SOURCE

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100 GROWMARK Years
ROOTED PAST. **BOLD FUTURE.**

GROWMARK Lubricants manufacturing celebrates 20 years. Read more on page 14.

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Do you know an employee, program, or story that should be published in SOURCE? Do you have feedback on the magazine? Email story ideas, comments, or questions to SOURCE@growmark.com.

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GROWMARK 2026 Annual Meeting: Rooted Past. Bold Future.

THE ANNUAL BUSINESS MEETING COVERED THE STATE OF THE COOPERATIVE AND KICKED OFF GROWMARK'S 100TH ANNIVERSARY CELEBRATION

The 2026 GROWMARK Annual Meeting was held in early August and featured GROWMARK's annual business meeting, as well as a variety of subject matter experts; a special addition was past GROWMARK leaders who attended to share stories from their time in the System. Attendees also heard from GROWMARK Executive Vice Presidents about the cooperative's state and enterprise strategy.

The 2026 meeting was special because it kicked off GROWMARK's centennial celebrations, which will culminate on the founding day of March 4 in 2027.

A crowd favorite, past GROWMARK CEO Jeff Solberg and past GROWMARK Board Presidents Dan Kelley and John Reifsteck took to the stage for special conversations reflecting on the cooperative's history and success. Through stories, insights, and firsthand experiences, the three leaders shared perspectives on the decisions, challenges, and opportunities that helped shape GROWMARK into the strong organization it is today. Their discussion highlighted the value of long-term thinking, sound financial stewardship, and a commitment to serving member-owners, while offering attendees a unique look at the leadership and vision that have positioned the cooperative for continued success.



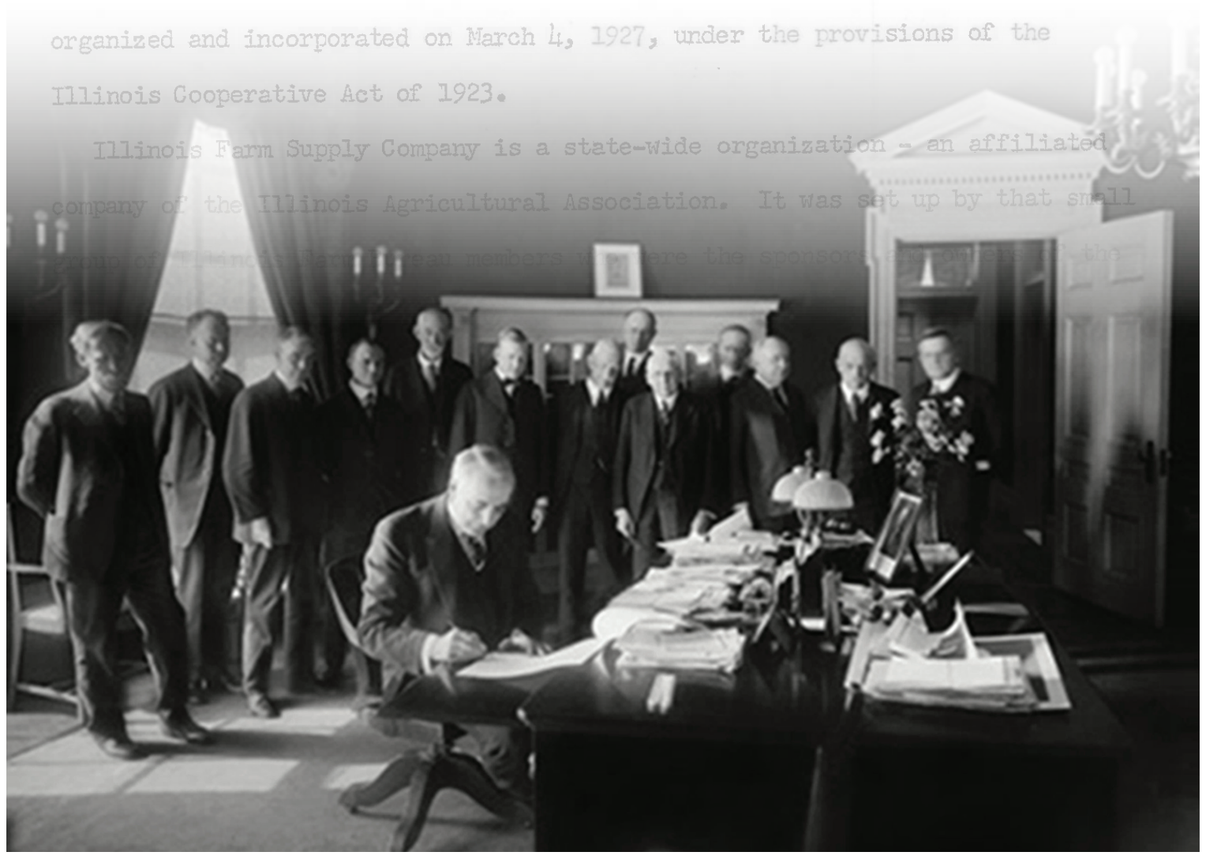
Additional guest speakers and panelists brought diverse perspectives on leadership, agriculture, workforce development, and the industry's future. Featured participants included Damian Mason, businessman, agriculturist, author, podcaster, and host of Cutting the Curve; Vikram Mansharamani, CEO, founder, academic, and global trend analyst; Thad Bergschneider, former National FFA President; and Ann Kafer, former Executive Vice President, HR & Corporate Services, GROWMARK, Inc.

