

endure[®]

A GROWMARK System Sustainability Initiative

GROWMARK
HELPING FEED AND FUEL THE WORLD



An aerial photograph of a farm during harvest. A large red barn with a grey roof stands in the upper left. Several combine harvesters are working in a golden-brown field. In the foreground, a white semi-truck is being loaded with grain by a red combine harvester. Another red combine harvester is visible behind it, also loading grain. The scene is set in a rural landscape with rolling hills in the background.

GROWMARK

HELPING TO FEED AND FUEL THE WORLD

GROWMARK is an agricultural cooperative serving cooperatives, retailers, businesses, and customers in the U.S. and Canada. We provide customers with fuels, lubricants, crop nutrients, crop protection products, seed, construction services, equipment, and grain marketing assistance. In addition, GROWMARK provides a host of services, from warehousing and logistics to training and marketing support.

Understanding our role in helping make agriculture more sustainable drives us to implement activities that support research and fund innovation. GROWMARK also practices sustainable activities diligently with the internal drive to make them profitable, successful, and meaningful to help ensure we can continue to help feed and fuel the world far into the future.

Endure is the story of how GROWMARK and the FS System work toward more effective environmental measures, meaningful social interactions, and sound governance each year.

GROWING LEADERS IS OUR PRIORITY

DEVELOPING LEADERS FROM THE GROUND UP



GROWMARK CEO Mark Orr addresses elected leaders at the Farm Progress Show

GROWMARK's top leaders are using their skills to inspire young students to consider careers in agriculture, empower existing employees to consider leadership paths, and even educate our country's elected leaders about agricultural cooperatives.

FOR OUR EMPLOYEES

All GROWMARK employees must participate in various training sessions that cover ethical behavior in the workplace, security information, privacy protection, harassment recognition, and code of conduct training. New courses are added each year that address the needs of employees. Some of the new offerings in 2024 included mental health awareness, dignity and respect in the global workplace, and data protection. The GROWMARK System University also offers the Percipio Online Training program, an immersive online learning platform, that provides on-demand learning opportunities for employees.



GROWMARK Board of Directors Vice Chairman, Jason Lay, of Lay Farms, delivers sweet corn from his farm in McLean County to the local Salvation Army food pantry

FOR OUR NEW & EXPERIENCED LEADERS

GROWMARK leadership programs help prepare employees who will be the successors of current leaders throughout the GROWMARK System. To help prepare those just starting their journey to sharpening the skills of current leaders, we offer four levels of development starting with an on-ramp level for aspiring leaders who want to learn more about the System and what it takes to be a leader, followed by supervisor training, experienced leaders training, and the capstone, our senior development programs. As a testament to our success, many of our current executives are graduates of one or more of these training programs.

FOR OUR BOARD OF DIRECTORS

The GROWMARK Board of Directors members must undergo the GROWMARK Director Training. This training equips board members with the knowledge and skills to drive profitability and strengthen connections within our cooperative system. Participants deepen their understanding of governance principles, enhance leadership skills, and understand their role in our culture of accountability. Director Training is provided at three levels: level one Director Certification, level two Professional Director Certification, and level three Master Director Certification.



Brad Drake, Executive Vice President and COO is a graduate of GROWMARK's senior leader programs

Ashley McClintock, Executive Vice President of Human Resources & Corporate Services talks with students during a job shadow day at GROWMARK



SUSTAINABLE AGRICULTURE

Developing Certified Crop Specialists

We're proud to have more than 150 certified crop specialists working within the GROWMARK System. The System has long been known for its knowledgeable and talented employees, and one way our employees can demonstrate their expertise is by earning certifications.

The FS Certified Crop Specialist (CCS) program recognizes individual FS Crop Specialists dedicated to sales performance, technical knowledge, and personal development. These individuals focus on adding value and being trusted partners to their farmer customers by developing a high degree of expertise to best advise them on the latest sustainability and conservation techniques. To become certified, applicants must pass two exams through the Certified Crop Advisor program on topics including but not limited to nutrient management, nitrogen management, precision agriculture, sustainability, and agronomy. We also encourage agronomists throughout the GROWMARK System to work toward their certifications.



