

COOPERATIVE PRODUCERS [INSIGHTS]

GRAIN • AGRONOMY • ENERGY • FEED



FALL 2025

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 Yoesel
Vice President of Agronomy: Mike Battin
Vice President of Energy: Kevin Kalsbeck
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



Cooperatives are built on the idea that people can achieve more together than they can alone. A great example of this is grain elevators capable of loading shuttle trains—something that would be difficult for a single farmer to accomplish on their own. CPI is proud to announce the addition of a sixth shuttle-train-loading grain facility with the acquisition of the Roseland elevator. In addition, the Bladen elevator has also become part of CPI. Our goal is to re-open markets for the corn grown around Roseland and Bladen. By focusing on rail markets, enhancing Roseland's ability to load trains more quickly and frequently, and using Bladen to support Roseland's grain volumes, CPI believes we can create stronger market opportunities for our customers.

CPI has also expanded our agronomy department with the acquisition of Firebolt Ag in Norton, Kansas. We are working to replicate the outstanding success we have had with the Diamond J crew. To keep our assets productive and deliver the best service possible, we have added more agronomy salespeople to our team. The markets for fertilizer and herbicides are global and complex, but CPI's team of sales experts is ready to provide you with the insights and information you need to make informed decisions.

We are also in the process of rebuilding our CPI Premier Stop convenience store in Kearney, located on the north side of town, which serves a largely rural population. While the store will not be open during this harvest, we anticipate being back in operation—selling both diesel and gasoline—by early 2026.

CPI's fiscal year ended on June 30, and we are pleased to share strong results. Local profit generated by our facilities and employees totaled \$5.4 million. Cooperative partners doing business with CPI contributed additional patronage, bringing total profit to \$29 million. Of this, CPI will return 100% of its local profit—\$5.4 million—to the farmers who did business with us. Patronage for grain sales and agronomy and energy purchases will be paid 50% in cash and 50% in equity this December. The remaining profit retained by CPI will strengthen your cooperative's balance sheet and help fund the \$24 million we invested in projects and infrastructure in 2025.

Everything we do at CPI is focused on providing products and services that help our farmer customers be more productive. To achieve that, we work hard to foster a culture where our employees care for one another, our customers, and our facilities. We hope this commitment sets us apart.

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

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

A handwritten signature in blue ink that reads "Gary Brandt". The signature is written in a cursive, flowing style. It is positioned over a decorative graphic consisting of overlapping yellow and green curved shapes.

SAVE
the
DATE



ANNUAL MEETING

TUESDAY, DECEMBER 9TH @ 11:00 AM

**- LUNCH TO FOLLOW -
LOCHLAND COUNTRY CLUB - HASTINGS**

2025: INTERNATIONAL YEAR OF COOPERATIVES

The United Nations has declared 2025 the International Year of Cooperatives (IYC), an opportunity to celebrate the impact of cooperatives worldwide and highlight their contributions to sustainable development. The launch took place at the ICA Global Cooperative Conference in New Delhi, India, back in November with delegates from over 100 countries.

At CPI, being a cooperative isn't just our name—it's who we are. Since our founding, CPI has existed for the benefit of our farmer-owners, growing and evolving alongside Nebraska's ag community. We're proud to be part of a movement rooted in shared values, member ownership, and community progress. As we celebrate this global recognition, we've created a special social media series that explores who CPI is, what we do, and how we live out the seven cooperative principles every day. Each month through year-end, we'll highlight one principle and share both an informative post and a video showing how it shapes our decisions and drives our mission. [Check them out on our Facebook Page.](#)



**International Year
of Cooperatives**

Cooperatives Build a Better World

HARVEST SAFETY TIPS

Larry Dygert, Vice President of Health & Safety



Agriculture is one of the most hazardous industries in the United States. Farmers face a high risk of both fatal and nonfatal injuries, and unlike many other industries, family members—who often share in the work and live on the farm—are also at risk. Tractor-related incidents remain the leading cause of fatal work-related injuries among farmers and farm workers.

Between 2015 and 2021, 483 injuries to farmers and farm workers were caused by non-tractor machinery such as harvesting equipment, skid steers, and conveyor belts.

As producers prepare for the busy harvest season, here are several important safety tips to keep in mind:



- Have an emergency plan in place for your farm.
- Read and review all operator manuals.
- Train all operators on the safe use of equipment.
- Install Slow-Moving Vehicle (SMV) signs on appropriate equipment.
- Always wear seat belts when operating tractors and machinery.
- Keep safety equipment in proper condition and ready for use, including safety glasses, hearing protection, high-visibility clothing, and respiratory masks/respirators. Ensure tractors are fitted with ROPS (rollover protective structures).
- Keep all guards and shields in place, and confirm they are in working order.
- Before dismounting equipment, shift into neutral or park, engage the parking brake, and turn off the engine. Wait until all moving parts have completely stopped before servicing or unclogging a machine.
- Lock hydraulic cylinders or support machinery heads before working underneath them.
- Limit riders on equipment—extra seats are designed only for training or diagnostics.
- Take regular breaks and get adequate sleep.
- Remember that fatigue, stress, medications, alcohol, and drugs can impair focus and increase the risk of injury.

With long days and a heavy workload ahead, prioritizing safety is essential. A successful harvest season isn't measured only by yield—it's also about protecting yourself, your family, and everyone working alongside you.

Source: *"Fall Harvest Safety Tips."* Michigan State University Extension.

https://www.canr.msu.edu/news/fall_harvest_safety_tips

2025 CPI SCHOLARSHIP RECIPIENTS

Earlier this year, we awarded CPI scholarships to eight students to support their college educations. The scholarships were granted to the dependents of five CPI patrons and three 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.