Together, these conversations provided valuable perspectives on GROWMARK's history, industry, and future, while reinforcing the cooperative principles and leadership that continue to guide the organization forward.

Stay tuned for more coverage of GROWMARK's 100th anniversary in future editions of SOURCE Magazine during 2027.

Spring is always about preparing for what's ahead. This expansion is part of making sure our System is ready: ready to support members, ready to meet customer demand, and ready for the next era of crop production.





The Law That Changed Agriculture: How the Capper-Volstead Act Powers Our Cooperative System Today

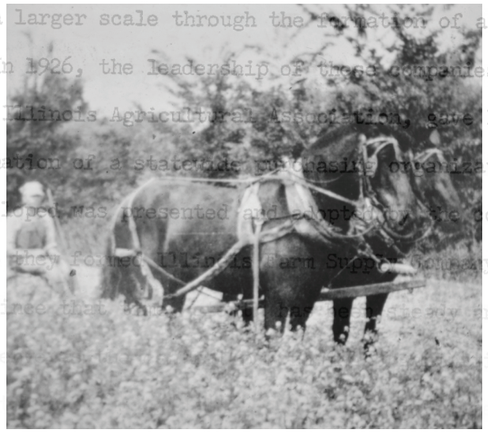
Read how this single piece of legislation laid the groundwork for the GROWMARK System we know today

Claire Faber, GROWMARK Internal Communications Manager, ***cfaber@growmark.com***

More than 100 years ago, Congress passed the Capper-Volstead Act of 1922, a landmark piece of legislation that gave farmers the legal ability to work together through cooperatives. The Act provided a limited exemption from antitrust laws, allowing agricultural producers to collectively market products, purchase supplies, and operate in the marketplace as a unified organization rather than as individual farmers.

The timing was critical. As farming became more mechanized, producers needed dependable access to fuel, supplies, and markets. The cooperative model offered a solution, and the Capper-Volstead Act provided the legal foundation for farmers to organize and benefit from their collective strength. Just a few years later, that same spirit of cooperation helped lead to the formation of Illinois Farm Supply Company in 1927, the organization that would eventually become GROWMARK.

The Act's impact is still felt today. By allowing farmers to work together through cooperatives, producers gain greater buying power, shared infrastructure, technical expertise, and markets that would be difficult to access independently. Cooperative systems can invest in transportation networks, agronomy expertise, energy assets, technology platforms, and other resources that deliver value back to member-owners. GROWMARK leaders have described the Capper-Volstead Act as "the foundation for everything that we do," enabling the collaboration and system-wide decision-making that support member cooperatives and farmers across the region.





Today, as agriculture faces increasing consolidation, evolving technology, and global market pressures, the principles behind the Capper-Volstead Act are more relevant than ever. The law continues to empower farmers to maintain a strong voice in the marketplace while preserving local ownership, democratic governance, and the ability to achieve together what would be difficult to accomplish alone.

As we celebrate GROWMARK's 100th anniversary, the Capper-Volstead Act remains a powerful reminder that our success has always been rooted in cooperation.

1920s

Nine independent county cooperative oil companies set up by farmers in DeKalb, Ford, McLean, Edgar, Montgomery, Marshall-Putman, Coles, Knox and Menard counties.

1930

A total of 37 member county companies.

Banks began to fail, but FS and most of member companies came through the depression with gratifyingly small losses.

1941

Mr. Becker became manager of Illinois Farm Supply Company.

At fiscal year end, total wholesale value of products distributed by Farm Supply had reached $12,337,000.

1954

Construction started on Tuscola Fertilizer Plant.

Iowa Farm Service Company, Iowa Farm Bureau Serum Company, Iowa Plant Food Company, and Iowa Plant Food Manufacturing Company merged to form the Farm Bureau Service Company of Iowa.

M-Lube Grease introduced.

The Farm Bureau Service Company of Iowa acquired part ownership of the National Cooperative Refinery Association.

The new Research Laboratory at Collinsville completed.

Blue Seal Feed converts to paper bags.

1962

Merger was the big news of the year. Farm Bureau Service Company of Iowa and Illinois Farm Supply Company merged on Sept. 1. These two organizations became one - FS Services, Inc.

Both companies concluded successful years. The Illinois company had sales of $78,807,000, and paid patronage refunds for the year totaling $4,666,158. The Iowa Company totaled sales of $22,700,000, with $609,700 paid to their member companies as patronage refunds.

