

endure[®]

A GROWMARK System Sustainability Initiative

GROWMARK
HELPING FEED AND FUEL THE WORLD



FEED AND FUEL THE WORLD

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 agriculture drives us to implement activities that support the development of our leaders, employees, and members, and to invest in research and fund technological advancements in agriculture to help ensure we can continue to feed and fuel the world for another 100 years.

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.



TRAINING AND DEVELOPMENT THRIVE AT GROWMARK

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 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. LinkedIn Learning was also introduced in 2025 to help employees find training tailored to their interests to make professional development a seamless process. GROWMARK's own courses are delivered in a variety of ways ranging from online to in-person to accommodate the learning style of each employee.

The most popular courses with employees in 2025 were:

1. Meet GROWMARK - employees experience an educational bus tour of GROWMARK locations to learn about the GROWMARK System
2. GROW Coaching - helping people be more coachlike in their daily interactions
3. Crucial Conversations - how to have safe conversations around high-stakes or risky topics
4. Supervisor Boot Camp - gives new supervisors tools for managing success

A GROWMARK Aspiring Leaders class hears from a panel of leaders within the GROWMARK System



FOR NEW & EXPERIENCED LEADERS

GROWMARK leadership programs help prepare employees for leadership roles within the GROWMARK System. Four levels of leadership development are available for those beginning their journey, to senior leaders who are refining their skillsets. 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 leader 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 GROWMARK Director Training. This training prepares board members to lead with the knowledge and skills necessary to support profitability and build 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.



GROWMARK employees, Jeff Bunting, Vice President of Crop Nutrients, Madison Kimpling, Evergreen FS HR Assistant, Mark Orr, CEO, and Executive Vice President of Grain and General Counsel, Matt Lurkins, pose at the National FFA Convention near the GROWMARK exhibit

EXPERTS IN OUR FIELD

Developing Certified Crop Specialists

Known for our knowledgeable and talented employees, the GROWMARK System has more than 175 certified crop specialists who demonstrate their expertise by earning certifications and building trust with their farmer partners every day.

The FS Certified Crop Specialist (CCS) program recognizes FS Crop Specialists who demonstrate sales performance, technical expertise, and personal development. These individuals focus on adding value and building trust with their farmer customers by developing deep expertise to advise them on the latest sustainability and conservation techniques.

To become certified, applicants must pass two exams through the Certified Crop Advisor program covering topics such as nutrient management, nitrogen management, precision agriculture, sustainability, and agronomy. We also encourage agronomists across the GROWMARK System to pursue 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.



New Century FS's Kolin Sukovatý, Agronomy Sales Manager, and his team, examine a field of corn during the growing season

SUSTAINABLE PRACTICES GROW IN GROWMARK'S ENDURE CARBON PROGRAM

GROWMARK's Endure Carbon program can give farmers a new opportunity to generate revenue from their farms.

Endure Carbon, introduced in 2024, helps farmers and buyers connect to agricultural carbon markets, enabling farmers to be paid for sequestering carbon through sustainable practices. Practices such as cover crops, no-till, nitrogen management, and others can be utilized to qualify for programs.

There are four different agricultural carbon markets that will pay farmers to sequester carbon through sustainable practices. The Endure Carbon program helps farmers connect to one of these four markets.

Here is a description of each market:

1. Offset markets work with carbon assets that a farmer creates and sells them to other companies to lower or offset their carbon footprint.
2. Inset food/feed markets work with carbon assets generated by farmers, and market them with grain inside the food supply chain.
3. Inset fuel markets market carbon assets generated by farmers 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.

Watch these short videos featuring [Insight FS](#) and [New Century FS](#) to learn more about how farmers are finding success by participating in Endure Carbon programs.