Taking the FS Stewardship Pledge

This stewardship pledge is our promise to the agriculture industry, the environment, and our farmer owners that we will promote and recommend products and practices that highlight our commitment to sustainable best management practices.

These products and practices include but are not limited to:

1. The 4Rs of nutrient management - right source, right rate, right time, right place.
2. Nitrogen stabilizers, nitrification inhibitors, and nitrogen volatilization products.
3. Agronomic and environmentally sound nutrient recommendations.
4. Applied research focused on minimizing environmental impact, optimizing harvest yield, and maximizing input utilization.



Brandon Hall, a Certified Crop Advisor with West Central FS, examines a field with one of us customers during harvest

Jesse Boma (left) a GROWMARK Field Sales Agronomist and Joey Malinowski, a Crop Specialist with Evergreen FS, conduct a yield check in a field just ahead of harvest 2024



Endure Carbon

Endure Carbon, GROWMARK's newest sustainability initiative in 2024, is designed to help farmers and buyers connect at multiple levels within the value chain to enable agricultural carbon markets.

Endure Carbon helps farmers to maximize their carbon assets on every crop, every acre, every year by connecting with five different agricultural carbon markets.

1. Offset markets take carbon assets a farmer creates and sells them to other companies to lower or offset their carbon footprint.
2. Inset food/feed markets, take carbon assets generated by farmers, and markets them with grain inside the food supply chain.
3. Inset fuel markets market carbon assets with grain inside the fuel supply chain.
4. Enhanced Rock Weathering uses a particular type of silicate rock that buffers pH and sequesters carbon when finely ground and applied to fields. To learn more about Enhanced Rock Weathering, see page 10.

Endure Carbon partners with Indigo Ag's Carbon by Indigo program to give farmers access to high-quality carbon markets shown in the list above.



More than 200,000 acres of farmland are enrolled in a carbon credit program

SUSTAINABLE AGRICULTURE

Endure in Action

Endure in Action provides a summary of the initiatives underway within the GROWMARK System that the Endure Committee—composed of employees—is monitoring. The committee is also exploring new and more effective ways to share this information. These initiatives represent some of the ways we are striving to reduce our carbon footprint.

- Estimated reduction of tons of CO₂ through the use of GROWMARK's Dieselelex fuel additive - 108,761 tons in FY 2024
- Estimated reduction of tons of CO₂ through use of biofuel in the GROWMARK System - 119,000 tons in FY 2024
- Estimated reduction of greenhouse gases through the use of ethanol in the GROWMARK System - 165,000 tons in FY 2024
- Gallons of used oil recycled in the GROWMARK System - 120,000 gallons in FY 2024
- Working with members and vendors to move to paperless invoices - 140 vendors to date have gone paperless



Collaborating Coops Promote Sustainability and Stewardship

Throughout the GROWMARK System, collaborations and partnerships at a local level help elevate the System's knowledge and expertise. One example of the local collaborative efforts by FS companies is the Illinois Farm Bureau Nutrient Stewardship Grant Program. Many FS locations partner with their local county Farm Bureaus through this program to promote conservation techniques and create awareness about nutrient loss. Below are highlights from two FS companies that partnered with their local county Farm Bureaus to hold Nutrient Stewardship Grant field days.

The Jo Daviess County Farm Bureau conducted several research trials on cover crops, nitrogen management, and water quality. They plan to host education and outreach events to share results and the impact of their ongoing research. Stephenson Service Company partnered with the Jo Daviess County Farm Bureau on this research project.

John Musser, a Certified Crop Advisor with Stephenson Service Company, says their partnership helps them be a leader in this space, "This project with the Jo Daviess County Farm Bureau has been ongoing for about 12 years now, with the plots progressing from just seed types to more soils and cover crop projects. We have been doing nitrogen rate testing following the Illinois Nutrient Research & Education Council plots and water filtration testing with the University of Wisconsin for the last three years."