As a result of the merger, FS Services, Inc. now has a 20% interest in National Cooperative Refinery Association, which will provide an additional dependable source of petroleum products.



Chuck Spencer, pictured left, receives the Excellence in Advocacy Award from ARA president & CEO Daren Coppock in 2025

From the Farm Gate to the Statehouse

Chuck Spencer has been building bridges between farmers and policymakers for forty years

Sabrina Burkeiwicz, GROWMARK External Communications Manager, ***sburkiewicz@growmark.com***

In a career spanning decades of connecting farmers to policymakers, Chuck Spencer's tireless advocacy for agriculture not only earned him the deep respect of lawmakers and peers, but also earned him a seat at the table in both the Illinois and other state capitols and Capitol Hill in Washington, D.C., which allowed him to influence critical pieces of legislation that helped shape the future of agriculture both in Illinois and beyond.

Chuck began his career as the Mason County Farm Bureau manager in Mason County, Illinois, followed by a period as Henry County Farm Bureau manager. Soon after, he advanced to Assistant Director of Natural and Environmental Resources in the Illinois Farm Bureau's Governmental Affairs Division, as it was known in 1993, and later served as Associate Director of State Legislation before moving up to Director of National Legislation and Policy Development. Chuck joined GROWMARK in 2009, where he served as Director of Government Affairs, and later the Executive Director of Corporate and Government Relations.

Spencer's name soon became known for his friendly but focused approach to relationship-building as he visited farmers, lawmakers, county Farm Bureaus, FS members and retail locations, general managers, and countless others in the System he worked with, earning the trust of everyone he met. Chuck helped farmers build bridges with lawmakers by bringing elected officials to their farms, and he helped lawmakers gain perspective by bringing farmers to

Washington, D.C., to share their stories and provide firsthand testimony about how proposed legislation would impact their farms and families.

Key legislation Chuck worked on with lawmakers included the Livestock Management Facilities Act of 1996, designed to protect Illinois livestock farmers and provide clear regulatory requirements for livestock facilities, allowing new facilities to be sited in the state without burdensome regulations.

Chuck also played a direct role in negotiations supporting the passage of the Energy Policy Act of 2005 and the implementation of the Renewable Fuel Standard, which required refineries to use biofuels made from homegrown crops like corn and soybeans, providing a new market for farmers to sell their crops while creating a positive impact on the environment through the increased use of ethanol in the United States.

The final major piece of legislation Chuck helped pass was Section 199A of the federal tax code, which made permanent the ability of cooperatives to protect the patronage benefits that go to their farmer-owners without facing tax increases.

Chuck's influence will be felt long after his last day, not only in the legislation he helped shape, but in the people he mentored, coached, and encouraged along the way. His steady presence, deep knowledge, and ability to build trust across every level of government and agriculture will be hard to replace.

For Chuck, though, the next chapter is one to enjoy. In retirement, he looks forward to traveling with his wife, Debbie, spending more time with family, hunting, and getting back to the racetrack more often.

BY THE NUMBERS FOR CHUCK'S CAREER

NUMBER OF FARM BILLS PASSED DURING HIS CAREER — **5**

NUMBER OF ILLINOIS GOVERNORSCHUCK WORKED WITH DURING HIS CAREER — **6**

KEY PIECES OF LEGISLATION THAT CHANGED AGRICULTURE:

- Livestock Management Facilities Act in Illinois
- Renewable Fuel Standard for the United States
- Section 199A, at the federal level





This NFL Football Farmer Says His First Choice is FS Seed Brands

This pro athlete is a farmer with deep roots in the agricultural community

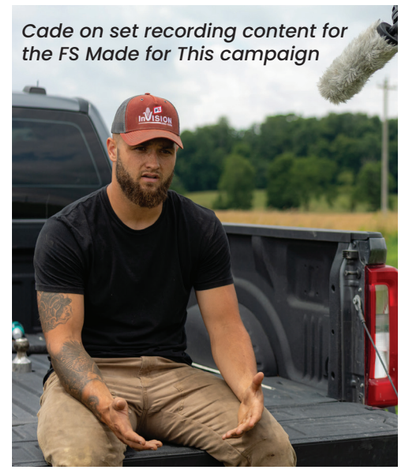
Laine Benchley, GROWMARK Marketing Strategist, ***lbenchley@growmark.com***

Cade Stover has built a life around two demanding fields: professional football and production agriculture.

The second-generation farmer from Mansfield, Ohio, plays tight end for the Houston Texans, but he has never stepped away from the farm that shaped him. Cade grew up working alongside his family in north-central Ohio, graduated from The Ohio State University, and has since purchased his own farmland near Mansfield, Ohio. Even during the NFL offseason, he spends time each week working on his operation.

That close connection to agriculture made Cade a natural fit for the FS Made for This campaign. He actively farms with FS InVISION seed corn, FS HiSOY soybeans, and FS InSPIRE wheat, and he works with Field Sales Agronomist Brad Gerten through Central Ohio Farmers Cooperative.

