

COOPERATIVE PRODUCERS
[INSIGHTS]
GRAIN • AGRONOMY • ENERGY • FEED



FALL 2024

Vision

To be the best solutions provider growing partnerships to achieve employee and customer success.

Mission

To serve our customers by providing products, solutions, and services that enhance mutual success.

Core Values

Integrity

We are accountable to the highest ethical standards in all our relationships, commitments, and actions. We build trust through honesty and consistency in all the work we do.

Employees

We value our employees and are committed to their professional development, engagement, and success. We recruit and retain the best people to continually deliver value.

Safety

We are committed to a proactive safety culture which provides a safe work environment to protect our employees and the well-being of their families. We will reinforce a safety-first mindset every day.

Partnerships

We are dedicated to delivering value to our customers by growing partnerships through agriculture for mutual long-term success.

Innovation

We deliver value by bringing cutting edge solutions to meet the future needs of our customers.

Success

We are committed to achieving long-term financial success to meet the needs of our customers. We embrace a winning culture by living our core values every day.

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SENIOR LEADERSHIP TEAM

Chief Executive Officer: Gary Brandt
Chief Financial Officer: Rick Ackerman
Vice President of Operations: Jon Hjetland
Vice President of Grain: Justin Yoessel
Vice President of Agronomy: Mike Battin
Vice President of Energy: Larry Ehrman
Vice President of Human Resources: Sarah Ayres
Vice President of Health and Safety: Larry Dygert

BOARD OF DIRECTORS

| | |
|-------------------------------|--------------|
| Jeff Loschen - Chairman | Jason Hupf |
| Brent Woodman - Vice Chairman | Lynn Lisius |
| Jerrad Stroh - Secretary | Lyle Mertens |
| Phil Askey | Mark Miller |
| Brian Bish | Clark Nelson |
| Jerry Guthrie | Taylor Lynch |
| Zach Herz | |

NEWSLETTER EDITORS

Erin Anderson, Advertising Manager
Katie Griess, Advertising and Media Specialist

A LETTER FROM THE CEO

Gary Brandt, CEO



I was fortunate enough to spend the afternoon with several farmers from the heart of CPI's territory. We had an honest discussion about how competitive the farm marketplace is – particularly in herbicides and fertilizers. CPI has invested time and money to ensure we can be a valued partner in the marketplace you rely on every day to make your farm successful.

CPI's approach to fostering growth for the benefit of our farmers involves leveraging the equity you hold on our balance sheet to borrow funds from the Farm Credit system. Thank you for trusting us to invest wisely and create opportunities in the marketplace for your inputs and grain.

The Agronomy Division has invested in sales teams, support staff, and valuable partnerships. With the acquisition of Diamond J Custom Services and their professional team, CPI has set a new standard for competitive and accurate agronomy services. The Grain Division has been enhancing grain receiving speed and capacity throughout our territory. The Energy Division has built new fueling stations and is growing its reach by acquiring top level partners. Meanwhile, the Feed Division continues to operate a top-level mill while waiting for cattle numbers to rebound.

All of this work is geared towards helping farmers succeed. That is the reason co-ops were formed a century ago. CPI's fiscal year ended on June 30th, and we are pleased to share our results with you. Local profit from business done by our facilities and employees amounted to \$7.7 million. The cooperative partners doing business with CPI paid patronage that contributed to a total profit of \$41 million. Of this amount, CPI is returning 100% of its local profit, \$7.7 million, to the farmers who did business with us. Patronage for grain sales and purchases in agronomy, energy, and feed will be paid out 50% in cash and 50% in equity this December. The remaining profit retained by CPI will go towards your co-op's balance sheet to help fund the \$25 million we invested in projects and infrastructure in 2024 and the initiatives already underway for the next fiscal year.

Thank you for your business and loyalty. If you have questions about CPI and our goals for the future, please feel free to give me a call or stop by our office in Hastings. I would be happy to discuss this great organization that you support.

Customer Service Feedback

CPI is seeking exceptional customer service. We've created a short survey to gather feedback and insights from our customers about your experiences and satisfaction levels with CPI in the last 6-12 months. Click the link below to access the survey.

www.surveymonkey.com/r/9DXF3XB

A handwritten signature in blue ink that reads "Gary Brandt". The signature is written in a cursive, flowing style. Below the signature, there are decorative curved shapes in yellow and green.



SAVE *the* DATE



ANNUAL MEETING

MONDAY, DECEMBER 9TH @ 11:00 AM

- LUNCH TO FOLLOW -

LOCHLAND COUNTRY CLUB - HASTINGS

WELCOME NEW VP OF OPERATIONS TO CPI

Jon Hjetland joined CPI as the Vice President of Operations on April 15, 2024. Jon brings 18 years of experience in the agriculture industry, having managed various facilities across Kansas, Missouri, and Nebraska. His most recent role was as a manager overseeing multiple facilities with Cargill.

“Jon’s experience working cross-functionally with diverse teams will allow him to make an immediate impact on CPI’s operations.,” said Gary Brandt, CEO. “I am confident that his ability to enhance our safety culture and improve efficiencies will better position CPI to serve our patrons.”



Jon hails from Hiawatha, Kansas, and is a graduate of Kansas State University with a Bachelor’s Degree in Agricultural Economics and a specialization in Finance. He currently resides in Ravenna with his wife, Carmela, and their two daughters, Briley and Aria.

We look forward to the positive contributions Jon will bring to our organization as we continue to grow and serve our customers and communities.

BEATING THE HEAT

Larry Dygert, Vice President of Health & Safety



Heat Illness Prevention

As we all know, farming is more than just a profession—it’s a way of life. However, working in agriculture also means facing unique challenges, including exposure to extreme heat. With over 80,000 individuals in Nebraska’s agricultural sector at risk of excessive heat each year, it’s crucial that we prioritize safety and take steps to protect ourselves and our workers. In fact, the Occupational Health & Safety Administration (OSHA) is proposing a federal heat standard to address this growing concern. I want to share some important information and practical tips to help you stay safe during our hot Nebraska summers.

Heat-related illnesses, such as heatstroke, exhaustion, and cramps, pose significant threats to anyone working in the sun. These conditions don’t discriminate and can impact us both on the job and at home, particularly producers who spend extended periods outdoors.

Heat-related illnesses occur when activities in a hot environment overwhelm the body’s ability to cool itself. This risk increases if factors such as insufficient hydration, protective gear that restricts airflow, or high humidity levels are present. When core body temperature exceeds 100.4°F, physical and cognitive functions are impaired. At temperatures above 105.1°F, the risk of organ damage and even death becomes a serious concern.

**DON'T WAIT...
HYDRATE!**
**Prevent
heat illness
at work**
[osha.gov/heat](https://www.osha.gov/heat)

The graphic features a red background with white text for the top part, a yellow background with black text for the middle part, and a white background with black text for the bottom part. To the right of the text is a blue water bottle with a black cap and a splash of water coming out of the top.