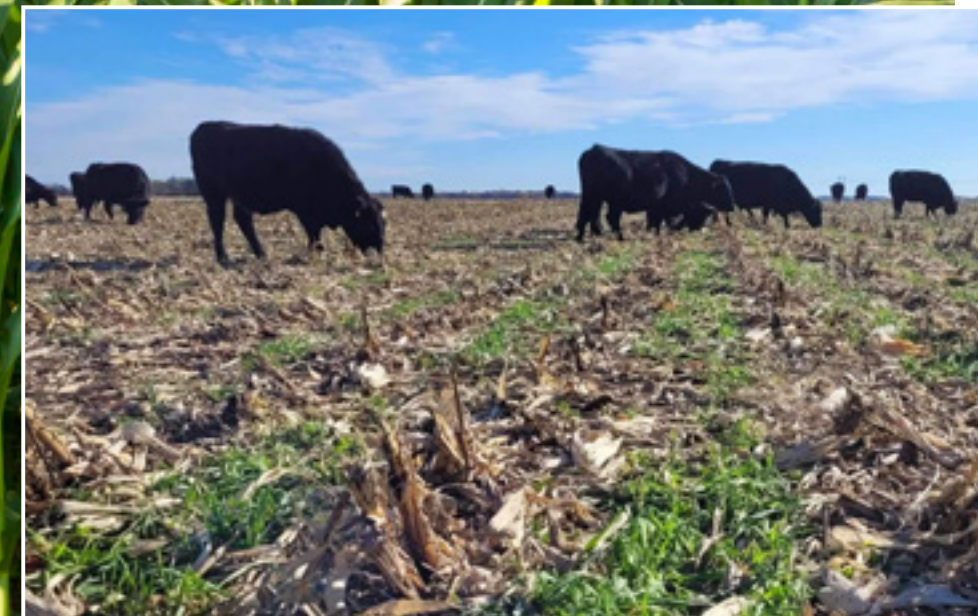
The Knox County Farm Bureau is maintaining a young leader-led cover crop program that focuses on partnering with West Central FS to plant on one 20-acre cover crop plot per township.

Brandon Hall, a Certified Crop Advisor with West Central FS, says the partnership helps him be a leader in the advanced soil health space, "Because of this project with the Knox County Farm Bureau, I have had the opportunity to work with growers and visit with them about their operations and soil management practices and how we could introduce cover crops to their management scope."

To learn more about the Illinois Farm Bureau Stewardship Grant Program, visit www.ilfb.org/FieldDays.



The Stephenson Service Company held a field day in 2024, with the Jo Daviess County Farm Bureau, as part of the Nutrient Stewardship Grant Program in Illinois



Cattle graze on cover crops in a field in Knox County

SUSTAINABLE AGRICULTURE



The Grigsby Farm of Menard County is proud to be an Enduring Farm

Enduring Farms

Recognizing those farms that do an outstanding job implementing climate-smart practices that preserve and improve their land and natural resources for future generations is a critical way to encourage others to follow their example. More than 150 farms have received the Enduring Farms designation.

Enduring Farms winner, the Grigsby family, who farms in Cass and Menard Counties, along with their management team, take pride in embracing conservation techniques that help make them an Enduring Farms winner.

“Our legacy is one of conservation,” said Robby Grigsby. “We use conservation practices like water sediment control structures, field buffer strips, selective placement of CRP acres, topsoil regeneration through the use of cover crops, and many other practices to help preserve our soil, manage and protect our water, and ensure this farmland remains viable and healthy for future generations.”

GROWMARK is proud of the Enduring Farms winners and their commitment to sustainable practices.

See the full list of Enduring Farms winners [here](#).