FS first connected with Cade during his junior and senior years at Ohio State through an advertising partnership. Through social media, Cade promoted FS InVISION and FS HiSOY products in a way that felt true to who he is: an athlete with a strong following and a farmer with deep roots in the agricultural community.



Cade on set recording content for the FS Made for This campaign

As the relationship grew, Cade became an authentic ambassador for the Made for This campaign. Growers know him for his football career, especially in Ohio, where he built a loyal following as an Ohio State Buckeye. But his credibility comes from his life on the farm. Cade often says he is a farmer first and a football player second, and he views football as one way to support his long-term goal of farming.

In the campaign, Cade explains why he relies on FS products and services for his own operation. His message centers on the people, products, and local relationships behind the FS brand. He points to reliable agronomic expertise, trusted partnerships, and seed solutions tailored to his farm's needs.

Cade brings visibility to the campaign through his NFL career, but his farming background gives the story its strength. He represents growers who understand that a successful operation starts with hard work, trusted relationships, and the right products.

For the Made for This campaign, Cade's story offers more than name recognition. It reflects the dedication, resilience, and passion that define the FS Seed brand and its customers. Farming is not just part of his background; it remains central to his future.

Scan this QR code to watch a short video featuring Cade in the Made for This campaign.



CHOOSE SAFE | SAFETY & ENVIRONMENTAL SERVICES

Randy Digby, Legacy FS Safety and Compliance Manager, **rdigby@legacyfarmers.com**

Legacy FS Partners with Ohio Agribusiness Association for Anhydrous Ammonia Workshop

Ag Retailers from around Ohio learned best practices for working with anhydrous ammonia

As anhydrous ammonia continues to play a critical role in agricultural operations, proper training and safety education remain essential for employees who work with this valuable crop nutrient. Each year, Ohio industry experts and safety professionals, including Legacy FS, come together for an annual anhydrous ammonia workshop to share best practices, discuss regulations, and reinforce the importance of safe handling procedures to help protect employees, communities, and the environment.

This year, the workshop was hosted at Heritage Cooperative in Mechanicsburg, Ohio, and at Legacy FS in Arlington, Ohio. Employees from ag retailers across the state learned about the dangers and safe practices of ammonia during loading, handling, and transportation. The sessions were taught by Kevin Frye of GROWMARK, the Ohio Department of Agriculture, the Ohio Department of Public Safety, the Public Utilities Commission of Ohio, GRAMMAR AG, Paul Akers Inc., and the Ohio AgriBusiness Association Safety and Risk Subcommittee, which consists of safety professionals from seven different agricultural co-ops in Ohio.

The workshop gave attendees valuable knowledge they can apply in day-to-day operations, while also creating opportunities to share experiences and learn from others across the industry. The goal was not only to emphasize safe handling in day-to-day operations but also to help everyone in attendance feel more equipped to manage an emergency situation that could ultimately save lives.

Through continued education and collaboration, agricultural retailers can help maintain the highest standards of safety and preparedness when working with anhydrous ammonia, ensuring employees return home safely at the end of each day. Legacy FS is proud to play an active role in training events like this that help protect the communities where we live and work.









A Mission to Serve Starting in 1927

As the tractor replaced traditional horsepower on the farm, the need for a reliable supply of fuel surfaced. And since investor-owned petroleum companies were largely unwilling to deliver to rural areas, farmers who already had established local cooperative organizations came together to solve their own challenge by forming Illinois Farm Supply Company to ensure a reliable and affordable access to the products they needed. Illinois Farm Bureau supported the development of the farmer-owned business, which was organized as a cooperative. High quality standards were set from day one, and the business has never wavered from its original aims and objectives:

- To improve the profitability of farming for farmers
- To maintain sound financial policies and practices
- To preserve member ownership and control
- To lend support to Farm Bureau
- To provide fair and equitable treatment for employees
- To promote the welfare of the community, and
- To operate under sound business ethics and principles.

The 1920s and early 1930s saw significant growth in agricultural cooperatives in the United States. Three key factors contributed to what is now the GROWMARK System.

They were:

1. The passage of the Capper-Volstead Act in 1922
2. The market environment in rural America
3. The vital leadership of the Illinois Agricultural Association (IAA)

Market Environment

The post-World War I age saw the combustion engine and tractors introduced to farming in the Midwest, along with the need for a dependable supply of petroleum fuels and lubricants. Petroleum sources were irregular, fuel quality was uneven, and business practices were lax. Those facts created a market opportunity which provided fertile ground for cooperatives to develop.

Role of the Illinois Agricultural Association (IAA)

- There were 10 Farm Supply companies operating in Illinois in 1926 showing how farmers could work together in cooperative supply companies. Interest in this new business model was high throughout state and county Farm Bureaus, and their members were anxious for information and help.