While avoiding the heat entirely is ideal, we know that’s not realistic in Nebraska, where farming doesn’t stop for hot days. The best way to avoid heat stress is through proper hydration. Strenuous work and high temperatures can cause a person to lose multiple liters of water in a single hour. During hot August days, it’s recommended to drink 24 to 32 ounces of water every hour. This amount may need to increase as temperatures and humidity rise. Additionally, take frequent breaks, seek shade, and use air conditioning whenever possible.

Other important tips include ensuring your equipment and vehicles are well-maintained, with air conditioners serviced before the hot season begins. Wear loose-fitting clothing that allows sweat to dissipate, and keep your clothes clean. Plan ahead by scheduling your most strenuous tasks during the cooler parts of the day.

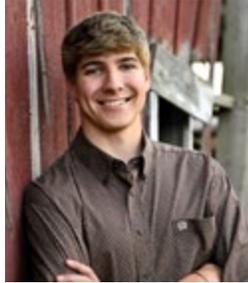
Stay safe, stay hydrated, and take care of yourself and those around you during the hot months. Your health is vital to your success on the farm.

2024 CPI SCHOLARSHIP RECIPIENTS

Earlier this year, we awarded CPI scholarships to nine students to support their college educations. The scholarships were granted to the dependents of five CPI patrons and four CPI employees. Congratulations to all the recipients, and best of luck in your studies! Applications for the 2025 scholarships will be available on our website in January.



Sydney Bartels
Silver Lake



Samuel Gruwell
Wilcox-Hildreth



Marshall Humphrey
Giltner



Seth Stengel
Shickley



Charli Wells
Holdrege



Alexis Holdsworth
Doniphan-Trumbull



Abigail Klatt
Heartland Lutheran



Carson Mau
Sutton



Logan McKay
Homeschool

NEWS FACES TO OUR SALES TEAMS

We're thrilled to welcome these new faces who have joined our sales staff in the last six months.



Lydia Loewenstein
Certified Energy Specialist
lydia.loewenstein@chsinc.com
(C): 402-469-0518



Brock Ekhoﬀ
Sales Agronomist
bekhoff@cpicoop.com
(C): 402-694-9366



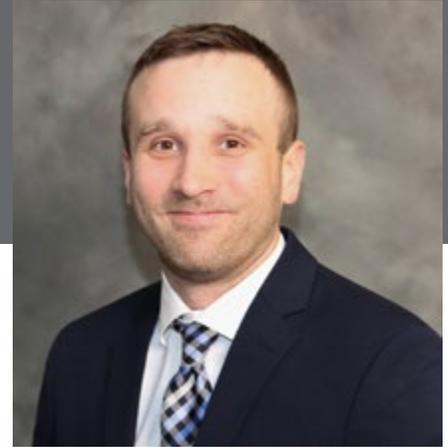
Cale Palensky
Sales Agronomist
cpalensky@cpicoop.com
(C): 402-631-3440



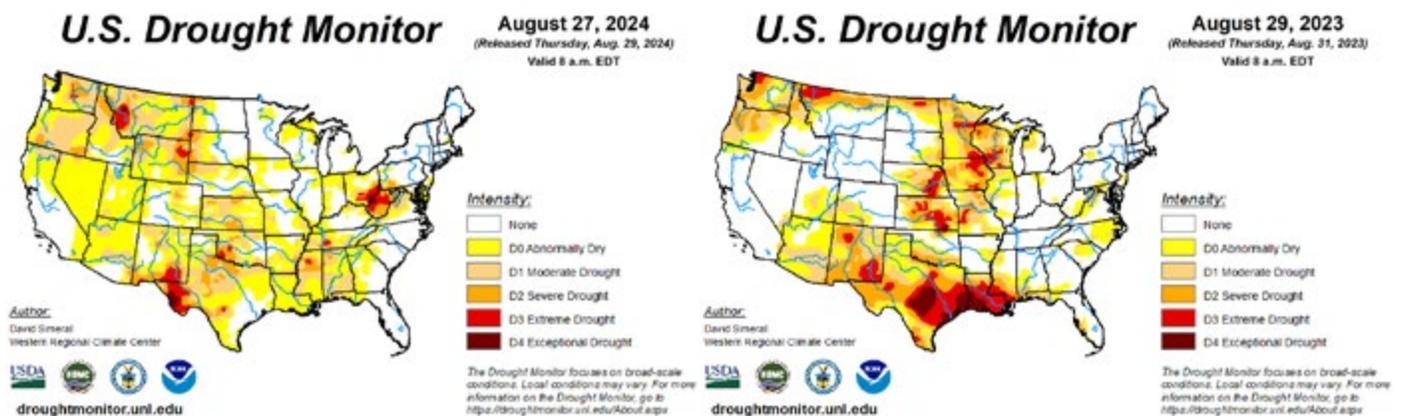
Alex Gasper
Grain Originator
agasper@cpicoop.com
(C): 785-294-0121

GRAIN UPDATE

Justin Yoesel, Vice President of Grain



Everyone is searching for a crystal ball to predict what's next for grain markets. Have we hit the bottom? Are we officially past the three-year highs when corn prices reached \$5, \$6, \$7, and even \$8? Like many things, grain markets are highly cyclical. The USDA is projecting another record corn yield for the coming year, and I find it hard to disagree. It's remarkable to compare this year's drought monitor to last year's—it's difficult to find areas in the traditional Corn Belt that are in dire need of moisture.



So, the known factor is a record supply. The unknowns lie in what the rest of the world is doing. In many parts of the world, corn production is not at record levels, and market whispers suggest potential corn exports between 2.5 billion and 2.8 billion bushels. Currently, the USDA is estimating 2.3 billion bushels. Feed and ethanol demand remain relatively flat, with some potential for improvement. If exports exceed 2.3 billion bushels, we could suddenly see carryout dip below 2 billion bushels. That's when things could get interesting, especially with "managed money" holding such a massive short position in corn. As we move forward, we'll learn more, particularly about yields. The big unknown remains what China will do, as always. There's also the looming fear of a recession or, worse, a market crash. This uncertainty seems to be deterring new players from going long on grain futures. While there isn't much to be overly optimistic about in terms of price right now, remember that in 2020, we were looking at \$2 corn, and by the end of the year, it was \$5 corn. Could it happen again? It has the potential, but it's far from guaranteed. It's essential to set price targets in case of a market rally. The only way to capitalize on a rally is to be ready to act.

CPI's marketing footprint is growing. Over the past 24 months, we have doubled our origination and merchandising teams to provide our patrons with the best possible value for their grain. We offer bids for grain picked up at your farm or delivered to various ethanol plants, feedlots, and soybean plants across Nebraska and Kansas, along with our CPI shuttle loaders that access export markets. Our focus is on bringing you the best market knowledge to help you make informed decisions for your operation. Our team at CPI offers a variety of delivery options to suit your needs. Please contact any of our eight originators or seven merchandisers to help you find the best value for your grain.

