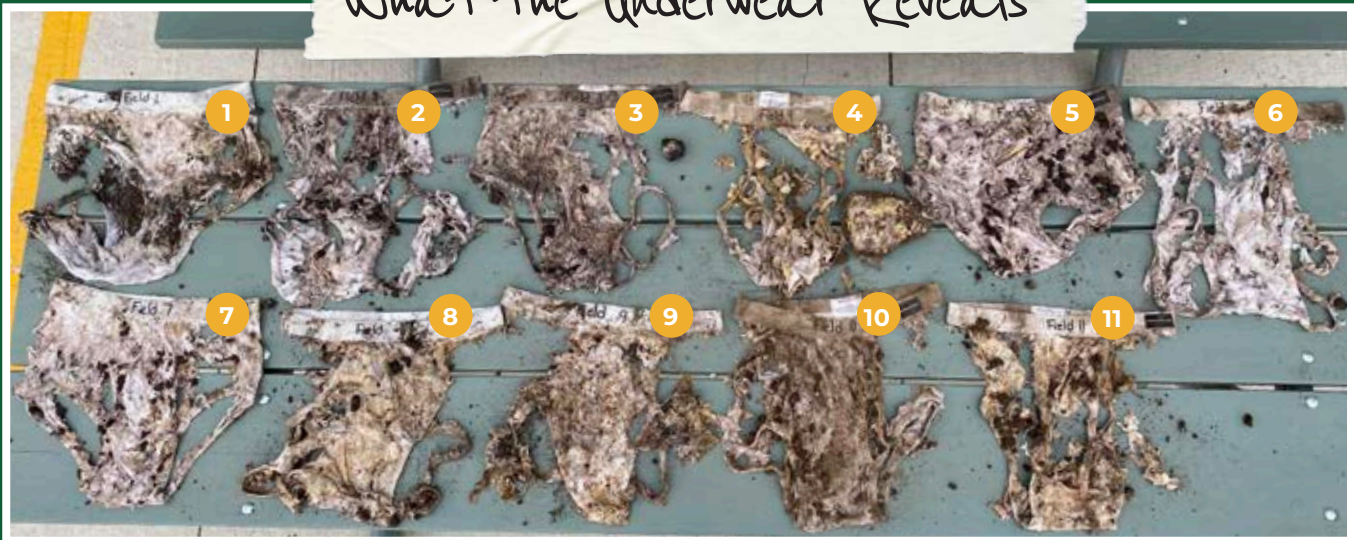
The "Soil Your Undies" experiment isn't a substitute for comprehensive soil testing or scientific measurements of soil biology, but it does make something that is normally invisible a little easier to see. Whether you're evaluating tillage, adding cover crops, incorporating manure or simply trying to better understand the soil beneath your farm, CFE is here to help. Sometimes, getting a better look at your soil starts with something as simple as digging up a pair of underwear. <<



The crop featured in these photos is not one you typically see throughout our territory: industrial hemp.

With a processing plant recently moving into the area, a few growers have decided to contract-grow the crop, giving us the opportunity to see industrial hemp in our territory firsthand.

What the Underwear Reveals



What looks like a collection of old, rotting underwear is actually a look at soil health. Each pair was buried in a different field, and the amount of decomposition shows how soil microbes responded to different management practices. The more broken down the cotton is, the more active microbes are in the soil.

FIELD 1: Long-Term Pasture to Corn

FIELD 2: 3+ Crop Rotation

FIELD 3: Short-Term No-Till

FIELD 4: Corn on Corn,
No Conservation Practices

FIELD 5: Conventional Tillage,
No Manure

FIELD 6: Long-Term No-Till

FIELD 7: Corn on Corn, No-Till and
Cover Crops

FIELD 8: Conventional, with Manure
and Tillage

FIELD 9: Reduced Tillage, No Manure

FIELD 10: Strip Till

FIELD 11: Long-Term No Till and Long-
Term Cover Crops



Celebrating County Fairs

INSPIRING YOUTH AND SUPPORTING LOCAL TRADITIONS.