The IAA played a key leadership role in this endeavor by:

- Holding a series of informational meetings across the state
- Creating a model set of articles of incorporation which met the requirements of the Illinois cooperative law
- Studying existing cooperative ventures in Minnesota
- Offering to provide complete service and advice to counties interested in the formation. The IAA played a key leadership role in this endeavor by:
- Holding a series of informational meetings across the state
- Creating a model set of articles of incorporation which met the requirements of the Illinois cooperative law
- Studying existing cooperative ventures in Minnesota
- Offering to provide complete service and advice to counties interested in the formation of such companies (farm supply cooperatives)
- Deciding to set up a wholesale business to supply the county companies already in operation (1926)

On March 7, 1927, the Illinois Farm Supply Company was chartered under the State of Illinois Cooperative Marketing Act of 1923. Nine county farm supply cooperatives were the original investors: Marshall-Putnam Oil Company, Knox County Oil Company, Ford County Service Company, McLean County Service Company, Edgar County Farm Supply Company, Coles County Supply Company, Menard County Farmers Supply Company, Montgomery County Farmers Oil Company, and the DeKalb County Agricultural Association. Five additional companies were served by the new wholesale company but were not yet investors.

And so it began. Illinois Farm Supply Company (now GROWMARK, Inc.) was created as a wholesale distributor of petroleum and lubricant products. From the beginning, IAA and Illinois Farm Supply leaders insisted on clean-cut business practices, high quality products and services, and enforceable contracts between Illinois Farm Supply and member cooperatives.









1925

Farmers Mutual Reinsurance Company

Illinois Farm Bureau organizes the Farmers Mutual Reinsurance Company to help spread the risk of insuring farm buildings for fire. This marks the start of offering insurance as a benefit to Illinois Farm Bureau members.

1927

Illinois Farm Supply Company formed

On March 7, 1927, nine local cooperatives organize to form Illinois Farm Supply Company, now GROWMARK, Inc. which gave farmers the opportunity to buy cooperatively.

GROWMARK Lubricants Division Celebrates Twenty Years

Celebrating the people and brands that made GROWMARK's lubricants business a success

Bryson Bristow, GROWMARK, Lubricants Marketing Manager, ***bbristow@growmark.com***

Step inside the GROWMARK Lubricants manufacturing facility in Council Bluffs, Iowa, and you'll find a steady rhythm of activity. Behind the scenes, teams coordinate hundreds of formulations, manage incoming materials, oversee quality assurance, and keep products moving efficiently from production to delivery. It's a complex orchestration of people, processes, and precision, all working together to deliver the products that help keep equipment running and customers productive.

This July marked an important milestone: 20 years since GROWMARK acquired and began operating its own lubricant manufacturing facility. While the anniversary recognizes two decades of growth and investment, it ultimately celebrates the people who made that progress possible.

Over the past 20 years, the facility has grown into the manufacturing backbone of three major lubricant brands. Investments in equipment, technology, quality systems, and employee development have expanded both production capabilities and product offerings, helping serve customers across agriculture, transportation, industrial, construction, and consumer markets.

"We've transformed and expanded our capabilities, but one thing has never changed: our commitment to producing high-quality products and serving our customers well," said Scott Rarig, Lubricants Division Manager. "The success of this facility is a direct result of the employees who come to work every day focused on doing things the right way."

That commitment is reflected in every product that leaves the facility. Approximately 1,600 blends are manufactured annually, with every batch undergoing rigorous quality testing before reaching customers. More than 38,000 quality assurance data points are collected each year, reinforcing a culture where quality is a daily responsibility.

For those of us who work alongside the Council Bluffs team, whether in sales, marketing, customer service, supply chain, or other roles, the impact of their work is easy to see. The products our customers trust and the reputation our brands have earned are built on the dedication, expertise, and pride of the employees behind the operation.

As we celebrate 20 years in Council Bluffs, we recognize more than a manufacturing milestone. The products leaving the facility carry the GROWMARK name, but they also carry something even more meaningful: two decades of commitment, craftsmanship, and expertise from the people who make them.





Jordan Kuhns: Growing Through Opportunity

GROWMARK's new Chief Information Officer reflects on his journey and shares his vision for the future of technology and innovation in the System

Courtney Snell, GROWMARK Communications Specialist, with assistance from Microsoft Copilot, ***csnell@growmark.com***

When GROWMARK's new Vice President and Chief Information Officer, Jordan Kuhns, began his summer job with GROWMARK 15 years ago as a part-time customer service associate, he never imagined his career would evolve into chapters spanning customer service, operations, technology, and finally, executive leadership.

While attending Illinois Wesleyan University, he joined GROWMARK's Seed Division as a part-time Customer Service Associate. His responsibilities included helping member companies collect and submit Grower Point of Sales (GPOS) data and supporting the customer service and operations teams. Although he knew little about the seed industry when he started, the experience gave him a firsthand look at corn and soybean products and helped him build relationships with member companies.