We are continually working to improve our facilities every year. This year, our new Lewis grain site is fully operational with 55,000 bushels per hour receiving capacity. The new bunker in Wilcox is also operational, adding 15,000 bushels per hour of receiving capacity. Although our building in Ruskin was ready last year, the drought prevented us from reaching full capacity. This facility adds 20,000 bushels per hour of receiving capacity. At Hildreth, we've added a new 800,000-bushel bunker with 25,000 bushels per hour receiving capacity. In Wood River, we've added a 1-million-bushel corn bunker next to the 1-million-bushel soybean bunker we installed last year, both with 25,000 bushels per hour receiving capacity. As you can see, our strategy has been to increase speed and space throughout our co-op. Our goal is to keep harvest lines at 30 minutes or less at all our locations on a consistent basis. We are anticipating a record or near-record crop this harvest and are ready to meet your needs. This year, we are adding live camera views on our website at 11 locations, allowing you to see inbound truck lanes in real-time and make informed decisions about where to send your grain from the field. We look forward to serving you again this harvest and wish everyone a safe and bountiful season.

MAKING HARVEST A SUCCESSFUL ONE

Brea Hostert, Grain Originator

We've been fortunate to receive rain across the region in August, along with some cooler temperatures. Crops are looking good in many areas across the state, and those that avoided hail damage are on track for record yields. Summer flew by, and with Labor Day behind us, we're quickly turning the calendar to fall and harvest season. Be sure to check our website for essential harvest information, including harvest policies, truck maps, grain originator contacts, and operating hours. We've also launched a new platform called CPI Portal, where you can view tickets and grain contracts. You can download the mobile app from the Google Play Store or the Apple App Store, or visit portal.cpicoop.com. If you have any issues gaining access, please reach out to your originator, and they'll help get you signed up.



Here are a few harvest preparation reminders:

- Make sure all your accounts and split accounts are set up and ready to go.
- Get your scale cards ready, or stop by your location to pick up a new one.
- If you want to defer payment, notify your CPI representative and let them know whether you'd prefer the check mailed or picked up in January.
- If you use field identifiers, stop by your location and fill out the form to get them set up.

In light of the current downward market trend, it's crucial to explore other avenues to add value to prices. Our Origination Team is preparing to roll out over-the-counter products to help diversify your operation. Utilizing different contracts can enhance your marketing strategy. For example, our average seasonal price contract, which ran from March to June, averaged \$4.70 CZ4. We can offer customizable contracts like this, along with a variety of other products. Additionally, we've expanded the number of locations we can deliver to throughout Nebraska and into Kansas. All these direct ship locations received patronage this past fiscal year. Reach out to your originator to learn more about over-the-counter products and to find bids for different destinations.

FINDING THE BEST MARKET FOR YOUR GRAIN

Warren Reiter, Grain Merchandiser



First, I want to express how excited I am to join the CPI team and have the opportunity to serve all our patrons. With over 28 years in the grain business, I'm truly enthusiastic about the opportunities we have here. We have an incredible team and the resources needed to be successful.

It's hard to believe, but harvest 2024 is nearly upon us. Our team at CPI has been working hard to prepare for the upcoming fall harvest, and it looks like it will be a good one. We've added space and speed at several locations to better meet your needs and have been busy cleaning and emptying our facilities in anticipation of a strong crop. With the old crop inverse quickly

fading, reach out if you still have old crop left. There may still be opportunities to sell before harvest, but that window is closing. Consider at least a basis contract to capture what's left of the inverse.

Grain markets have been quite lackluster, to say the least. Many states are looking at record yields, and according to the USDA's August report, we're expecting national record yields of 183.1 bushels per acre for corn and 53.2 bushels per acre for soybeans. With lower prices, it's more important than ever to have a solid marketing plan and be ready to seize opportunities when they arise. Eastern crops look very good, and with Illinois projected to have record yields, we may continue to see carry in the market. However, if exports increase, those spreads could narrow at some point. For grain you're storing on the farm, it's crucial to watch the carry and take advantage of it. Too often, corn is stored in a carry market without

Advance Trading, Inc. Supply/Demand Summary



| Corn | (In Millions) | | | | | | | | | |
|---------------------|---------------|---------------|---------------|----------------|----------------|----------------------|----------------|----------------|----------------------|--|
| | 20/21 | 21/22 | 22/23 | USDA Jul 23/24 | USDA Aug 23/24 | Jul/Aug Change 23/24 | USDA Jul 24/25 | USDA Aug 24/25 | Jul/Aug Change 24/25 | |
| Planted Acres | 90.7 | 92.9 | 88.2 | 94.6 | 94.6 | 0.0 | 91.5 | 90.7 | (0.8) | |
| % Harvested | 90.7% | 91.5% | 89.2% | 91.4% | 91.4% | | 91.1% | 91.2% | | |
| Harvested Acres | 82.3 | 85.0 | 78.7 | 86.5 | 86.5 | 0.0 | 83.4 | 82.7 | (0.7) | |
| Yield (BU/AC) | 171.4 | 176.7 | 173.4 | 177.3 | 177.3 | 0.0 | 181.0 | 183.1 | 2.1 | |
| Begin Stocks | 1,919 | 1,235 | 1,377 | 1,360 | 1,360 | 0 | 1,877 | 1,867 | (10) | |
| Production | 14,111 | 15,018 | 13,651 | 15,342 | 15,342 | 0 | 15,100 | 15,147 | 47 | |
| Imports | 24 | 24 | 39 | 30 | 30 | 0 | 25 | 25 | 0 | |
| TOTAL SUPPLY | 16,055 | 16,277 | 15,066 | 16,732 | 16,732 | 0 | 17,002 | 17,038 | 36 | |
| Exports | 2,747 | 2,472 | 1,662 | 2,225 | 2,250 | 25 | 2,225 | 2,300 | 75 | |
| Feed Use | 5,607 | 5,671 | 5,485 | 5,775 | 5,775 | 0 | 5,825 | 5,825 | 0 | |
| Food/Ind./Seed | 6,467 | 6,757 | 6,558 | 6,855 | 6,840 | (15) | 6,855 | 6,840 | (15) | |
| Ethanol for Fuel | 5,028 | 5,320 | 5,176 | 5,450 | 5,450 | 0 | 5,450 | 5,450 | 0 | |
| TOTAL USAGE | 14,821 | 14,900 | 13,706 | 14,855 | 14,865 | 10 | 14,905 | 14,965 | 60 | |
| END STOCKS | 1,235 | 1,377 | 1,360 | 1,877 | 1,867 | (10) | 2,097 | 2,073 | (24) | |
| Stocks to Use | 8.3% | 9.2% | 9.9% | 12.6% | 12.6% | | 14.1% | 13.9% | | |
| U.S. Farm Price | \$4.53 | \$6.00 | \$6.54 | \$4.65 | \$4.65 | | \$4.30 | \$4.20 | | |
| Soybeans | (In Millions) | | | | | | | | | |
| | 20/21 | 21/22 | 22/23 | USDA Jul 23/24 | USDA Aug 23/24 | Jul/Aug Change 23/24 | USDA Jul 24/25 | USDA Aug 24/25 | Jul/Aug Change 24/25 | |
| Planted Acres | 83.4 | 87.2 | 87.5 | 83.6 | 83.6 | 0.0 | 86.1 | 87.1 | 1.0 | |
| % Harvested | 99.0% | 99.0% | 98.5% | 98.6% | 98.6% | | 99.1% | 99.1% | | |
| Harvested Acres | 82.6 | 86.3 | 86.2 | 82.4 | 82.4 | 0.0 | 85.3 | 86.3 | 1.0 | |
| Yield (BU/AC) | 51.0 | 51.7 | 49.6 | 50.6 | 50.6 | 0.0 | 52.0 | 53.2 | 1.2 | |
| Begin Stocks | 525 | 257 | 274 | 264 | 264 | 0 | 345 | 345 | 0 | |
| Production | 4,216 | 4,464 | 4,270 | 4,165 | 4,165 | 0 | 4,435 | 4,589 | 154 | |
| Imports | 20 | 16 | 25 | 20 | 20 | 0 | 15 | 15 | 0 | |
| TOTAL SUPPLY | 4,761 | 4,737 | 4,569 | 4,449 | 4,449 | 0 | 4,795 | 4,949 | 154 | |
| Crush | 2,141 | 2,204 | 2,212 | 2,290 | 2,290 | 0 | 2,425 | 2,425 | 0 | |
| Exports | 2,266 | 2,152 | 1,980 | 1,700 | 1,700 | 0 | 1,825 | 1,850 | 25 | |
| Seed | 101 | 102 | 75 | 77 | 78 | 1 | 78 | 78 | 0 | |
| Residual | (4) | 5 | 39 | 37 | 36 | (1) | 32 | 36 | 4 | |
| TOTAL USAGE | 4,504 | 4,463 | 4,305 | 4,103 | 4,104 | 1 | 4,360 | 4,389 | 29 | |
| END STOCKS | 257 | 274 | 264 | 345 | 345 | 0 | 435 | 560 | 125 | |
| Stocks to Use | 5.7% | 6.1% | 6.1% | 8.4% | 8.4% | | 10.0% | 12.8% | | |
| U.S. Farm Price | \$10.80 | \$13.30 | \$14.20 | \$12.50 | \$12.50 | | \$11.10 | \$10.80 | | |