Katelyn Bungler
Upland, NE



Samuel Cederburg
Minden, NE



Lane Conway
Campbell, NE



Evan Frink
Hastings, NE



Beau Rohrich
Wood River, NE



Lillian Barnes
Red Cloud, NE



Caleb Kindschuh
Axtell, NE



Erin Wagner
Osmond, NE



CPI COMPLETES ACQUISITION OF CHS FACILITIES

CPI is pleased to announce the successful completion of its acquisition of CHS assets in Roseland and Bladen, Nebraska.

This strategic expansion strengthens CPI's ability to serve farmer-owners in the heart of our trade territory, ensuring we continue to provide the resources, services, and local expertise our customers rely on.

"The addition of the Roseland and Bladen facilities enhances our operational efficiency and reinforces our commitment to Making Local Matter," said Gary Brandt, CEO of Cooperative Producers, Inc. "This acquisition allows us to better support the long-term success of our farmer-owners and communities."

CPI's partnership with CHS throughout this process has helped ensure a smooth transition for customers and employees alike. "We are confident these facilities will provide strategic value for CPI, while also maximizing efficiencies for the cooperative system in Nebraska," said Kent Mulder, vice president of operations for CHS.

With this acquisition, CPI continues its mission of delivering quality services and opportunities that benefit local producers today and for generations to come.

GRAIN UPDATE

Justin Yoesel, Vice President of Grain



“Trade War 2.0” — that’s about the best way to describe what we’re all waiting on. Will a trade deal get done? When will it get done? What will it look like? There are plenty of questions, and right now, no one has the answers. The difference this time is that we have some idea how things might play out. In the last round, a deal was eventually reached, and agricultural imports with China were a major component. That’s the hope again this year, and judging by the headlines, it certainly seems possible.

In the meantime, the best thing we can do is focus on what we know. Corn acres and yields are massive. Soybean acres are the lowest in years, and there’s a little less optimism for final yields due to less favorable growing conditions in August compared to July.

So, what happens if a trade deal doesn’t happen this crop year? For corn, it may not matter as much since most of that risk is already priced in. Yes, production is at record levels, but so is demand. Without a deal, corn prices are likely stuck in the high \$3 to mid-\$4 range. With a deal, it’s hard to say without details, though prices would likely trend higher. Even if China doesn’t import much additional corn, increased imports of milo could boost demand for corn to replace those exports.

Now let’s consider soybeans. Over the last few years, U.S. domestic crush capacity has expanded by roughly 33%, moving from about 2 billion bushels toward 2.5 to 2.8 billion. That’s positive, but we still need strong margins to support that much processing. Currently, it looks feasible. Without a trade deal, supply will still outpace demand, though we’re better positioned than before. With a deal, there are plenty of potential scenarios, but it doesn’t necessarily mean \$15+ beans. Global demand, including China’s, is limited, and if the U.S. forces sales to China, that likely just frees up more South American beans for the rest of the world.

Until a trade deal is reached, the key is having a game plan. Ask yourself: Where will I store my grain? What prices do I need to sell at to cash flow? How long can my operation afford to wait? In markets like these, the worst move is not having a plan. Please reach out to our origination or merchandising teams—we can walk through a variety of options tailored to your operation. Call us at (402) 744-0622.

Expanding Space and Speed

CPI is aggressively investing in more storage space and faster unloading. This year, we’re adding over 7 million bushels of storage across 8 locations, along with 110,000 bushels per hour of unload speed across 5 locations. After last year’s record harvest, we recognized how critical additional space and speed would be in reducing wait times at our facilities.

Including this year’s projects, CPI has added more than 33 million bushels of space over the past five years. These additions are especially critical in years like this, when keeping grain at harvest rather than shipping it out allows CPI to stay much more fluid.

This harvest, we’ll also be bringing the Roseland and Bladen facilities online as part of our acquisition from CHS. We’re excited to serve patrons in those communities.

Preparing for Harvest

With harvest quickly approaching, now is the time to update any new split accounts, landlord shares, or contact information. Traffic flow maps for all locations are available on our website at cpicoop.com/traffic for new drivers or anyone needing a quick refresher.

As someone from a farm family, I also strongly encourage reviewing farm safety with everyone involved. Harvest is a busy time with long hours, and a quick safety reminder can prevent accidents. It's always better to slow down than to rush and put yourself or others at risk.

We wish all our patrons a safe and bountiful harvest and look forward to serving you this season.

EXPANDING MARKET OPPORTUNITIES

Matt Jarzynka, Grain Merchandiser



My name is Matt Jarzynka, and I'm excited to join CPI as the newest member of the merchandising team. I grew up in Loup City, NE, and now live in Central City with my wife, Sydney, and our 1-year-old daughter, Shae. I attended the University of Nebraska-Lincoln from 2014 to 2018, earning a degree in Ag Business while also playing on the football team. Prior to CPI, I spent just over six years with Gavilon Grain (now Bunge), working in Benkelman, Lexington, and Clarks, NE.

At CPI, my role focuses primarily on our direct ship program. This means working with producers and end users across Nebraska and western Kansas. By building these connections, we're able to gain valuable insight into crop and market conditions outside our immediate footprint. This not only strengthens CPI's market position but also helps us create an origination base in areas where we don't have physical assets.

Harvest 2025 is nearly here! Our team at CPI has been working hard to ensure we're ready for the crop ahead. From cleaning out facilities to building new ground piles, we've prepared to move grain faster and more efficiently than last year, helping to keep you moving during this busy season.

Looking ahead, the crop remains large. In August, USDA estimated the national corn yield at 188.8 bushels per acre (bpa) and Nebraska's yield at 192 bpa. While crop conditions slipped slightly during August—with corn dropping two points (73% to 71% Good to Excellent) and soybeans dropping one point (70% to 69%)—overall conditions look good.