CFE was proud to be selected as the 2026 Best Outdoor Commercial Exhibit at the Clay County Fair.



A 4-H member speaks with the judge while showing her goat at the Dickinson County Fair. Photo courtesy of Amy Grace Graphics.



A young horse show participant wears her CFE-sponsored t-shirt with pride at the Dickinson County Fair. Photo courtesy of Amy Grace Graphics.



A 4-H member sports his CFE-sponsored fair t-shirt. Photo courtesy of Amy Grace Graphics.



A group of siblings enjoys the corn trough outside CFE's trailer at a local county fair.

ASK CY

THE LEGACY WE LEAVE BEHIND.

with Cyrus Kezar, CFE Director of Risk & Safety

As harvest approaches, I find myself thinking about the people behind the work. Agriculture has always required hard work, long hours and a willingness to get the job done. But in the rush of a busy season, even for the most seasoned farmers, it's important to slow down long enough to think about the people counting on us to come home at night. As my dad said to us growing up, "The ranch will wait. Your family shouldn't have to."



What's the biggest mistake farmers make when it comes to safety?

CY SAYS:

It's easy to get comfortable when you've done a job hundreds of times. You know the equipment, the process and what needs to happen next. That familiarity can make us move a little faster or skip a step without really thinking about it.

During harvest, there will always be another job waiting, another load to haul or another piece of equipment that needs attention. Taking an extra minute to slow down, think through the task and do it safely is worth it. Sometimes that may mean calling it a day when fatigue sets in. Researchers at the National Institute for Occupational Safety and Health estimate that nearly one in eight workplace injuries may be related to fatigue. The biggest mistake I see farmers make is getting so wrapped up in routines that they overlook simple things, like double-checking safety measures or resting when they need to.



What are some simple ways farmers can improve their safety at work?

CY SAYS:

For me, it starts with the small decisions. Take the extra minute to lock out equipment, wear a seatbelt or use a dust mask. Ask for help when a job is too much to handle alone. Speak up when something doesn't look right.

Those decisions also set an example for the people around us. When younger employees or family members see us taking the time to work safely, they learn that looking out for each other is simply part of doing the job.

One of the best parts of my job is visiting our locations and talking with employees and producers across the communities we serve. Whether I'm in a grain facility, lumberyard or shop, I'm reminded how much safety depends on people looking out for each other, like when a neighbor stops to help.

None of us gets every decision right every time. What matters is paying attention, learning from our mistakes and being willing to speak up when something doesn't look right.

CYRUS KEZAR
CFE DIRECTOR OF RISK & SAFETY

None of us gets every decision right every time. What matters is paying attention, learning from our mistakes and being willing to speak up when something doesn't look right. As we head into harvest, I hope we all remember what we're working for. The acres, the grain and the livestock will still be there. The most important thing is making sure the people doing the work are there, too. <<

PARTNERS IN PROGRESS

EXPANSION BY AGP TAPS EXPORT MARKETS.

In the midst of harvest, fall sports and fluctuating fuel prices, the hottest ticket headed west this season might be a rail car destined for Terminal 4 at Grays Harbor on the Washington coast. AGP, a regional cooperative of CFE and more than 150 of our cooperative peers, celebrated the grand opening of the “T4” export facility in late July at the deep-water port near Aberdeen, Washington. Its completion marks a milestone years in the making and is a testament to the robust public-private partnership between AGP and the Port of Grays Harbor.

As soybean processing across the Midwest continues to grow, the completion of this project is very timely. Scaled-up production of soybean meal and oil, including AGP’s David City, Nebraska facility that began operating last summer, is generating new opportunities domestically and abroad for CFE customers. The export infrastructure at Grays Harbor will enhance overseas delivery of soy products and help U.S. growers tap into expanding export markets.

“This is that kind of perfect scenario where all parties involved—government, public, private—all understood the value for the Midwest, for Washington state and for customers across the sea,” says Michael Dolch, AGP Director of Government Affairs.

PORT PARTNERSHIP

At more than \$200 million in total investment, the expansion is the largest infrastructure project the port has ever completed. A state-of-the-art ship loader was added at Terminal 4 to improve vessel loading speed. A unit train at full capacity can be unloaded in roughly five hours. Soybean meal can now be transferred at the rate of 4,000 tons per hour from rail cars to ships.