locking it in, and that carry can disappear. With March futures currently 19 cents above December, I would consider locking in some of that carry for stored grain.

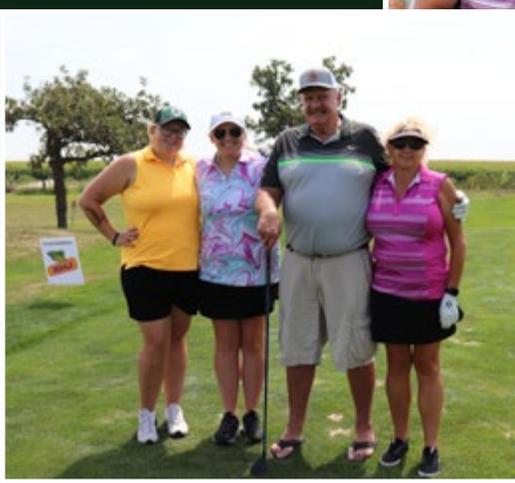
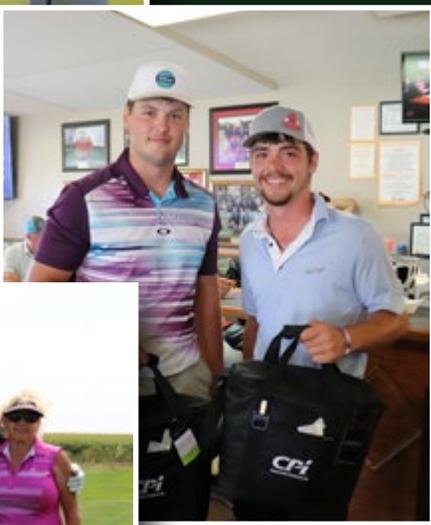
CPI is dedicated to helping you find the best market for your grain. Our footprint has grown dramatically over the last few years, and we've maintained and enhanced our facilities. We're fortunate to have such strong local demand, and we've built out our cross-country program and logistics to access that demand. Whether it's local ethanol, feedlot, or export demand, we can effectively and efficiently access all markets.

If you have any questions or need anything, don't hesitate to reach out to any member of our team at 402-744-0622. We look forward to serving you in the upcoming year and wish everyone a safe and successful harvest.

THANK YOU FOR JOINING US!

customer appreciation

GOLF SCRAMBLES



Thank you to everyone who joined us for one of our three Customer Appreciation Golf Scrambles. Between Franklin, Sutton, and Hastings we had 224 golfers join us for a day of golf, networking, food, and prizes. With a minimum donation of \$10, golfers had the opportunity to lower their overall scores by throwing bags at a cornhole board. Four bags in the hole meant four strokes off your final score. Players who participated helped raise over **\$4,000** for local backpack programs in our territory!

We would also like to thank our generous sponsors for their help in making these events possible:



MacroSource CFA FMC

United Lubricants Syngenta

Elevar Valent FieldAlytics

CHS Farm Credit Services

The Schmeits Agency Rosen's Inc.

Midwest Petroleum Equipment

CPI ACQUIRES DIAMOND J

Mike Battin, Vice President of Agronomy



On July 17th, 2024 CPI announced that we had strengthened our presence within the CPI trade area and reconfirmed our commitment to growing our agronomy businesses through the acquisition of Diamond J Custom Services LLC.

Based in Aurora Nebraska, Diamond J was started by Andrew Willis, his wife Taylor, and Jeff Jacobsen in 2015 to better serve the application and agronomic needs of the growers in the area. In 2019, CPI and Diamond J began a partnership in which Diamond J became CPI's premier third-party associate, providing services to customers of CPI as well as their own.

When asked what this means for area growers, Andrew stated, "We've had a long-standing relationship with CPI, and with our combined strengths, we have an opportunity to expand our product offerings and bring additional profitability to area growers." When asked about what this means for Diamond J going forward, Andrew replied "I believe in the core values of partnerships; partnerships within our business and more importantly, with our customers. I know CPI shares these same values and with our combined resources, we will be able to continue Diamond J's growth and deliver an exceptional customer experience." Over the last seven years, Andrew has assembled a phenomenal team of sales, operations and application professionals. Their expertise and knowledge of agriculture and the trade area are an incredible asset to the team, and key to the continued success of the business.