Corn Crop Conditions (Rated good+excellent on 2025-08-24)



Soybeans Crop Conditions (Rated good+excellent on 2025-08-24)



Opportunities to lock in strong prices on this year's crop may be limited right now, given current market weakness. However, keep an eye on the 2026 crop year. A large crop often leads to a large carryout, which means this year's challenges can quickly roll into next year. It may be a good time to take some futures risk off the table by considering tools such as an HTA (Futures First), a 1x2, or other OTC products available through CPI. To the right are examples of how a 1x2 could look against the December '26 and '27 boards.

If you'd like an updated quote or have questions about these tools, please reach out to your local originator or give us a call at 402-744-0622.

CPI's footprint continues to grow each year, but our focus remains the same—you, the farmer. Our goal is to find the best market for your grain. We continue to have great local demand while also expanding our reach through the direct ship program and enhanced logistics, giving you access to additional demand for your bushels.

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

Contract	Reference Price	Ceiling	Floor	Customer Pays (+) / Receives (-)	Expiry
December 2026	459.25	495	465	3	20 Nov 26
December 2027	465.25	510	465	3	26 Nov 27

NAVIGATING TODAY'S COMMODITY MARKETS

Ashley Franklin, Grain Originator



Commodity prices are moving through a complex landscape of rising supply, economic pressures, and shifting market reactions. While lower prices may benefit buyers, they leave farmers facing tighter margins—especially as input costs continue to climb. The coming weeks will be critical as harvest reports and global demand patterns take shape. Notably, the high for 2025 corn harvest delivery was set back in February, whereas historically, this peak is reached around mid-June. In this environment, staying proactive and managing risk is essential.

One strategy to consider for the 2026 harvest is establishing a price floor with upside potential through tools like CPI's 1x2 contract. This contract allows producers to lock in a floor price for protection against declines, while still retaining the ability to benefit if corn prices rally. It helps create more predictable revenue and cushions downside risk—especially important given rising costs and uncertain demand.

Diversifying your marketing plan can further strengthen

your position. Options include selling a portion of expected production on an averaging contract, using a hedge-to-arrive, or placing working offers against the futures market. Keeping some bushels unhedged also provides flexibility to capture potential rallies. This balanced approach blends security with opportunity, giving farmers a better chance at achieving profitability in a volatile market. For more details, please reach out to your CPI grain originator.

With the aquisition of the Roseland and Bladen locations, we're holding an Open House to give you a chance to meet our teams!

Join us at the **Roseland Community Center** on **Monday, September 8th**. Lunch will be available from **11:00 am to 2:00 pm**. We hope to see you there!

ROSELAND & BLADEN
OPEN HOUSE
Monday, September 8th
Roseland Community Center
11:00am - 2:00 pm
Enjoy a meal & meet our team

PAYING OUT PATRONAGE IN 2025

The CPI Board of Directors has approved \$5.4 million in patronage refunds to member-owners based on our fiscal 2025 performance. These refunds will be distributed as 50% cash and 50% qualified deferred equity.

Refunds will be paid at the following rates:

Grain:	4.00¢/bushel
Grain Direct Ship:	1.00¢/bushel
Grain Services:	3.00%
Fertilizer:	0.75%
Chemical & Seed:	0.75%
Gasoline & Diesel:	1.00%
Propane:	1.00%

In total, CPI returned more than \$6 million to member-owners this year through patronage and deferred equity retirements. These payments are possible because of local profits generated from the business we do together.

Despite rising costs, CPI’s strategic investments—such as expanding grain storage capacity, improving unloading speed, and strengthening agronomy services—are fueling growth across departments. Since July 2024, CPI has invested \$23.6 million in facility improvements and equipment, ensuring long-term support for our members, communities, and agricultural education.

Patronage payments are based on the amount of business conducted between July 1, 2024, and June 30, 2025. This year’s payout helps offset lower grain prices and higher fertilizer costs while reinforcing CPI’s commitment to Making Local Matter.

NEW MEMBERS OF THE CPI TEAM

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



Jared Weidner
Lubricant Delivery Driver
402-469-3754



Tyler Knotts
Fuel Delivery Driver
Wilcox/Minden area
308-830-0268



Andy Goings
Propane Delivery Driver
Wood River area
402-984-0155



Addi Crockett
Precision Ag Support Specialist
acrockett@cpicoop.com
402-759-5525



Clint Martin
Fuel Delivery Driver
Franklin area
308-991-2185



Clayton Buhrle
Tire Truck Specialist
Red Cloud Station
785-639-7871



Logan Reiss
Propane Delivery Driver
Red Cloud area
402-746-0201



Matt Jarzynka
Grain Merchandiser
mjarzynka@cpicoop.com
308-750-9350



John Stone
Agronomy Area Business
Manager
jstone@cpicoop.com
402-224-2046



Jeff Stone
Sales Agronomist
jeffrey.stone@cpicoop.com
402-469-5901



Reed Stone
Sales Agronomist
rstone@cpicoop.com
402-984-3809



Kyle Rust
Sales Agronomist
krust@cpicoop.com
402-759-1075

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 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



2025 MATCHING FUNDS RECIPIENTS

Hunger Relief

CPI joined forces with the Land O'Lakes Foundation's Member Co-op Match Hunger Program to support hunger initiatives in local schools. Through an employee giving challenge, every dollar donated by CPI employees was matched by CPI, and then the total was matched again by the Land O'Lakes Foundation—resulting in a combined donation of **\$28,700** to fifteen area schools' hunger relief programs.