COMMUNITY ENGAGEMENT

PARTNERING WITH COMMUNITY ORGANIZATIONS

The GROWMARK Foundation is deeply committed to investing in youth and young leaders, education, charity, the agriculture industry, and cooperative giving. In 2024, the foundation invested nearly one million dollars in these areas in addition to local charities in the GROWMARK home office community of Bloomington, Illinois.

The foundation also supports the charitable interests of GROWMARK employees through our matching gift program that can help double the impact of a donation to a 501(c)(3) organization. We're proud of our work to support the initiatives within our industry and communities that reflect our core values.

1. Education
- Scholarships & Ag program support
2. Youth
- Agriculture Future of America
 - Future Farmers of America (FFA)
 - 4-H
3. Charity
- Midwest Food Bank
 - Local charities
 - giveMORE Match
4. Industry
- Global Farmer Network
 - National Education Center for Agricultural Safety
5. Cooperative
- Enduring Commitments

GROWMARK's Giving Tuesday teams delivered checks to nonprofit organizations in Bloomington, Illinois



Ag-Land FS cooked for their community when it was struck by a tornado



1.	Education	\$298,500
2.	Youth	\$247,024
3.	Charity	\$115,813
4.	Industry	\$185,000
5.	Cooperative	\$103,225
Total funds given from the GROWMARK Foundation		\$949,562



GROWMARK celebrated its one-millionth dollar of support to the Midwest Foodbank in 2024

SAFE SYSTEM MINDSET

PARTNERSHIP CREATES OPPORTUNITIES TO PRACTICE, PLAN, AND PREPARE

From providing grain tubes to help save lives during grain engulfment situations, teaching first responders how to access safety valves on anhydrous ammonia trucks, or equipping liquid gas haulers with telematics to make them safer on the road, the GROWMARK System and its member cooperatives make safety a priority by creating partnerships, and through practicing, planning, and preparation.

Manito Transit

Manito Transit trucks rack up more than five million miles each year. The use of telematics keeps both truck drivers and everybody on the road safer with these features.

1. Adaptive cruise control automatically slows down the truck without driver intervention, helping to prevent or reduce the severity of an accident.
2. Lane assist technology kicks in if a driver begins to leave their lane without using a turn signal by vibrating the steering wheel to get the driver's attention and gently resists the lane change until the driver activates the turn signal.
3. If the truck veers out of its lane, technology engages to disengage the accelerator and apply the brakes which minimizes the risk of a rollover.
4. Collision mitigation technology will activate if a truck approaches a stopped vehicle. It automatically applies the brakes to slow the truck and reduce its speed.
5. Side detection radar technology alerts the driver with a flashing light in the side mirror and nudge the steering wheel if a vehicle is present in the driver's blind spot.
6. Outward and side-facing cameras are placed on each truck as part of telematics to help accurately portray facts of any incidents or accidents.



Grain bin safety

GROWMARK participates in a grain safety program coordinated by the National Education Center for Agricultural Safety each year. GROWMARK donates a grain rescue tube to a fire department and hands-on training to safely rescue someone trapped in grain. The GROWMARK safety and environmental services team also trains FS employees and others to help prevent grain bin accidents.

Conserv FS

Conserv FS in Wisconsin experienced a real-life emergency that motivated them to contact their local fire department to offer training. The new partnership led to on-site, hands-on training for the fire department and other first responders in the county to learn about working with liquid fuel, liquid propane trucks, anhydrous ammonia safety, and how to respond during a chemical leak or fire.

We're proud that many FS companies throughout the GROWMARK System stage such events and create partnerships with their local fire departments and emergency management agencies to help protect their employees and the communities they live and work in.