Diamond J also has a partnership with Dillan Olson in VIGR Crop Performance which is also based in Aurora Nebraska. VIGR offers a number of services, and is on the leading edge of soil moisture probe technology. With water regulations and restrictions ever looming, we see an incredible opportunity to help our growers preemptively utilize water management techniques to ensure the sustainability of their operation for the next generation that follows. "We've embraced the technological advancements made in agriculture through precision ag, digital ag, digital imagery, successful carbon program development, and water and nitrogen management, which aligns us very closely to CPI's ongoing initiative of delivering customer excellence and success."



We are extremely excited to have Diamond J joining forces with us. They have done a fantastic job of growing their business and providing first class service to growers in the area. Diamond J Custom Services will continue to operate under the Diamond J name and Andrew will continue to lead and manage the day-to-day operations out of the Aurora location.

ADVANTAGE PRE-PAY PROGRAM

ABOUT THE PROGRAM

- Runs September 1, 2024 - January 10, 2025
- Valid on purchases of seed, fertilizer, chemical, & energy (buckets)
- Growers will earn a minimum of 1% on all money collected during the time period.
- Purchases will be divided into buckets before billing
- You must use 100% of the pre-pay money with CPI to receive program funding




1 BUCKET
1.00%



2 BUCKETS
2.00%



3 BUCKETS
5.00%



4 BUCKETS
6.00%

**Purchasing power percentage depends on the number of buckets you commit to/purchase from. All purchases are subject to CPI approval. Minimum purchase amounts for each individual bucket may be required.*

**Purchasing power earned will be credited to your account & must be redeemed on future purchases from CPI.*

FINANCING PROGRAMS - FOR THE 2025 CROP YEAR -



EARLY BIRD*
PURCHASED/CONTRACTED
PRIOR TO 12/31/2024
0.00% fixed rate until 8/31/2025 and then 9.24%*
variable rate until loan maturity on all purchases from CPI.



PRE-SEASON
PURCHASED/CONTRACTED
PRIOR TO 2/28/2025
2.99% fixed rate until 8/31/2025 and then 9.24%*
variable rate until loan maturity on all purchases from CPI.



IN-SEASON
PURCHASED/CONTRACTED
PRIOR TO 6/30/2025
6.99% variable rate until 8/31/2025 and then 9.24%*
variable rate until loan maturity on all purchases from CPI.

* As of July 1, 2024, Variable Interest Rate based on CFA's Field Finance Rate. Rates are subject to change. For current interest rates, please refer to CFA Interest Rate Indices at www.cfafs.com.

* Seed program participants will receive a reduced cash discount using CFA Financing.

FINANCE PROGRAM: Subject to CFA loan approval & \$200 loan fee advanced on the loan

ALL CPI PURCHASES: All agronomy & energy needs for crop inputs qualify for this program

APPLICATION SERVICES: Application of product qualifies for product finance terms

SIGN UP DEADLINES: **Early Bird:** 12/31/24 **Pre-Season:** 2/28/25 **In-Season:** 6/30/25 **MATURITY:** Loan matures 1/15/26

2025 PROGRAM OFFERINGS

Kevin Hoffschneider, Procurement Strategy & Product Manager



CPI Advantage Pre-Pay Program - Back by popular demand, this program was introduced last year and well received by customers. By pre-paying your purchases of seed, fertilizer, chemicals, and energy, you can gain up to 6% more purchasing power. The more product categories (“buckets”) you purchase from, the higher your percentage and the more purchasing power you earn. Growers can earn a minimum of 1% and a maximum of 6% on all pre-pay funds collected during the program. The CPI Advantage program runs from September 1, 2024, to January 10, 2025.

CPI Financing Program - Special financing rates for products and services provided by CPI for the 2025 crop year. Customers can obtain up to a \$1 million credit line through the Simpli-Fi Application. Early Bird rates start at 0% on products purchased or contracted through December 31, 2024. Products must be purchased or contracted by the following deadlines:

Early Bird: December 31, 2024 Pre-Season: February 28, 2025 In-Season: June 30, 2025

Additionally, we will continue to offer Dekalb and LG Seeds corn hybrids, as well as Asgrow and Xitavo soybean hybrids. Customers can take advantage of CPI’s 0% financing or participate in the CPI Advantage Pre-Pay Program to earn up to 6% on all their seed purchases. Be sure to check out our Seed Guide for information on all the varieties CPI has to offer.

For full program details and to enroll, contact your local CPI Sales Agronomist.

PRECISION SERVICES

Katelyn Duffy, Precision Agronomy Manager



Given the low crop prices this fall and the rising cost of fertilizers, it is crucial to start planning for your 2025 inputs and closely monitor your crops to optimize yields. Understanding soil conditions and determining the necessary fertilizer requirements will be vital. We offer grid and zone sampling services, providing tailored solutions to meet your farm’s specific needs. Identifying the nutrients required to achieve your yield objectives will enable precise fertilizer procurement. From there, we can develop planting prescriptions designed to maximize seed efficiency.

CPI is at the forefront of drone technology, utilizing CPI Precision Insights powered by Taranis to scout field conditions throughout the year. This technology helps determine timely applications and monitor any potential yield threats. Close monitoring will be essential to eliminate any factors that could limit yields.

Our primary goal is to help you achieve a positive ROI on your farm while identifying effective farming practices and lessons learned from the past year. This will allow you to implement beneficial changes for the upcoming season.

2024 MATCHING FUNDS DONATIONS

Earlier this year, CPI partnered with CoBank and the Land O'Lakes Foundation to support organizations that help keep our rural communities safe. Through CoBank's Sharing Success program, CPI donated a total of **\$20,000** to four communities in our trade area: Hildreth, Kenesaw, Red Cloud, and Sutton. Additionally, by utilizing the Land O'Lakes Member Co-op Match program, CPI donated a total of **\$40,075** to ten communities: Blue Hill, Campbell, Edgar, Fairfield, Hastings Rural, Holstein, Minden, Shickley, Superior, and Upland.



Blue Hill Volunteer Fire Department
For SCBA Tanks



Campbell Volunteer Fire Department
For SCBA Tanks



Edgar EMS & Volunteer Fire Department
For IV Supplies & Mannequin/
Bunker Gear



Fairfield Volunteer Fire Department
For Cribbing



Hastings Rural Volunteer Fire Department
For Thermal Image Camera



Hildreth Volunteer Fire Department
For Bunker Gear



Holstein Volunteer Fire Department
For Bunker Gear



Kenesaw Volunteer Fire Department
For a New Ambulance



Minden Volunteer Fire Department
For Dual Band Digital Radios

MAKING *Local* MATTER



Red Cloud Volunteer Fire Department

Towards a New Fire Hall Addition



Shickley Rural Fire District
For 5 Digital Hand Held Radios



Superior Volunteer Fire Department
For Rope Rescue Equipment



Sutton Volunteer Fire Department
For Weather Meter, Harnesses,
& Auger



Upland Volunteer Fire Department
For an Extractor

We had a great turnout at our Lewis Open House on Thursday, August 29th!
Don't miss our second **Open House at Wood River on Wednesday, September 4th**. It's another great opportunity to explore the facility and enjoy lunch with us from 11:00 am to 1:00 pm.
We hope to see you there!