Hastings Middle & High School



Kenesaw Public Schools



Sutton Public Schools

Since 2018, CPI has contributed a total of \$147,044 to local school backpack programs, helping ensure that children in the community have access to nutritious food outside of school hours.

Community Vitality

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 **\$30,000** to four communities in our trade area: Harvard, Grafton, Kenesaw, and Nelson. Additionally, by utilizing the Land O'Lakes Member Co-op Match program, CPI donated a total of **\$12,000** to five communities: Ruskin, Giltner, Lawrence, Sutton, and Wood River.



Kenesaw Volunteer Fire Department



Village of Ruskin



Sutton Community Home Foundation

Since 2017, CPI has contributed \$298,475 to local first responders through matching funds and **\$147,044** to other nonprofits.

MAKING *Local* **MATTER**





Customer Appreciation **GOLF SCRAMBLES**



Thank you to everyone who joined us at one of our three Customer Appreciation Golf Scrambles! We couldn't have asked for better weather this year as golfers in Superior, Hastings, and Minden enjoyed a fun-filled day of golf, networking, food, and prizes.

With a minimum \$10 donation, golfers had the chance to lower their scores by tossing bags at a cornhole board—landing four bags in the hole meant four strokes off their final score. Thanks to your generosity, participants helped raise over **\$4,000** in support of local backpack programs across our territory!

We would also like to extend a special thank-you to our generous sponsors for making these events possible:



We create chemistry

Sygenta Taranis United Lubricants
Winfield Cenex Elevor

AGRONOMY UPDATE

Mike Battin, Vice President of Agronomy



As we head into the fall harvest season, the team at CPI remains committed to keeping you informed about key agronomic challenges and market trends that impact your operation. This newsletter highlights emerging fungal diseases in corn and soybeans and provides updates on global fertilizer markets. Our goal is to share actionable insights to help you make informed decisions through the remainder of 2025 and into 2026. For personalized recommendations, contact your local CPI Sales Agronomist or Precision Specialist.

Corn Diseases

Nebraska corn fields are seeing significant pressure from tar spot, southern rust, and gray leaf spot this season. Regular scouting and timely fungicide applications are essential.

- **Tar Spot:** Confirmed in 33 counties, especially in irrigated fields. Severe cases before R4 can cut yields by up to 60 bushels per acre. Prioritize scouting in fields with a history of infection or moderate (60–70°F) temperatures.
- **Southern Rust:** Rapidly spreading across the Corn Belt and confirmed in Nebraska and Kansas. It thrives in warm, humid conditions and requires early fungicide applications on susceptible hybrids.
- **Gray Leaf Spot:** Favored by recent rains and humidity, showing up in fields with a history of infection. Regular scouting is important as it can compound losses when combined with other diseases.

CPI carries a range of fungicides to combat these threats. Contact us for hybrid-specific recommendations or to schedule a field visit.

Soybean Disease

Soybean growers should be alert for White Mold (*Sclerotinia* stem rot). Cool, wet conditions have created a high-risk environment, similar to severe years like 2021 and 2023. Fields with dense canopies or prior white mold history are most vulnerable.

Management strategies include wider row spacing, resistant varieties, and timely fungicide applications during bloom. CPI offers plant protectants and tailored guidance to help manage this challenge—reach out today for solutions specific to your farm.

Global Fertilizer Markets: What to Expect

The global fertilizer market in 2025 has been marked by volatility, driven by strong demand, supply disruptions, and geopolitical factors. Prices rose 15% early this year, with phosphorus fertilizers leading the increases—TSP up 43% and DAP up 23%. Looking ahead to winter storage and spring applications, prices are expected to remain firm, with possible swings of up to 15% due to supply risks and seasonal demand.

- **Nitrogen:** Demand is slowly recovering. U.S. nitrogen prices surged 20% in Q1 following weather-related

production cuts and strong agricultural demand. While global consumption is expected to grow modestly into 2026, tight U.S. supplies could keep prices elevated into spring. Fertilizer costs may account for about 40% of direct corn costs and 28% of soybean costs, underscoring the importance of efficient application.

- Phosphorus: Prices remain elevated, with limited relief expected. Although demand has softened, factors such as energy costs and policy changes point toward continued firmness into the next planting season.

At CPI, we're actively monitoring these trends to secure competitive pricing and reliable supply for our members. We encourage early booking of winter and spring needs to lock in rates and avoid potential shortages. Our team can also assist with soil testing, custom blends, and financing options to help optimize your input investments.

Fall 2025 presents both challenges and opportunities for Nebraska and Kansas agriculture. By staying proactive with disease management and fertilizer planning, you can better protect yields and profitability. Thank you for your continued partnership with CPI—your success remains our top priority.

For more information or tailored support, contact your local Sales Agronomist or Precision Specialist anytime.

PRECISION SCOUTING

Katelyn Duffy, Precision Agronomy Manager



The “hot topic” of the year has been tar spot—a relatively new corn disease in our area that can cause significant economic losses, with yield reductions of up to 50%. Tar spot can also overwinter in residue, making management even more critical. First confirmed in Nebraska in 2021, it has now spread to 33 counties as of August

2025 and continues to move westward. The disease thrives in humid, wet, and cooler weather.

At CPI, our Precision Insights program, combined with the advanced Taranis crop scouting tool, has been key in detecting tar spot at early onset. Taranis uses AI and high-resolution imagery to identify stand counts, weed pressure, insect activity, and fungal diseases like tar spot across large acreages. This year, Taranis played an instrumental role in spotting outbreaks early, allowing growers to apply targeted fungicide treatments before major yield losses occurred. Farmers who utilized Taranis scouting saw improved disease management outcomes, demonstrating the value of early detection and proactive treatment.