\$60 million in public funds added more than 30 acres of cargo storage area for current and future use at T4, upgraded stormwater collection and treatment and than 47,000 feet of rail across the Port’s Marine Terminal Complex. The scale is massive, yet the project began with a simple request.

“What has grown into a really strong partnership actually started years ago with the Port of Grays Harbor requesting a letter of support for the early stages of T4 development,” Michael explains. “Those early conversations led to more and more collaboration.”

Support for the project surged as the scope continued to come into focus. From state soybean associations to the U.S. Soybean Export Council, momentum among stakeholders grew. The result demonstrates impact and opportunity: the new expansion of T4 provides the capacity to more than double agricultural commodity exports transferred through the port each year.

“A soybean harvested by one of our cooperative members in the Midwest can now be processed into meal and oil, transported by rail to Grays Harbor, loaded onto a vessel and delivered to customers across the Pacific through one of the most efficient agricultural supply chains in the world,” says Chris Schaffer, AGP Chief Executive Officer.

From its facility in David City, Nebraska, AGP now has capacity to ship unit trains of soybean oil and soybean meal.



“Every step of that journey creates value for our member-owners and strengthens the competitiveness of U.S. agriculture.”

This is that kind of perfect scenario where all parties involved—government, public, private—all understood the value for the Midwest, for Washington state and for customers across the sea.

MICHAEL DOLCH
AGP DIRECTOR OF
GOVERNMENT AFFAIRS

INVESTING IN INFRASTRUCTURE

Since AGP loaded its first vessel through Terminal 2 at Grays Harbor in 2003, the journey from the field to the freighter has helped connect farmers to new markets. The same is true today.

“Growing demand for soybean oil has been driving the need for additional processing capacity,” says Adam Piper, AGP Senior Vice President of Soy Processing. “That’s why our industry has grown by about 25% over the last three to four years. With that, there is still a strong, steady demand for the additional products being produced.”

Beyond the infrastructure at T4, the total expansion effort is also fortified by the AGP soybean processing and degumming facility in David City, Nebraska. The new facility, opened one year ago, receives approximately 15% of the state’s soybean crop and has a total processing capacity of more than 50 million bushels of soybeans per year and 700 million pounds of degummed oil per year. As reflected by their work ethic, AGP takes its responsibility to CFE customers to heart.

“We were up to full capacity at David City in about ten days after it opened, which was just tremendous,” Adam notes. “It’s a credit to the engineering team here and the contractors we work with. Everyone across the AGP organization, whether it was operations, human resources, accounting, merchandising, purchasing, traffic; a lot of time and effort was spent getting everybody onboarded.”

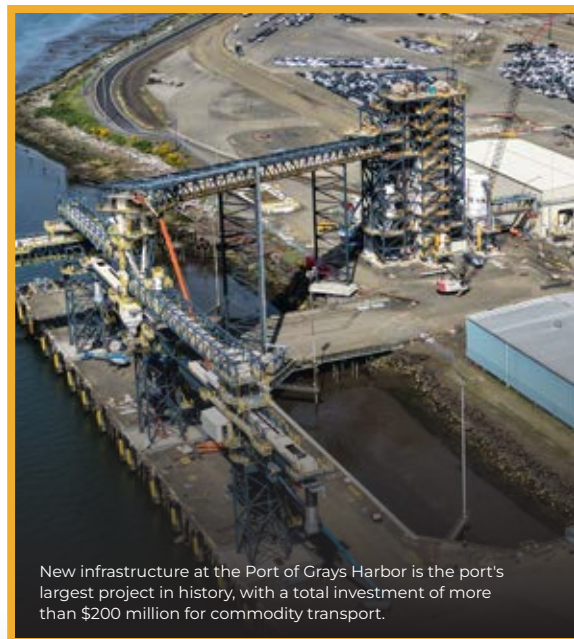
SUCCESS IN THE SUPPLY CHAIN

The David City location is AGP’s eleventh soybean processing plant and boasts 13 miles of rail. The plant is equipped to load unit trains of soybean oil and soybean meal for maximum ease and flexibility. In July, the David City facility loaded and shipped the first-ever unit train of U.S. soybean oil. This milestone reflects ongoing investment in value-added agriculture and renewable fuels on behalf of AGP’s

members, including CFE.