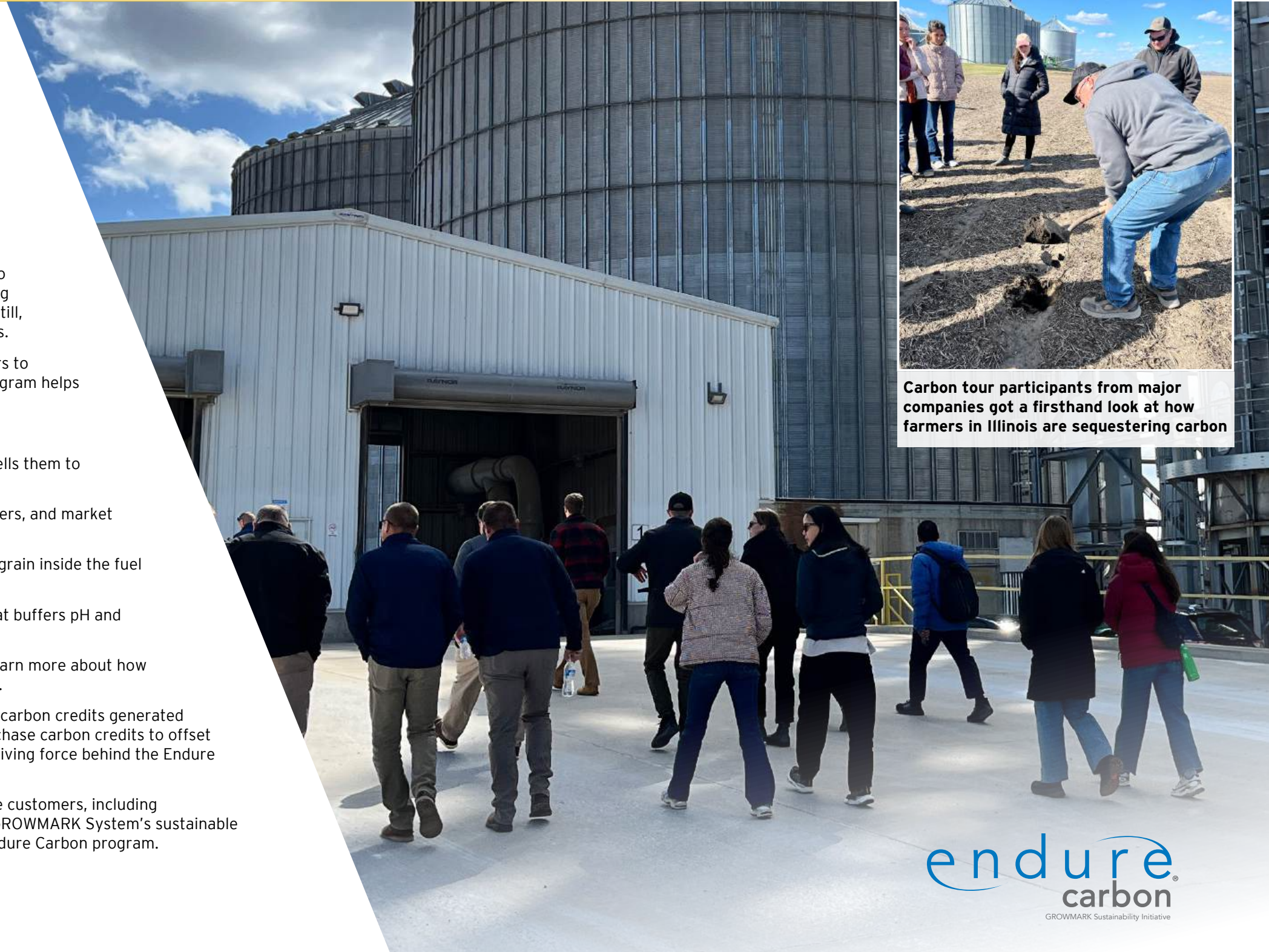
Equally important to the program are customers willing to purchase the carbon credits generated by farmers. GROWMARK works with large corporations that seek to purchase carbon credits to offset their carbon footprints, helping enroll them in the program, which is a driving force behind the Endure Carbon program.