That early connection to the industry helped shape his career. As he explains, "Agriculture is so tangible, especially when you live and work in the Midwest," Jordan said. "Seeing products move through distribution and watching farmers plant fields gave me a sense of purpose and a direct connection to the members and farmer-owners GROWMARK serves."



As he transitions into his new role as GROWMARK's Chief Information Officer, he is taking a deliberate approach to understanding the needs of employees, customers, and members. "My priority right now is still listening and learning, and with the rapid developments in the areas of cybersecurity, data management, and artificial intelligence, it's critical for us to continue evolving how we use technology to support the development of GROWMARK's business as well as its members," said Kuhns.

Jordan also credits mentorship with playing an important role in his development. Throughout his career, mentors inside and outside GROWMARK have challenged his thinking, provided guidance, and helped shape his leadership approach. Today, he encourages employees to seek out those relationships and learn from others' experiences.

For employees just beginning their careers, his advice reflects the mindset that has guided his own journey: "Stay curious and humble and ask questions to continuously expand your arsenal of knowledge and experiences. That will pay off in a big way in the future."

> *"Stay curious and humble and ask questions to continuously expand your arsenal of knowledge and experiences."*
>
> -Jordan Kuhns, GROWMARK Vice President and Chief Information Officer

POLICY APPLICATORS

THE FS SYSTEM CONNECTED WITH THE POLICY WORLD

Connor Kaeb, GROWMARK Manager, Government Relations, **ckaeb@growmark.com**

Connecting Candidates to Agriculture in Wisconsin

Wisconsin agriculture took center stage at the Wisconsin Engage with Agriculture tour

Wisconsin agriculture took center stage recently as GROWMARK board member Kevin Malchine hosted an Engage with Agriculture tour on his farm, part of a statewide series organized by the Wisconsin Ag Coalition. The coalition, which includes organizations representing farmers, agribusinesses, commodity groups, food production, and other agriculture-related interests, works to strengthen understanding of the industry among policymakers and community leaders. As a proud member of the coalition, GROWMARK was pleased to support this important initiative.

The tour provided declared candidates for state office with a firsthand look at modern agriculture and an opportunity to engage directly with farmers and agricultural stakeholders. Through conversations and a guided tour of the farm, attendees had the opportunity to see modern agricultural equipment up close, learn more about current farming practices, and ask questions about the challenges and opportunities facing Wisconsin agriculture.

Events like these play a critical role in fostering informed leadership. By connecting candidates with those who work in agriculture every day, the Wisconsin Ag Coalition hopes future elected officials will be better equipped to advocate for policies that support farmers, rural communities, and the broader agricultural economy.

Conserv FS also played a key role in the event by bringing an applicator to Malchine's farm. The equipment demonstration highlighted the precision and technology used in today's agricultural operations while creating opportunities to discuss the value of farmer-owned cooperatives and the importance of maintaining access to crop protection products.

These conversations helped illustrate how innovation and stewardship work together to support sustainable crop production.

Candidates and elected officials participating in the tour included Adam Duda, Nick Polce and Sandy Wiedmeyer, candidates for Wisconsin Senate District 11; Maria Elena Bisabarros, Rick Bailey, Rick Stacey, and Steve Wicklund, candidates for Assembly District 33; and Representative Chuck Wichgers of Assembly District 84.

GROWMARK appreciates everyone across the System who helped plan and support the event. Special thanks go to Kevin Malchine for opening his farm and helping create a meaningful opportunity for agricultural leaders and public officials to connect. Through continued engagement and education, the industry can help ensure agriculture's voice remains strong in Wisconsin's future.



Kevin Malchine (third from left) joins Wisconsin Representative Chuck Wichgers (fourth from left) for a photo in front of a Conserv FS applicator



Kevin Malchine leads a discussion about his farming operation with Wisconsin candidates for elected office

Kevin Malchine converses with a candidate on his combine



Wildfire smoke may have cast a yellow haze over the day but Ella and her teammates from Central Ontario FS didn't let it slow them down

This Central Ontario FS Marketing Intern Shares Her Summer Experience

From laying western bean cutworm traps to fighting through wildfire smoke, Ella shares stories from her internship

Ella Waldner-Smith, GROWMARK Intern

This summer, I had the opportunity to join Central Ontario FS as a Marketing Intern. During my first few weeks, employees across the organization welcomed me, answered my questions, shared their knowledge, and included me in their day-to-day work. Agriculture was a new industry for me, but that made the experience even more meaningful because there was always something new to learn.



Ella celebrated the conclusion of her internship in a photo with GROWMARK CEO, Mark Orr

One of the best parts of my internship was getting out of the office and visiting different fields, branches, and Central Ontario FS locations. These visits gave me the chance to meet employees from agronomy, grain, energy, and the FAST STOP locations. I took photos and videos, listened to their stories, and learned more about the behind-the-scenes work that supports farmers and local communities.