WOOD RIVER LOCATION

WEDNESDAY, SEPTEMBER 4th 11:00 am - 1:00 pm

NOMINATE A CPI EMPLOYEE FOR MLM AWARD

Help us recognize employees who are dedicated to making local matter, whether through safety, customer service, or community involvement by nominating them for the Making Local Matter Award. Deserving employees will be spotlighted throughout the year on our social media platforms and in our employee and patron newsletters.

Know an employee who should be nominated? Fill out the quick nomination form at: www.cpicoop.com/mlmaward

THE POWER OF THE LICK

Tim Uden, Director of Animal Nutrition & Nicole Woita, Livestock Production Specialist



Weaning is just around the corner and it's not too early to start thinking about your starter programs. There should be two goals to any starter program: getting cattle on feed quickly and avoiding sick cattle. By getting cattle on feed quickly, we will be more efficient in helping cattle stay healthy. Whether they be freshly weaned cattle or newly received cattle, they are all subject to several stressors at this time. As cattle producers we need to make sure that we play our part in reducing stress associated with weaning or shipping. We need to help cattle fight disease challenges, help them build their immunity, allow them to socially adjust to their new environment, and make sure they learn to eat and drink their new diet. If we can do all these things right, we can help get cattle on feed quickly and avoid sick calves.

Supplying a Stress Tub or Wind and Rain® Mineral Tub with Availa® 4 can help get your cattle on feed quicker and avoid sick calves. As calves lick these products, they begin to produce saliva. This saliva helps buffer the rumen pH and allows for a better rumen environment for the rumen microbes. As the cattle begin to lick these tubs, this drives water intake, which helps drive cattle feed intake and appetite by calves approaching the feed bunk faster. Resulting in better calf performance, improved calf health, and a more successful starter program. We call this the "Power of the Lick".

While tubs are recommended for each starter program, they are not recommended as the only component of the program. Here at CPI we provide options to help get your cattle started.

- 1. Precon Starter Complete:** Recommended for high stressed cattle and to be hand fed. Free choice hay is recommended to be fed with this product. Contains our RX3 Immune Support Technology and Availa-4.
- 2. Stress Care 5:** Not a complete feed and to be hand fed. Recommended to top dress this product at a rate of 5.0 lbs/head/day on top of good quality forage. Contains our RX3 Immune Support Technology and Availa-4.
- 3. Stress Care 1:** Supplement to be used in total mixed rations at a rate of 1.0 lbs/head/day. Contains our RX3 Immune Support Technology and Availa-4.

If none of these options fit into your operation, we do provide the services of forage sample testing and ration balancing. If you would like to learn more or have any questions, please reach out to Tim Uden at the Juniata Feed Mill at (402) 751-2255 or (402) 462-0260 or to Nicole Woita at (402) 802-0185.

FALL TUB Sale

\$10 OFF PER TUB

WHEN YOU BUY A MINIMUM OF 8 TUBS

- CASH OR PREPAY -

PURINA® RANGELAND® 30-13

PURINA® RANGELAND® 25%

OFFER VALID WHILE SUPPLIES LAST

FOR MORE INFORMATION

TIM UDEN 402-751-2255

NICOLE WOITA 402-802-0185

2024 SUMMER INTERN RECAP

CPI had another successful summer with our interns, who made valuable contributions across various areas within the co-op, including Accounting, Agronomy, Agronomy Inventory Accounting, Feed Operations, IT Support, Operations, and Precision Agronomy. Our interns shared some of their key experiences:

- “I appreciated the ability to shadow different areas of the coop that I was interested in. I enjoyed the hands-on experience and found that people were very good at teaching me about all aspects of their locations, not just one specific area.”
- “Meeting new people and exploring the various parts of the company helped me clarify the path I want to take after graduation.”
- “I valued the creative freedom I had while working on projects.”
- “From the beginning to the end, I had numerous learning opportunities, and working with the sales team to service growers allowed me to understand our objectives and the reasons behind them.”

Each year, we enhance our internship program to provide better opportunities for the next generation of agriculture professionals. If you know someone interested in interning with CPI during the summer of 2025, encourage them to visit cpicoop.com/careers to view available positions and send their resume to Cyndi Vencill at cvencill@cpicoop.com.



Interns in order of front to back row (L to R):

Shimar Gibson – IT Support Intern from Nassau, The Bahamas, attending Hastings College

Marissa Meduna – Operations Intern from Colon, NE, attending Northwest Missouri State University

Xenia Cruz Noriega – Accounting Intern from Hastings, NE, attending Central Community College – Hastings

Justin Barbee – Operations Intern from Ayr, NE, attending University of Nebraska - Lincoln

Gavin Novotny – Agronomy Sales Intern from Denton, NE, attending University of Nebraska – Kearney

Jakob Syring – Agronomy Inventory Intern from St. Paul, NE, attending Central Community College – Grand Island

Quinn Palmer – Agronomy Sales Intern from Wilber, NE, attending Northwest Missouri State University

Addi Crockett – Precision Agronomy Intern from Davenport, NE, attending Northeast Community College

Gracie Wagner – Feed Operations from Wood River, NE, attending Kansas State University

ENERGY UPDATE

Larry Ehrman, Vice President of Energy



The term “Renewable Diesel Fuel” is becoming increasingly common. Chemically, renewable diesel is identical to crude-based diesel fuel—the only difference lies in the feedstock. It’s important to note that renewable diesel is not the same as biodiesel. Biodiesel is produced by taking soybean oil and processing it through transesterification, using methanol or ethanol with sodium hydroxide to create methyl or ethyl esters (biodiesel). While biodiesel can also be made from animal fats or other vegetable oils, it is primarily produced from soybean oil.

In contrast, renewable diesel is made from similar inputs, such as animal fats or vegetable oils, but it undergoes a refining process very similar to crude oil refining. This results in a product that is chemically identical to conventional diesel. The primary appeal of renewable diesel—and why it has gained popularity—is its significantly lower carbon score compared to diesel refined from crude oil.

The Heartwell Renewables refinery being built on the east side of Hastings will produce 80 million gallons of renewable diesel annually, primarily from beef tallow, with soybean oil as a backup.

States like California, Oregon, and Washington have mandated the use of renewable diesel fuel to varying degrees, and it has also gained popularity among airlines as a way to reduce their carbon scores in their efforts to become carbon neutral. This is particularly noteworthy since airlines are major consumers of jet fuel, which is essentially a high-grade diesel fuel. Additionally, renewable diesel has gained traction because a truck running on renewable diesel throughout its life has a much smaller carbon footprint than a battery-electric truck.

In recent years, we have seen a rapid expansion of soybean crush capacity, with new plants and expansions of existing facilities.