In 2025, GROWMARK hosted a sustainability tour for potential corporate customers, including McDonald's, Costco, Jim Beam, and The North Face, to learn about the GROWMARK System's sustainable practices and to help connect these buyers with farmers through the Endure Carbon program.

To learn more about this program, visit GROWMARK.com.



Carbon tour participants from major companies got a firsthand look at how farmers in Illinois are sequestering carbon



TECHNOLOGY AND DATA PLANT SEEDS OF TRUST WITH FARMERS



Brice Seigfreid, with West Central FS, uses technology to help him and his farmer customers achieve success in the field

Brice Seigfreid is no stranger to technology and the critical role it plays in achieving sales at the farmgate – but his true strength lies in building partnerships that last. His use of digital tools, especially the myFS Agronomy app, showcases that partnership.

Seigfreid started his career at West Central FS as a Precision Farming Coordinator in 2013 and transitioned to a Certified Crop Specialist in 2020. “I truly enjoy my job because it allows me to work alongside growers from start to finish,” Seigfreid said. The planning process for each growing season with each grower is a highlight for him. From seed and crop protection to fertility plans and plant performance products, Seigfreid makes plans to maximize the ROI for each operation. “Once all the plans are in place, I get to watch the crop progress throughout the season and deliver the results we set out to achieve.”

A major part of Seigfreid’s success comes from his strategic side-by-side trials. By combining grower experience with real-time technology tracking, he helps customers see evidence-based insights and performance differences using data throughout the season.

“Satellite imagery platforms allow me to monitor progress in real time, track differences in performance, and identify factors that impact yield,” says Seigfreid. “Once growers are on data platforms such as Climate, myFS Agronomy (read more about myFS Agronomy on page 7), and Sky Mapping, the data is available in real time, seamlessly from the combine, allowing us to analyze the data for the best future recommendations.”

For Seigfreid, trials build more than data – they build trust. “These trials create a transparent, hands-on experience that strengthens relationships, encourages data-driven decisions, and ultimately helps growers achieve the best possible results on their operation,” he said. “Being reliable and transparent isn’t optional; it’s how I earn their trust.”

These tools and tactics aren’t just about transparency; they’re helping Seigfreid grow his agronomy business, especially his seed business, year after year. His process emphasizes follow-through and documentation, ensuring growers have confidence in every recommendation.

“I see every customer as a partner, not just a client,” he said. “I get to know their operation so I can give advice that actually works for them. Great customer service isn’t just about a sale; it’s about helping growers succeed year after year and being someone they know will have their back.”

Earning his Certified Crop Specialist designation further reinforces his dedication to his member owners. “Certification shows a commitment to professionalism, continuous improvement, and delivering reliable recommendations; qualities that set a strong foundation for long-term success in our industry,” Seigfreid said.

Seigfreid’s blend of technology use at the farm gate, creating grower experiences, and consistent follow-through are characteristics that continue to set him apart – and growers are taking notice.

ARTIFICIAL INTELLIGENCE GIVES FARMERS AN EDGE IN THE FIELD



GROWMARK’s myFS Agronomy is an AI-powered platform that provides data-driven insights to farmers by combining weather, soil, crop, and imagery data, giving them a competitive advantage during the growing season.



Enrolled acres shown in this image display predicted yields with higher yielding fields shown in green. This view provides users with a quick idea of field performance from a regional perspective

In the battle against weeds and disease, the app uses data to generate maps that color-code an enrolled field for both weed pressure and disease. Farmers can access these insightful maps on their mobile devices, enabling them to make decisions anytime, anywhere.

The platform is also developing predictive capabilities that enable farmers to understand their potential yields before harvest. In 2025, the app used data from 4.9 million acres of farmland across the Midwest, generated via remote sensing from airplanes, drones, and satellites, to produce corn yield estimates. At the individual-farmer level, the app achieved yields of at least 95% accuracy at key estimation times in late July and early August.