Looking ahead, early detection and proper treatment will remain the cornerstone of managing tar spot. By leveraging data-driven insights through Taranis and CPI agronomy expertise, growers can better protect yield potential and stay ahead of multiple agronomic pressures. Contact us to learn how you can participate in Taranis scouting for the upcoming season.

Soil Health: Preparing for Next Year

This year's strong yields have been excellent for production but have also removed significant nutrients from the soil. With fertilizer prices remaining high, soil sampling is more important than ever to understand which nutrients need to be replaced and where. Grid sampling has consistently proven to be a worthwhile investment—helping minimize excess fertilizer use while ensuring nutrients are applied precisely where they're needed.

CARBON FARMING & CONSERVATION

Michael Stephens, Precision Agronomy Support Specialist



Another exciting “hot topic” at CPI is Carbon Farming—using sustainable, regenerative agriculture practices to generate offsetting and insetting carbon credits. By voluntarily enrolling their arable acres, growers can earn an estimated \$4–\$20 per acre in the first year for practices they are already implementing or have recently adopted. Even more, new credits can be earned each year as growers continue with practice changes, meaning annual payments may increase over time.

An additional benefit is the potential for a premium per bushel, which can range from \$0.15–\$0.20+, depending on current sustainable practices and whether additional practices are implemented. Several growers are already participating in these programs, and more opportunities are actively being developed.

Conservation Made Simple

CPI also partners with growers through Taranis Conservation, which helps streamline enrollment in conservation programs with the USDA/NRCS. Currently, thousands of acres from central Nebraska to north-central Kansas are enrolled. Taranis Conservation handles the heavy lifting—making the process as simple as a phone call and a couple of emails. Their customer success representatives take care of the paperwork and details, saving you valuable time.

Best of all, by enrolling in a conservation contract, growers can receive NRCS cost share support while also creating “additionality” that increases per-acre and/or per-bushel payments in carbon programs. This dual benefit ties conservation directly to carbon farming for greater financial and environmental impact.

At CPI, our team stays on the cutting edge of new opportunities and technology with one clear goal: helping farmers maximize ROI while building sustainable operations for the future. Ready to explore your options? Contact Mike Stephens to discuss carbon farming and conservation opportunities tailored to your operation.

2026 FINANCING PROGRAMS



CPI is making special financing programs available to you for the 2026 crop year. These special rates are only available for products & services provided by CPI.

WHY OUR PROGRAMS?

- Up to \$1 million credit line with the Simpli-Fi Application
- Improves security of product supply
- Locks-in input costs to maximize income potential & reduce risk
- Secures a confidential source of payment for input products & services
- Presents a comprehensive agronomic relationship to complement your operation
- Provides flexible payment date to match your marketing strategy
- Offers early payment without penalty
- Saves time with a convenient one-stop source for all your input needs

ABOUT OUR PROGRAMS

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: 1/15/2026

Pre-Season: 2/15/2026

In-Season: After 2/15/2026

MATURITY: Loan matures 1/15/2027



EARLY BIRD*

**PURCHASED/CONTRACTED
PRIOR TO 1/15/26**

**0.00% fixed rate until
8/31/26 and then 8.25%*
variable rate until loan
maturity on all
purchases from CPI.**



PRE-SEASON

**PURCHASED/CONTRACTED
FROM 1/16/26 to 2/15/26**

**2.99% fixed rate until
8/31/26 and then 8.25%*
variable rate until loan
maturity on all
purchases from CPI.**



IN-SEASON

**PURCHASED/CONTRACTED
AFTER 2/15/26**

**4.99% fixed rate until
8/31/26 and then 8.25%*
variable rate until loan
maturity on all
purchases from CPI.**



We create chemistry

Xitavo™
Soybean Seed

**PURCHASED/CONTRACTED
PRIOR TO 3/15/26**

**0.00% fixed rate
until 11/30/26.
3/16/26 TO 9/30/26
4.99% fixed rate
until 11/30/26.
on BASF purchases.**

* As of July 1, 2025, 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.

NEW APPLICANTS COMPLETE THE QUICK & EASY APPLICATION
CONTACT A CPI SALES AGRONOMIST OR CREDIT MANAGER, RUSS KULWICKI 402-463-5181

GROWTH THROUGH PARTNERSHIP

Dillon Schall, Agronomy Area Business Manager



As we wrap up another growing season, we want to sincerely thank you for your continued trust and partnership. This year has brought its share of challenges, but also exciting opportunities that position us well for the future.

Our partnership launch with Jim's Agri-Air was both successful and timely. With disease pressure at some of the highest levels we've seen, this collaboration allowed us to stay ahead and deliver solutions when they were needed most. A key part of this effort has been Taranis technology, which proved instrumental in identifying and managing disease pressure in our fields. Looking ahead, we plan to continue supporting Taranis in 2025, further strengthening our ability to provide timely, data-driven insights.

On the seed side, we're excited to introduce Brevant into our lineup, joining our strong portfolio of Dekalb/Asgrow, LG Seeds, and Xitavo. This addition gives us even more options to tailor seed solutions to your operation.

As we look toward 2026, we also anticipate ongoing challenges with fertilizer volatility and logistics. Rest assured, our agronomy department is committed to working hard, staying innovative, and finding practical solutions to help navigate these headwinds—all with your success in mind.

Thank you again for your partnership. We're proud to stand alongside you in the field and look forward to another year of growth, innovation, and opportunity.

CPI ACQUIRES FIREBOLT AG, LLC

CPI has acquired Firebolt Ag, LLC, expanding our agronomy presence in our trade area and advancing our strategy to better serve our farmer-owners.

Founded in 2019 by Josh and Melissa McClain, Firebolt Ag operates out of Norton and Phillipsburg, Kansas, serving the agronomic and application needs of local farmers.