With the David City plant running smoothly at full throttle, AGP is strategically positioned as demand for soybean oil continues to climb. As a leader in soybean processing and biodiesel production, AGP’s expanded infrastructure will deliver products to biodiesel and renewable diesel markets with increased efficiency. This creates an increased demand for soybeans in the Midwest, which enhances the profitability of all producers in and around CFE’s trade territory.

“We have more certainty now around state and federal biofuels policy than we’ve probably had in the past 15 years,” Michael says. “That’s really buoyed the market for soybean oil and renewable fuels overall.” <<





2026 GRAIN POLICY

CORN.

EFFECTIVE 9-1-2026

ALL RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE

GRADE REQUIREMENTS

NO. 2 CORN

SALE / STORAGE TYPE	MOISTURE	BCFM	DAMAGE	TEST WT · LB
Cash · Priced Later · Extended Price · Contracts	15%	3%	5%	54
Open Storage · Warehouse · Grain Bank · Condo	14%	3%	5%	54

DISCOUNT CHARGE SCHEDULE**DRYING CHARGE**Per point of moisture **\$.05 per point****MOISTURE BREAKDOWN**

Shrink + handling **1.5% per point**

Moisture shrink 1.18%

Moisture handling .32%

TEST WEIGHT

54 – 50 lb **\$.02 per point**

49.9 – 48 lb **\$.03 per point**

47.9 – 46 lb **\$.04 per point**

Below 46 lb **Rejectable**

BCFM

3% – 4% **\$.03 per point**

Over 4% **\$.04 per point**

Over 10% **Rejectable**

DAMAGE

5% – 10% **\$.02 per point**

Over 10% **\$.03 per point**

Over 15% **Rejectable**

POLICIES

- Grain will automatically be moved to storage after 10 days from last load
- Moisture can be averaged for corn at the same location and on the same assembly sheet
- Priced Later Grain cannot be transferred to a third party or settled to condo, grain bank or house receipt
- Priced Later Grain is not eligible for load out from elevator
- Priced Later Grain contracts and Deferred Payment Contracts must be signed within 30 days
- Grain Bank corn delivered after November 30th will be accepted only at swine mill locations or Ashton
- Crack corn can be used for grain bank but after November 30th must be delivered to a corn cracking location.
- Unused booked corn at month end will be assessed a \$.07/bushel roll fee.
- We have a zero tolerance policy for treated seed — minimum \$1,000 discount plus penalties.
- Storage billed monthly, pro-rated daily.
- No quantities of less than 100 bushels may be placed on Price Later Contract, House Receipt, or Warehouse Receipt.

OTHER GRADE FACTORS

Sour or weevils **\$.10 / bu**

Musty **\$.05 / bu**

COFO **\$.25 / bu**

Treated grain **Rejectable**

STORAGE OPTIONS

Warehouse & Open Storage **\$.08 per bu. per month**

Priced Later **\$.07 per bu. per month**

Grain Bank **Free 30 days, then \$.05 per bu. per month**

Deferred Payment **Always available**

OTHER SERVICE CHARGES

Late delivery on contracts **\$.25 / bu**

See posted Schedule of Charges at locations for in/out grain removal fee.