As a leader in the digital agronomy space, GROWMARK will continue to invest in technologies such as artificial intelligence and remote sensing to ensure FS members and customers have the data they need to make the best possible decisions that support farm profitability.



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 2025, the foundation invested nearly \$1 million in these areas, in addition to local charities within the GROWMARK home office community in Bloomington, Illinois.

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

GROWMARK provides each employee with eight hours of volunteer time annually, and in 2025, GROWMARK held several employee volunteer events with the Midwest Food Bank and Habitat for Humanity, and smaller events such as Giving Tuesday, where teams of employees volunteered to deliver checks to community nonprofit organizations, as well as a food drive for the local Salvation Army food pantry.

GROWMARK Foundation areas of focus:

- 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



Giving Tuesday - The Baby Fold (above); Boys & Girls Club of Bloomington-Normal (Below); Special Olympics Illinois (Far Right)



1.	Education	\$211,500
2.	Youth	\$338,024
3.	Charity	\$125,025
4.	Industry	\$182,500
5.	Cooperative	\$113,434
Total funds given from the GROWMARK Foundation		\$970,483

GIVING BACK TO OUR COMMUNITY

MIDWEST FOOD BANK



SALVATION ARMY FOOD DRIVE



HABITAT FOR HUMANITY

OUR GEOGRAPHIC FOOTPRINT

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.

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AgraForm is one of the leading agrochemical contract manufacturing companies centrally located in St. Louis, MO. AgraForm provides high quality bulk formulation, agri-chemical processing, spray drying, milling, packaging and storage services for chemical manufacturers. AgraForm's manufacturing facility has been designed and optimized for flexibility to meet timely production and quality assurance needs for agricultural and chemical manufacturers. Although designed for bulk formulation and storage, Agraform can also efficiently package down to ½ half gallon containers for the end consumer.



Allied Seed is a full-line, full-service forage, turfgrass and cover crop seed company located in Nampa, ID, Albany, OR, and Worland, WY. Launched in August 2000, Allied Seed produces, processes and distributes forage legumes and grass seed varieties and mixtures through its FSG® brand, turfgrass seed varieties through its TSG™ brand, and cover crops through its CSG™ brand. Allied Seed also supplies a wide range of public and common varieties, and offers many services including contract production, contract processing, private labeling for products or brands, custom packaging and custom tagging.



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

There are more than 40 FS cooperatives and retail divisions throughout Delaware, Illinois, Iowa, Maryland, Michigan, New Jersey, New York, Ohio, Pennsylvania, Virginia, 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.



OUR GEOGRAPHIC FOOTPRINT

GROWMARK

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GROWMARK Tank & Truck Centers provide exceptional maintenance to tanks and trailers. Three service and maintenance centers located in South Roxana, IL, Morton, IL and Waterloo, IA, provide comprehensive repairs and registered inspector testing, including 331 and 406 inspections. Tank & Truck Center experts work regularly on tank wagons and bobtails.



With a 75 year history of success in the petroleum and bulk hauling distribution business, Manito Transit distributes fuel oil, biodiesel, soybean oil, ethanol, chemicals, lube oil, and fertilizer for farm, commercial, and industrial use. Its fleet consists of 120 truck tractors as well as many liquid hauler trailers. Manito Transit's success can be traced back to the decision to maintain excellent equipment for its drivers and to provide perfect service to its customers.



MID-CO 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. Through its Sowlogic™ program, started plants are also available to commercial growers. Additionally, SEEDWAY offers extensive lines of turf and farm seed.



In 2020, GROWMARK and Southern States Cooperative combined efforts to better serve customers in eight southeastern states, providing a wide range of farm inputs including crop nutrients, seed, crop protection, and energy products, as well as producer financing and other overall services.



GROWMARK

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GROWMARK will begin celebrating its centennial in August of 2026 with a countdown to the 100th anniversary in March of 2027