It’s uncertain how much traction battery-electric trucks will gain in central Nebraska. With long distances between stops, a scarcity of charging stations, and the cold winters that can reduce battery efficiency, battery-electric trucks may face challenges here. Additionally, adding batteries can reduce a truck’s payload capacity by as much as 15,000 pounds.

With the use of DEF (diesel exhaust fluid) and modern technology, many trucks now operate with near-zero emissions, which reduces the advantages of going electric. Currently, 53% of trucks in Nebraska are equipped with this newer technology, so we are making significant progress in reducing emissions.

Regarding the current diesel market, prices have dropped due to strong inventories and sluggish demand. The U.S. and global economies have been slow to recover, while U.S. crude production has remained high, leading to comfortable inventory levels. Although predictions earlier this year suggested that hurricanes might affect production in the Gulf of Mexico, those storms haven’t materialized, partly due to high levels of Saharan dust in the atmosphere. The Saharan Air Layer, caused by dust pushed from the Sahara Desert across the Atlantic Basin,

tends to suppress hurricane formation. However, this could change, as the U.S. hurricane season runs through November.



We expect an ample supply of all products for the harvest season and do not foresee significant price increases. Consequently, future gas and diesel prices appear stable, and we recommend locking in some of your needs for the fall and next year. Contact our energy sales team or our energy office in Juniata at 402-751-2922, and we will be happy to provide quotes for you.

HELP FUEL THE CURE DURING OCTOBER

During the month of October, when you fill up with higher blends of ethanol—from E15 to flex-fuel E85—at the following CPI locations, we will contribute 3¢ per gallon to breast cancer research.

Axtell Station - 508 Main St (E15)

Clay Center Premier Stop - 404 N Center St (E15)

Funk Station - 101 Main St (E15)

Giltner - 605 Giltner Spur (E15, E40, E85)

Hastings Showboat - 150 N Showboat Blvd (E15, E20, E30, E85)

Hildreth - 201 Nelson St (E15, E30, E85)

Juniata Station - 208 E 14th St (E15, E30, E40, E85)

Kearney Premier Stop - 7810 2nd Ave (E15, E30, E85)

Red Cloud Station - 305 E 4th Ave (E15)

Superior Premier Stop - 548 N Bloom St (E15, E30, E85)

Wilcox Station - 104 E Sapp St (E15)

Wood River - 15123 W Wood River Rd (E15, E85)

fueledbynebraska.com/pink



HAVE YOU CONSIDERED PROPANE?

Warren Hull, Energy Operations Manager



I'd like to discuss the versatility of propane for uses you may not have considered - Propane Autogas and Agricultural Flame Cultivation. Propane offers a range of advantages that can boost efficiency and reduce environmental impact.

Propane Autogas: A Cleaner Fuel for Transportation

Propane Autogas is becoming an increasingly popular alternative fuel for vehicles, and for good reason. Here are some key benefits:

- 1. Environmental Benefits:** Propane is a clean-burning fuel that produces fewer greenhouse gas emissions compared to gasoline and diesel. By switching to Propane Autogas, you can significantly reduce your carbon footprint and contribute to cleaner air.
- 2. Cost-Effective:** Propane is often more affordable than traditional fuels. With stable pricing and lower maintenance costs due to cleaner combustion, using propane can lead to substantial savings for your fleet. Currently, propane costs over a dollar less per gallon than gasoline while still providing 85% of gasoline's mileage.
- 3. Performance and Reliability:** Vehicles powered by Propane Autogas offer performance comparable to those running on gasoline or diesel. They start easily in cold weather and provide the same power and torque, making them a reliable choice for any fleet. Additionally, they can run on dual fuel, operating on either propane or gasoline, so you never have to worry about driving range. We recently received two new service pickups at CPI that run on Propane Autogas, and we installed a new Propane Autogas dispenser at our Juniata location.



Agricultural Flame Cultivation: A Sustainable Farming Practice

In the agricultural sector, propane is making waves as a powerful tool for flame cultivation. Here's how it can benefit farmers:

- 1. Weed Control:** Flame cultivation is an effective method for controlling weeds without the use of chemical herbicides. By using propane-powered flame weeding, farmers can reduce chemical inputs and promote healthier soil. This method is particularly beneficial for organic farming and can help combat chemical-resistant weeds.
- 2. Soil Health:** Flame cultivation can improve soil health by promoting beneficial microbial activity. It also reduces soil compaction and enhances water retention, leading to better crop yields.



Whether for these purposes or others, propane is a clean, reliable, domestically produced fuel that can greatly benefit your farm. For more information on Propane Autogas, visit allianceautogas.com. For flame cultivation and other propane uses, visit propane.com.

FUEL CARD PERKS

Tarah Hoyt, Energy Accounting Manager



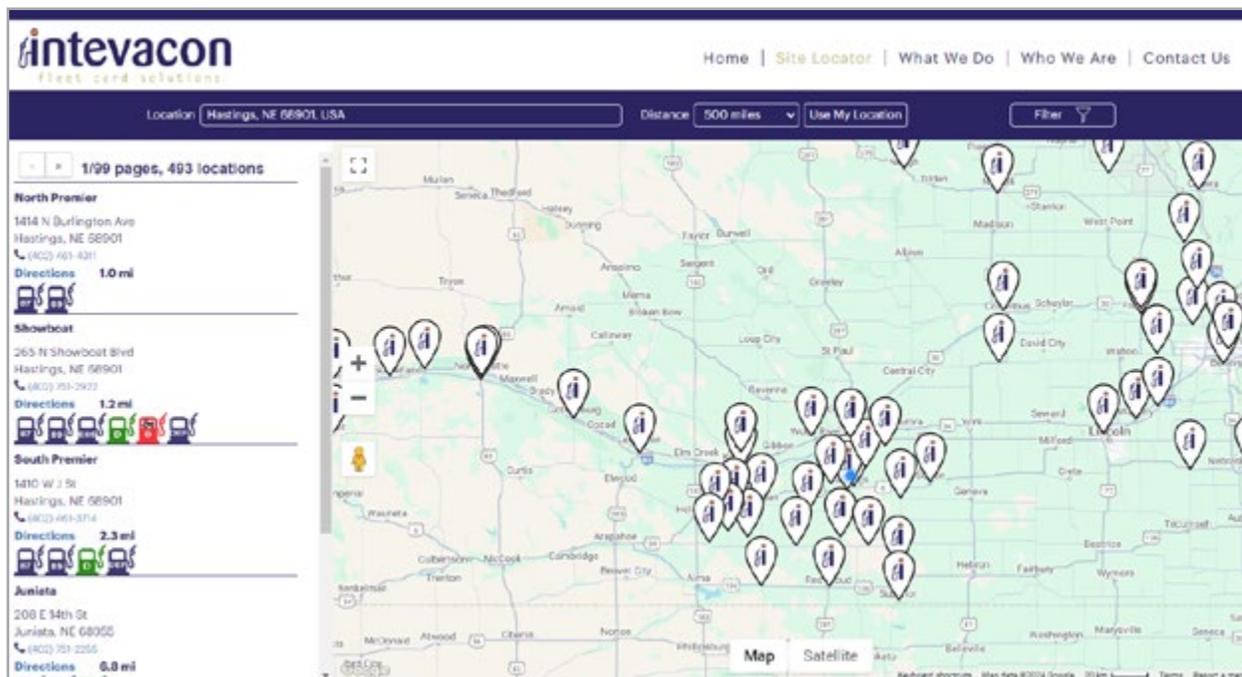
At CPI, we are committed to continuously improving our services, and we're excited to announce the latest upgrade to our fueling card system. As part of this enhancement, we are now offering a **10¢ discount on diesel** and a **5¢ discount on gasoline** when you use your CPI fueling card.