Custom drying **\$.25/bu + \$.002/day**

Grain Bank purchase **On request**



2026 GRAIN POLICY SOYBEANS.

EFFECTIVE 9-1-2026

ALL RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE

GRADE REQUIREMENTS

NO. 1 YELLOW SOYBEANS

SALE / STORAGE TYPE	MOISTURE	TEST WT · LB	FM	DAMAGE
Cash Sales · Priced Later · House & Warehouse Receipts · Contracts	13	54	1%	2%

DISCOUNT CHARGE SCHEDULE

MOISTURE

13.1% – 14.5%	3% per point
Over 14.51%	4% per point
Over 16%	Sell at delivery
Over 17%	Rejectable

TEST WEIGHT

53.9 – 53	\$0.005 / bu
52.9 – 52	\$0.01 / bu
Below 52	Rejectable

FOREIGN MATERIAL

Over 1%	Over 1% deducted from weight
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DAMAGE

2.1% – 5%	\$0.02 per point
5.1% – 8%	\$0.04 per point

OTHER GRADES

Musty	\$0.05 / bu
Sour	\$0.10 / bu
Insects	\$0.10 / bu
COFO	\$0.25 / bu
Treated seed	Rejectable

STORAGE OPTIONS

Warehouse & Open Storage	\$0.08 per bu. per month
Priced Later	\$0.07 per bu. per month
Deferred Payment	Always available

OTHER SERVICE CHARGES

Late delivery on contracts	\$0.25 / bu
See posted Schedule of Charges at locations for in/out grain removal fee.	

OATS

SEPARATE CROP

Moisture 13.1% & up	\$0.025 per point
Test wt 35.9 – 32	\$0.01 / lb
Test wt below 32	\$0.02 / lb

Oats grades broken down by 1/10 point.

POLICIES

- Grade moisture discounts are broken down and assessed per 1/10 point
- Grain will automatically be moved to storage 10 days after delivery
- Soybean moisture can be averaged up to 14.50% in same location and on same assembly sheet
- Soybeans loads above 14.51% will stand alone
- Priced Later Grain cannot be transferred to a third party or settled to condo, grain bank or house receipt
- Priced Later Grain is not eligible for load out from elevator
- Priced Later Grain contracts along with Deferred payment contracts must be signed within 30 days
- We have a zero-tolerance policy for treated seed and will hold liable any party that contaminates grain with treated seed.
- Storage pro-rated daily.
- No quantities of less than 100 bushels may be placed on Price Later Contract, House Receipt, or Warehouse Receipt.



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FROM CLASSROOM TO COOPERATIVE

MEET CFE'S SUMMER INTERNS.

Cade Freeman



"My biggest takeaway was being able to understand chemical mode of action and being part of the application process."

Majesta Vos



"My favorite experience was forming relationships with the producers and my coworkers."

Nathan Zollman



"I enjoyed learning more about drones and precision agriculture technology."

Brady Russell



"My favorite day was when me and my crew set the acres-in-a-day record at 1,050 acres."

Kaleb Johnson



"The amount of skills I've learned this summer while at CFE will benefit me the rest of my life."

Jude Worsham



"My biggest takeaway was how important teamwork and cooperation is in the workplace."

Brayden Witte



"The biggest benefit was to get a look into what my future will consist of and find out if I love it."

Olivia Kraayenbrink



"Communication and attention to detail are important. Everyone needs to understand what is going on."



Caramel Brownies

INGREDIENTS:

- 1 package of caramels
- 1 can of evaporated milk
- 1 German chocolate cake mix
- $\frac{3}{4}$ c. melted butter
- 1 package of milk chocolate chips

INSTRUCTIONS:

1. Combine caramels and $\frac{1}{3}$ cup of evaporated milk in saucepan. Cook over low heat, stirring continuously.
2. Mix cake mix, melted butter, and $\frac{1}{3}$ cup evaporated milk. Press $\frac{1}{2}$ of this dough in a greased 9x13 pan.
3. Bake at 350 degrees for 8 minutes. Remove from oven.
4. Sprinkle the package of chocolate chips over bottom dough. Spread caramel. Crumble the remaining dough by teaspoonful over caramel.
5. Bake for 20 minutes at 350 degrees. Cool in refrigerator for 20 minutes before cutting.



David, Connor, Elise and Anita Osman celebrate Elise's graduation from Iowa State University.

Caramel Comfort

Anita Osman's caramel brownie recipe is one you can count on to encourage the college kids to come home for a visit. This sweet treat is the perfect combination of homemade with love paired with the convenience of store-bought ingredients. <<



COMMAND WHAT'S YOURS

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