Disaster response

Legacy Farmers Cooperative in Ohio understands that the impact of disasters and emergencies can be minimized with good planning. In 2024, they staged an anhydrous ammonia disaster exercise with emergency officials in their county to ensure everybody understood what to do if a large anhydrous ammonia leak ever occurred. Topics covered throughout the training were:

- Responding to a large-scale HAZMAT disaster
- HAZMAT procedures for anhydrous ammonia
- Safe evacuation practices
- First aid practices after a chemical exposure
- How to coordinate with governmental offices not directly related to safety, non-governmental organizations, and local schools
- Facility tour of Legacy Farmers Cooperative facility to learn about the infrastructure and emergency shut-off valve locations

DECARBONIZATION EFFORTS

REDUCING OUR CARBON FOOTPRINT

The GROWMARK System works directly with farmers throughout the United States and Ontario, Canada, giving us a unique advantage in helping reduce carbon output on the farm.

Our cooperative power also allows us to partner with organizations developing the newest technology and creating product innovations that we believe will help transform agriculture.



Olivine is a naturally occurring mineral that when pulverized, can help capture carbon when spread on soil

In 2024, GROWMARK partnered with Eion, a carbon removal company that uses Enhanced Rock Weathering to speed up the earth's natural CO2 storage processes by pulverizing specialized rock called olivine that captures carbon permanently when spread on the soil in farm fields.

Eion's Enhanced Rock Weathering Product, CarbonLock, will be available in pilot programs in the fall of 2025 in nine states.

Additionally, since 2021 GROWMARK has been working closely with Indigo Ag, one of the industry's leading carbon program providers, to enroll acres of farmland in the Carbon by Indigo program, which gives farmers access to high-quality carbon credit markets and provides them with financial incentives for reducing their carbon footprint on the farm. To date, more than 200,000 acres of farmland across Illinois, Iowa, Massachusetts, and Wisconsin have been enrolled in the carbon credit program.

To learn more about our Endure Carbon program, see page 5.



Enhanced Rock Weathering product spread on a farm field

GROWMARK

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OUR VISION

To be the best agricultural cooperative system in North America.

OUR MISSION

To improve the long-term profitability of our member-owners.



AgraForm, a leading agrichemical manufacturing company in St. Louis, Missouri, produces and packages insecticides, fungicides, and biological products for agricultural use.



Allied Seed is a full-line, full-service forage, turfgrass, and cover crop seed company located in Nampa, Idaho, Albany, Oregon, and Worland, Wyoming. Launched in August of 2000, Allied Seed produces, processes, and distributes forage legumes and grass seed varieties and mixtures through our Farm Science Genetics® brand, turfgrass seed varieties through their Turf Science Genetics™ brand, and cover crops through their Conservation Science Genetics brand.



Introduced nearly 70 years ago, the FS brand represents a standard of excellence for agricultural and energy-related products.

There are more than 40 local FS cooperatives and retail divisions throughout Illinois, Iowa, Ohio, Michigan, Wisconsin, and Ontario, Canada, employing more than 7,000 people.



Lakeside Grain Trading, situated on the Calumet River in Chicago, is the last remaining par value delivery warehouse on the Chicago Mercantile Exchange. The warehouse, with 11.5 million bushels of storage capacity, accommodates Class 1 rail, barges, trucks, and laker vessels.



With more than 50 years of success in the petroleum and liquid hauling distribution business, Manito Transit distributes fuel oil, biodiesel, soybean oil, ethanol, chemicals, lube oil, and fertilizer for farm, commercial, and industrial use.



MID-CO COMMODITIES, Inc. offers professional price-risk management services, including up-to-the-minute market information and futures and options execution on all major exchanges of agricultural commodities.



SEEDWAY markets one of the most extensive and diverse commercial vegetable seed product lines in the industry, sold throughout the lower 48 states, and in Canada and Mexico. Seedway also offers extensive lines of turf and farm seed.



Southern States: In 2020, GROWMARK and Southern States Cooperative combined efforts to better serve customers in 21 southeastern states, providing a wide range of farm inputs including fertilizer, seed, livestock feed, pet food, animal health supplies, petroleum product, and more.

OUR GEOGRAPHIC FOOTPRINT



To learn more about the GROWMARK System, visit www.GROWMARK.com



GROWMARK

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