In addition to competitive pricing, the upgraded system provides you with greater control through online access at cards.intevacon.com. With this feature, you can:

- Print receipts
- Activate or deactivate cards
- Assign names to cards
- Generate detailed fueling reports



We are also pleased to introduce the option to fuel up at locations that are part of the Intevacon fueling network. When you use your CPI fueling card at these network sites*, it will work seamlessly with the dispensers, and your purchases will appear on your CPI statement, just as they would at CPI locations. *Please note that while you can use your CPI card at non-CPI locations within the Intevacon network, the fuel discount is only available at CPI-owned sites. To find participating locations, use the Intevacon site locator at Intevacon.com/SiteLocator.



If you would like to take advantage of this feature or gain online access, please contact the Juniata Energy Office at 402-751-2125 or reach out to me directly at thoyt@cpicoop.com. I will verify your existing cards and ensure the system is set up for you.

We look forward to continuing to serve your fueling needs with this enhanced system.

THE PULSE AT PREMIER STOP

Bob Matthies, Premier Stop Operations Manager



“Making Local Matter” truly means something special in the CPI Premier Stop world. Using our back-office system, I gathered some impressive numbers that highlight the impact our convenience store locations have in our communities. In May, we served just over 130,000 customers across our eight stores. June saw almost 128,000, and in July, we were just shy of 130,000 again. These numbers clearly show how we are contributing to CPI’s overall customer base. Every day, we strive to provide the best customer service to our patrons, and we love seeing both familiar faces and new ones in every town we serve.

We also aim to bring the latest and greatest products to our customers. Coming soon, we’ll be introducing several new items from the MARS candy company. For those who enjoy pecans, this year’s new Snickers bar will feature them. Additionally, we’re expanding our freeze-dried candy selection with two flavors of Skittles—original and sour. And, as always, there’s a new M&M flavor on the way: Peanut Butter and Jelly, featuring a fruity jelly flavor (though not grape jelly). I’m personally curious to try this one! Be sure to keep an eye out for these and other new items at your local CPI Premier Stop. We deeply appreciate everyone who supports our convenience stores and helps us continue to grow. We’re all here to Make Local Matter.



Lastly, don’t miss our upcoming customer appreciation events! It’s our way of saying thank you for your continued support. More details will be available soon, so stay tuned!

Friday, September 13th
Kearney Premier Stop
7810 2nd Ave



READY TO SERVE YOUR TIRE NEEDS

Richard Holdsworth, CPI Tire Operations Manager



As we reflect on the past fiscal year in the tire division, we've experienced significant growth that has better positioned us to serve our growers. We've invested in more training, resulting in ASE-certified mechanics, a certified small engine mechanic, and a record number of TIA-certified tire technicians.

To make the most of this training, we've also invested in new equipment, enabling us to offer a wider range of services to our valued customers. Our facilities now include new A/C machines, fluid flushing machines, engine diagnostic tools, hoists, balancers, and tire machines. Soon, we'll also have a brand-new alignment rack! With the addition of the alignment rack, we've revamped our tire care package. When you purchase a set of four tires from your local shop, you'll receive the following services free of charge:

- **FREE** Road Hazard Warranty (no-hassle prorated replacement for up to 36 months or 5/32nds of tread depth on EVERY tire)
- **FREE** Tire Rotations
- **FREE** Tire Sensor Reprogramming (for sensors that measure tire pressure)
- **FREE** Alignment Check (machine located in Juniata)
- **FREE** Tire Repair Loyalty Punch Card

We've expanded our service truck fleet to seven trucks, allowing us to fix your equipment more quickly. With the addition of a new truck and another driver, we can reach you faster when something breaks down in the field and schedule more on-farm tire inspections. Our goal with this program is to help our customers prepare for the upcoming season and reduce downtime caused by equipment breakdowns in the field.

Stop in or give us a call today and experience what our tire experts can do for you.





Cooperative Producers, Inc.

265 N Showboat Blvd
PO Box 1008
Hastings, NE 68901

2024 HARVEST LUNCH SCHEDULE

Grab a carry-out meal from 11:00am to 1:00pm at these locations:

September 24th - Wood River

September 25th - Juniata

September 26th - Axtell

October 1st - Red Cloud

October 8th - Ruskin

October 9th - Holstein & Ragan

October 10th - Trumbull/Hansen & Minden

October 15th - Hastings & Hildreth/Wilcox

October 16th - Giltner & Franklin

October 17th - Lewis & Red Cloud

October 22nd - Funk & Sutton

October 23rd - Hayland & Rep City/Bloomington

October 24th - Campbell & Fairmont

***Dates subject to change due to weather & harvest progress.**

Any changes will be posted on our FB page:

[Cooperative Producers Inc.](#)

CONNECT WITH US:



Cooperative Producers Inc.



@CPI_coop



@cpicoop



SAVE INSTANTLY

WHEN YOU BUY TWO OR MORE FIRESTONE AG TIRES

VALID AUGUST 1, 2024 TO OCTOBER 31, 2024.

\$200 OFF ALL ELIGIBLE
NON-AD² RADIAL TIRES

\$300 OFF ALL ELIGIBLE AD²
IF AND VF RADIAL TIRES

CONSUMER: Get \$200 off all eligible non-AD2 radial tires, or \$300 off eligible AD2 Radial Tires excluding Destination Farm and Destination Turf when you purchase two eligible tires from a certified Firestone Ag tire dealer and present a coupon code. Discount given at the time of purchase and is on pre-tax amount. Maximum savings of \$4,800 per customer per purchase. Installation costs extra. U.S. and Canada only. Valid 8/1/2024 to 10/31/2024. No cash value. Not combinable with other offers. Coupon void where prohibited or if altered, transferred, defective or sold. Not valid on prior purchases, returns, exchanges, outstanding debt, rain checks, commercial fleet purchases, group purchases, adjustments, or warranty claims. Not available to distributors, dealers, resellers, or retailers of Firestone products. Fraudulent or illegal requests will be voided. Other restrictions, fees and taxes may apply. See certified Firestone Ag tire dealer or visit FirestoneAg.com for offer details and a complete list of eligible tires. While supplies last. For nearest certified Firestone Ag tire dealer, visit FirestoneAg.com. Bridgestone may cancel promotion at any time.



Firestone