CPI and Firebolt Ag first began working together in 2023 on agronomic inputs, and again in 2024 when Firebolt became CPI's key third-party partner for sustainability and carbon initiatives. These collaborations laid the foundation for a strong partnership focused on supporting growers in new and innovative ways.

Firebolt Ag will retain its name, with Josh continuing to oversee daily operations from the Norton location. Together, CPI and Firebolt Ag look forward to building on shared values, strengthening service, and helping local farmers succeed for generations to come.



ENERGY UPDATE

Kevin Kalsbeck, Vice President of Energy



As we head into a busy fall season, I'd like to share an update on several retail energy projects that have recently been completed or are currently in progress. CPI's retail division is a key growth area, and upgrading equipment and refreshing facilities will remain a focus as we move into the new fiscal year.

The Premier Stop in Nelson recently underwent a complete remodel, including additional floor space reclaimed from the former service station area. The store now features all-new coolers, an upgraded kitchen, a refreshed seating area, and expanded food offerings for the Nelson community. An open house was held on August 29 to celebrate the updates.



The Campbell Station location also received significant upgrades, including two new gasoline dispensers and a new diesel island dispenser offering premium dyed and clear diesel fuel. These improvements expanded storage capacity for both gas and diesel while enhancing site access. Customers will notice faster fueling speeds and an easier fueling experience at this location.



Additional updates include new dyed diesel dispensers at the Red Cloud station, Clay Center Premier Stop, and Sutton Station. In Axtell, new dispensers were installed for both gasoline and diesel.



The Premier Stop in Kearney closed in late July and was demolished in early August to make way for a brand-new facility. Installation of new underground tanks, fueling dispensers, and well-lit island canopies is underway, with completion expected in late October. Construction of the new store has also begun. The redesigned location will feature a spacious, open layout with improved food options and expanded offerings. While the total project completion date remains flexible, we are looking forward to opening in early 2026.



Thank you for your continued business with CPI. We wish you a safe and successful harvest season.

ANNUAL STATEMENT

Showing amount of business done by the Juniata Grain and Live Stock Association for the year ending November 30, 1912:

Coal sold during year,	736 tons
Hogs bought during year,	483,930 lbs
Shrinkage on hogs,	8,940 lbs
Profit on hogs,	\$717.55
Corn bought during year,	13,048 bus.
Shrinkage,	48 "
Wheat bought during year,	190,929 "
Shrinkage,	458 "
Oats bought during year,	8,000 "
Shrinkage,	25 "

Total grain bought,	221,977 "
Total Shrinkage,	521 "
Cash received from the sale of grain, hogs and coal, Dec. 1, 1911, to Dec. 1, 1912,	\$197,891.50

Cash paid out from Dec. 1, 1911, to Dec. 1, 1912,	
For grain, hogs and coal,	\$188,932.04
For salaries,	2400.00
For rent,	18.00
For gasoline,	104.85
For Elevator,	5499.40
For interest,	282.00
For insurance,	119.00
For exchange,	118.70
For directors,	99.00
For Taxes,	91.96
For telephone,	77.50
For annual meeting,	57.05
For incidentals,	182.00
More paid out than taken in,	2767.21

Total	\$200,058.71
Financial condition at close of business, Nov. 30, 1912.	

RESOURCES.

Buildings and land,	\$12,000.00
250 shares redeemed,	3125.00
Bills receivable,	2702.35
Grain on hand,	3153.05
Coal on hand,	831.00
Cash in Bank,	740.74

Total	\$22,522.14
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LIABILITIES.

Capital Stock,	\$5,000.00
Surplus,	12,702.79
Bills payable,	4819.35

Total	\$22,522.14
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E. P. HUBBARD, Manager.

Examined and found correct December 2, 1912.

W. S. LAMOREAUX, ;

M. HEVERTZ,

T. A. TROUSCH, J

Auditing Committee

A SNIPPET OF HISTORY

While sorting through memorabilia at our Juniata location, we found an annual statement from the Juniata Grain and Livestock Association dated November 30, 1912. It documents a full year of business—coal and grain sales, hog purchases, and incidental expenses—offering a rare look at how local agriculture and commerce were managed in the early 1900s. It's a strong reminder of the cooperative spirit that has carried forward across generations.

We'll share more discoveries in upcoming newsletters and on social media. Stay tuned.

TIME TO GET REWARDED

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DOWNLOAD OUR REWARDS APP

EXCLUSIVE DEALS LOYALTY CLUBS

Search for CPI Premier Stop in your phone app store

GET IT ON Google Play | Download on the App Store

Start receiving rewards just by using your phone number!

[Create An Account Here](#)

If you have any questions or need help with the app, stop by any of our CPI Premier Stop locations—we'll be happy to assist you!



RED BULL CLUB

BUY 5 GET 1

20oz cans
Reg & Sugar Free

NEW SEPTEMBER CLUB

E10 & E15: SMALL BLENDS, BIG BENEFITS

Tarah Hoyt, Energy Accounting Manager



Out on the farm, fuel isn't just for pickups—it powers everything from tractors and trucks to mowers and even the family boat on the weekend. That's where E10 and E15 come in.

These blends combine ethanol with regular gasoline: E10 is 10% ethanol and 90% gasoline, while E15 is 15% ethanol and 85% gasoline. Most newer cars, trucks, and SUVs built in the 2000s or later can run on these fuels without issue, with E10 being the most common option.

What makes E10 especially versatile is that it works not only in cars and trucks, but also in motorcycles, boats, lawn mowers, and other small engines—making it a convenient all-around choice for both farm and home use. These fuels also help lower emissions, reduce reliance on straight gasoline, and support cleaner-burning engines.