A large part of my role involved creating content for Central Ontario FS's social media platforms. I wanted the content to feel real and give people an honest look at the employees, services, and everyday moments that make the organization special. Whether I was walking through a cornfield, visiting a branch, highlighting a delivery, or capturing employees hard at work, every experience gave me a new story to share.

Some of my favorite days were spent with crop scouts. Throughout the summer, I followed their progress in the fields and created posts about crop development, pest monitoring, western bean cutworm traps, and the challenges of working in hot, rainy weather. Seeing their work firsthand gave me a new appreciation for the knowledge, care, and dedication that go into supporting a successful growing season.

I also had the opportunity to create content for the myFS Agronomy app, promote products and services, highlight different locations, and introduce customers to some of the people behind Central Ontario FS. These projects taught me that agricultural marketing is about much more than promoting a business. It is about building connections, sharing helpful information, and recognizing the people who work hard to support customers every day.

One of my goals was to explore new ways to reach younger farmers and create content people would enjoy engaging with. I reviewed social media performance and experimented with employee features, field updates, educational posts, photography, and short videos. I found that some of the most meaningful content came from simple, genuine moments that showed the people and personalities behind the organization.

Another highlight of my internship was traveling to Bloomington, Illinois, for the GROWMARK orientation. I met interns from different locations and learned more about the larger GROWMARK System. It was a great way to begin the summer and helped me understand how Central Ontario FS is part of a much larger network while still maintaining strong connections within local Ontario communities.

Throughout the internship, I became more confident in approaching employees, organizing projects, creating content, and sharing my ideas. I also learned to be flexible because plans could quickly change depending on the weather, field conditions, schedules, or business priorities. Each new challenge helped me become a stronger communicator and a more adaptable marketer.

I am very grateful to everyone at Central Ontario FS who welcomed me, brought me along on visits, appeared in my photos and videos, and helped me understand the agriculture industry. The people I met and the experiences I had made this internship memorable. I will leave with stronger marketing skills, a greater appreciation for agriculture, and many stories that I will carry with me into the future.

Finding Her Place in the Field: Getting into the Cab with Rachelle Luttig, Applicator for GROWMARK FS

Rachelle says the GROWMARK System welcomed her as a female applicator

Kristine Esdale, Regional Sales Manager, ***kesdale@growmarkfs.com***

Stories of women building careers across the System continue to remind us that there is no single path to success in agriculture. For Rachelle Luttig, an applicator at GROWMARK FS in Accomac, Virginia, that path led her straight into the cab of a fertilizer spreader and into a role she had wanted for years.

Today, driving across fields on Virginia's Eastern Shore is simply part of Rachelle's routine. But getting there took persistence.

Before joining GROWMARK FS, Rachelle worked for another agricultural service provider where opportunities to move into equipment operation never seemed to materialize.

"When I wanted to do applicating, I kept getting put on the back burner," she said.

Already experienced in lime application, she believed she was capable of doing more. Instead, she was kept to delivery work while waiting for an opportunity that never came.

That changed when she joined GROWMARK FS.

"I wanted to do application work, and GROWMARK FS was entirely welcoming," she said.

Now, nearly seven years later, Rachelle has built a reputation among customers for attention to detail, reliability, and service. Her manager recently nominated her for Employee of the Month, citing her ability to independently manage customer relationships, coordinate field applications, and consistently deliver high-quality work.

For Rachelle, ownership begins long before a spreader enters a field. Once application formulas are determined, she works directly with customers to understand field locations, conditions, and specific needs. She programs the equipment, coordinates logistics, and manages the application from start to finish.

"It gets to the point where I feel like I work for them," she said. "I know their fields so well."

Some of those relationships have been built over years of working together. Whether she's serving a long-time customer or visiting a field for the first time, her philosophy remains the same, "I try to do the best job I can and pay attention to their land," she said. "Giving a customer the very best service every single time really sets us apart."

That perspective is rooted in her upbringing.

Originally from Nebraska, Rachelle grew up surrounded by agriculture. Her family continues to farm there today, and those experiences still shape how she approaches her work.

"My family farms back home," she said. "I want to give my customers the same care I would hope someone would give my own family farm."

Operating from the Accomac location on Virginia's Eastern Shore, Rachelle and her teammates cover a unique geography. Surrounded by the Chesapeake Bay on one side and the Atlantic Ocean on the other, the Delmarva Peninsula presents distinct





growing conditions that can vary significantly from one field to the next.

Understanding those differences is part of the job, and part of what she enjoys. She works closely with growers to understand the nuances of each field, knowing that what works on one farm or field may not be the right fit for another just a few miles away.

When she first started, however, much of the attention wasn't on the land. It was on her.

Women remain a minority in many agricultural operations roles, and Rachelle knew some people were watching closely.

"Folks were watching to see if I was going to make a mistake or whether I knew what I was doing," she said. "I had to go the extra mile, especially in the beginning."