It's important to note, however, that while E10 is safe across the board, E15 is not always recommended for motorcycles, boats, or lawn equipment, since many smaller engines are only designed for up to E10.

Another big plus: ethanol is made from corn, so every gallon you use helps support local farmers and rural communities.

In the end, choosing E10 or E15 isn't just about fueling your engines—it's about keeping your operation running smoothly while backing agriculture.



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)

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

PROTECT YOUR ENGINES WITH OAT

Warren Hull, Energy Operations Manager



Typical antifreeze is made up of about 96% water and glycol, with the remaining 4% consisting of additives that prevent corrosion, liner cavitation, scaling, and deposits.

In the late 1990s, engine manufacturers began recommending extended-life antifreeze for new engines as they introduced higher levels of aluminum



into cooling systems. Since then, confusion has grown because antifreeze meeting these newer requirements comes in many different colors. The only standard is that green indicates conventional antifreeze designed for engines built prior to 1996. However, using green antifreeze in modern engines can cause damage and contaminate the OEM factory-fill coolant.

At CPI, we recommend OAT (Organic Acid Technology) antifreeze. It meets modern requirements, can be used in all engines, and offers extended life—lasting up to 1,000,000 miles, 20,000 hours, or 8 years before needing replacement. OAT antifreeze is also safe for engines manufactured before 1996, eliminating the need for annual draining. Always check your OEM guidelines to ensure you're using products that keep your equipment under warranty.

If you're still using green antifreeze, here are three key things to consider:

- 1. Compatibility with newer vehicles** - If you're using it in a vehicle model year 1996 or newer, you're likely using suboptimal antifreeze. Most vehicles built since then require OAT antifreeze due to the high aluminum content in their cooling systems.
- 2. Higher maintenance costs** - Conventional antifreeze requires more frequent maintenance compared to OAT. Over time, this added upkeep can cost you both time and money.
- 3. Risk in heavy-duty applications** - Using conventional green antifreeze in heavy-duty engines can cause severe damage such as liner pitting and cavitation. Manufacturer recommendations typically require adding SCAs (Supplemental Coolant Additives) when using green antifreeze in these applications.

Best Practice: Premix vs. Concentrate

The best option is to use premixed antifreeze rather than mixing concentrate yourself. The difference comes down to water quality: premix uses deionized water, which eliminates contaminants that can react with metals in your system and cause damage. If you do purchase concentrate, be sure to blend it only with deionized water. That's why the modern bulk antifreeze CPI carries is premixed—to ensure the highest quality and protection.

For more detail, check out this Tech Talk on why green antifreeze should not be used in modern engines: <https://kostusa.com/tech-talks/#uael-video-gallery-634267c-4>

KEEPING YOU ROLLING

Richard Holdsworth, CPI Tire Operations Manager



As the seasons change, we're proud to reflect on the progress our team has made over the past several months. This spring and summer have been some of our most productive in recent years, with a strong focus on training, customer service, and preparing our patrons for a successful harvest.

Our sales team has been hard at work, completing additional product training and making more on-the-farm and business visits than in the past two years. These connections help us better understand your needs and provide solutions to keep your operation running smoothly. We also hosted our very first Field Day event, showcasing the benefits of proper weighing and ballasting of equipment—an important factor in maximizing both performance and efficiency.

In the shop, our technicians continue to expand their skills through ongoing training while broadening the services available at all our locations. This means that when you need us, we're equipped to handle more of the challenges your vehicles may face, and you can count on us to provide fair, honest service every time.

Our service truck team has also grown, with new members joining to better serve you in the field. Fully stocked and ready to go, these trucks are prepared to meet all of your harvest needs with trust, knowledge, speed, and reliability.

As always, we want to help you prepare for a smooth harvest season. That's why we're continuing to offer free on-the-farm tire inspections. These visits come with no sales pressure—just peace of mind. One of our expert salesmen will inspect your tires to make sure your equipment is ready when it matters most, helping you avoid costly downtime during the busiest season of the year.

Thank you for trusting us with your business. We look forward to supporting you through another successful harvest!

Follow CPI Tire Experts on Facebook for more updates and exclusive deals.



BRIDGESTONE Firestone

Save instantly

when you buy two or more eligible Bridgestone or Firestone tires.

\$300 off all eligible AD² IF and VF radial tires and Bridgestone radials

\$200 off all eligible non-AD² radial tires

\$25 off Destination Farm and Destination Turf™

Valid August 1, 2025 to October 31, 2025.

CPI Cooperative
Producers, Inc.
- TIRE EXPERTS -



MANAGING THE HERD AS THEY COME OFF GRASS

Nicole Nollette, Livestock Production Specialist



As days shorten and pasture growth slows, cattle need to transition off grass into the next stage of their annual cycle. Success starts with preparation and a clear plan that aligns animal needs with business goals.

Cornstalk Grazing

After harvest, cornstalk grazing can extend the grazing season and lower feed costs by turning crop residue into a nutrient resource. Because cornstalks alone won't meet most cattle's protein and energy needs—especially for growing calves and lactating cows—plan to supplement.

- **Protein & energy:** Purina® RangeLand® Protein Tubs are a cost-effective way to close the gap.
- **Minerals:** Provide mineral year-round to meet vitamin and mineral requirements.
- **Water:** Adequate clean water remains essential.

Integrated thoughtfully, cornstalk grazing can stretch feed supplies, support herd nutrition, and enhance the sustainability of your operation.

Weaning

Weaning shapes the long-term health and productivity of your herd. A smooth transition from milk to independent feeding requires planning and attention to detail:

1. **Choose a method that fits your operation**—fenceline weaning, nursing-prevention tools, or abrupt weaning.
2. **Plan nutrition:** Confirm available feed sources and provide clean water and balanced rations.
3. **Set a health protocol:** Monitor closely; intervene early at any sign of stress or illness.

Purina® Stress Tub 2.0 or Wind and Rain® Mineral Tub with Availa® 4 can help calves get on feed faster and support immune function.

Not sure what to feed or where to start?

CPI has numerous options to help get your cattle started. We offer complete starter feeds, custom bag or bulk feeds, protein supplements, and Stress Tubs. We also provide forage



CPI Cooperative Producers, Inc. | **PURINA**

FALL TUB Sale

\$10 OFF PER TUB
(225-lb TUBS ONLY)
8 TUB MINIMUM ON PROTEIN TUBS
- CASH OR PREPAY -

PURINA
RANGELAND® 30-13
RANGELAND® 25%
STRESS TUB 2.0*

OFFER VALID
Sept. 22nd - Nov. 24th
***STRESS TUB SALE STARTS NOW!**

FOR MORE INFORMATION
NICOLE NOLLETTE 402-802-0185
TIM UDEN 402-751-2255

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 Nollette at (402) 802-0185.

Mark Your Calendars! We're participating in another tub recycling event this month!



Tub Recycling Event

Clear waste, do good, & get rewarded.

September 22nd-26th

CPI Juniata Feed Mill

200 S Depot St, Juniata, NE 68955



Call Nicole Nollette to schedule a drop-off during the week. Or drop tubs off on **Wednesday, September 24th (9 AM-4 PM)** and enjoy snacks, refreshments & prize drawings!



Get rewarded - \$2 OFF per eligible tub you recycle. (Protein & Stress Tubs only) Discount must be redeemed the same day on tub purchases (prepay required).



Tubs are taken to a recycling partner and recycled into useful products for your community. Tubs get a second life, while you get rid of clutter!

**Schedule your drop off with Nicole Nollette
402-802-0185**

2025 SUMMER INTERN RECAP

This summer, CPI proudly hosted a group of talented interns who gained valuable hands-on experience across feed, grain, energy, agronomy, HR, operations, and data science. Each student brought fresh perspective, dedication, and enthusiasm, while building skills that will serve them in future careers.



Front Row (L to R): Anna Karnopp, Justin Barbee, & Gavin Sloan. **Middle Row (L to R):** Koltan Wademan, Kennedy Durham, & Dallan Thompson. **Back Row (L to R):** Josephine Brandt, Zach Lewandowski, Gavin Novotny, & Koren Conrad

- **Anna Karnopp** - Feed Intern (Juniata; UNL, Animal Science) explored the entire feed process from production to delivery, strengthening her problem-solving skills and adaptability while growing confident in taking responsibility.
- **Justin Barbee** - Grain Merchandising (Hastings; UNL, Ag Econ) completed his second CPI internship, gaining experience in grain origination, contracts, logistics, and farmer relations—confirming his interest in grain merchandising.
- **Gavin Sloan** - Data Science (Hastings; UNK, Computer Science) designed a ticketing system using Excel and Power Apps, building technical, problem-solving, and automation skills while learning about agriculture from a new perspective.
- **Koltan Wademan** - Energy Sales (Hastings; Hastings College, Business Administration) shadowed multiple departments, focusing on energy sales and customer solutions, while enhancing his sales, efficiency, and problem-solving abilities.
- **Kennedy Durham** - Agronomy Sales (Hastings; NW Missouri State, Ag Science) gained her first Nebraska ag experience through scouting, grower visits, and mentorship, strengthening communication and confidence for a future in agronomy.
- **Dallan Thompson** - Agronomy Sales (Minden/Holstein; UNL, Agronomy) deepened his agronomy knowledge through fieldwork and projects on cooperative value, while building adaptability, confidence, and professional communication skills.
- **Josephine Brandt** - HR (Hastings; Claremont McKenna, Economics & Psychology) worked on employee benefits and mentorship projects, developing empathy, adaptability, and collaboration while confirming her passion for a people-focused career.
- **Zach Lewandowski** - Agronomy Sales (Wood River; UNL, Agronomy) gained sales and field experience, improved grower communication, and researched AI's role in agriculture, learning about both opportunities and challenges in tech adoption.
- **Gavin Novotny** - Agronomy Sales (Juniata; UNK, Business Administration/Ag Business) completed his second CPI internship, growing his agronomy sales knowledge through scouting, sales support, and customer communication.
- **Koren Conrad** - Operations (Axtell; UNK, Operations Management) rotated through multiple CPI locations, learning operations and safety processes while completing a project on inventory accountability that sharpened analytical skills.

Interested in Summer 2026 Internships?

We're hiring interns for Agronomy Sales, Operations Management, Data Science, Grain Origination/Merchandising, Energy Accounting & Sales, Digital Media, Application, and Feed.

Visit cpicoop.com/careers and send a resume to Kellie Jacobs at kjacobs@cpicoop.com. We'll be at the following Career Fairs in Fall 2025 and Spring 2026—stop by to chat about opportunities:

September 18th – University of Nebraska - Lincoln

October 1st – Northwest Missouri State University

October 1st – Hastings College

October 2nd – University of Nebraska - Kearney

October 7th – Fort Hays State University

October 8th – Central Community College – Hastings

February 23rd – UNL Student-Athletes



Cooperative Producers, INC.

265 N Showboat Blvd
PO Box 1008
Hastings, NE 68901



UPCOMING 2025 HARVEST LUNCHES

Dates will be announced later this month. Please check your local CPI grain location for flyer.

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

Updates will be posted on our Facebook page:

[Cooperative Producers Inc.](#)

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portal.cpicoop.com

QUESTIONS? Contact Sarah McNeil (402) 744-0652

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