Over time, her work spoke for itself. Today, customers know her for the quality of her applications and the relationships she has built. In fact, she says many of the area's older farmers were among her strongest supporters.

"They were extremely accepting," she said. "Back in their day, the whole family pitched in regardless of gender."

That mindset reminds her of her own family farm, where everyone contributed when there was work to be done. "My grandfather farmed, and if he needed help, my grandmother pitched in; my aunt drove the grain buggy. It was a family affair," she said.

Earlier this year, Rachelle had the opportunity to share a similar message with students during Career Day at Metompkin (VA) Elementary School. Bringing her fertilizer spreader to the school, she spent the day answering questions about agriculture and explaining how fertilizer application supports crop production. The younger students were fascinated by the sheer size of the tires. The older students asked thoughtful questions about equipment, farming, and careers.

For many of the girls, seeing a woman operating equipment of that scale was something new. "The guidance teacher wanted the girls to see somebody doing a job outside the box," Rachelle said. "Here's what a girl can do."

It's a message she hopes resonates beyond a single career day. When asked what advice she would offer other women interested in agriculture, her answer comes without hesitation.

"Don't ever let anyone tell you that you can't do it," she said. "The only thing that can stop you is you."

In fact, she recently came across a quote that captured the philosophy she has followed throughout her career: "Nobody is coming to save you, but nobody is coming to stop you either."

For Rachelle, it reminds her to push through doubt, trust her abilities, and keep moving forward. "Even on days that get busy or frustrating, I remind myself that I can do this," she said. "I've been doing this. I can do it just as well as anyone else."

When she isn't working, Rachelle enjoys spending time outdoors with her horses, dogs, and cats. She spends much of her free time trail riding or taking her cattle dogs to the beach to splash through the surf. It's a fitting way to unwind for someone whose passion for agriculture started in the fields as a young girl and ultimately led her to build a career helping farmers succeed.

And for the students who climbed up to see her spreader this spring, she may have demonstrated something else as well: sometimes the best way to expand someone's view of what's possible is simply to let them see it firsthand.







M & M Service Company Doubles Down on Efficiency With New Fertilizer Facility

Across the GROWMARK System, the Stock Redemption Program continues to demonstrate the power of cooperative investment, returning dollars to member companies in ways that fuel sales growth, enhance operational efficiency, and strengthen service to customers. The project recently completed at M & M Service Company illustrates how this program is being strategically deployed to modernize infrastructure, expand capacity, and support the System's future.

M & M Service Company has been focused on creating efficiencies with its fertilizer business for the last 22 years. Through consolidations, mergers, and the construction of a mega fertilizer plant at its Litchfield, Illinois, location back in 2004, their business had grown so much that they were feeling the pressure and decided a new fertilizer plant at their Carlinville, Illinois, location was the right move to keep efficiency at the forefront of their business while creating new growth opportunities through expanding their customer base in the surrounding area.

The new plant in Carlinville was built with the latest technology to improve how M & M uses trucks and labor, enhancing its ability to secure and position product ahead of narrow application windows, and keep its semi fleet focused on tendering product to the field rather than repeatedly restocking facilities during peak seasons.

The new facility includes six bulk fertilizer bins, micronutrient storage, and approximately 6,500 tons of total capacity. It was designed for expansion and features an NTEP-approved Adams Equipment loadout system that can load up to 300 tons per hour. Because the system is trade-approved, trucks can be loaded directly, reducing wait times, administrative work, and traffic congestion. A separate 16-ton vertical mixer provides blending capabilities and serves as a backup loading system.

On the receiving side, a 250-ton-per-hour Adams Equipment system helps maintain inventory availability during peak seasons. M & M strategically selected the location based on customer demand, fertilizer volumes, and the opportunity to leverage existing M & M infrastructure.



Most importantly, the facility integrates with their centralized dispatch model alongside the Litchfield location, allowing M & M to use labor, equipment, and inventory more effectively across the system. The result is faster load times, reduced applicator wait times, and more reliable service during critical application windows.

More than additional fertilizer storage, this facility reflects M & M's commitment to investing in infrastructure that supports long-term growth. It strengthens their distribution network, provides operational flexibility and redundancy, and positions them to better serve current and future customers for years to come.

The Stock Redemption Program allows member companies to reinvest returned dollars into assets that strengthen their businesses and support sales growth, whether through expanded storage, modernized equipment, or improved technologies. For M & M Service Company, the program has accelerated a key project that reinforces its value proposition for continued growth with current and new customers.

These stories highlight what makes the cooperative system unique. When the System succeeds, its members succeed. And when members invest in their operations, the entire System becomes stronger.

GROWMARK Successfully Completes SOC 2 Type II Audit

Independent audit reinforces commitment to protecting customer data

Stephanie Meyer, GROWMARK Information Security Analyst, ***Smeyer@growmark.com***

GROWMARK recently completed its latest System and Organization Controls (SOC) 2 Type II audit, demonstrating its continued commitment to protecting customer information and maintaining strong cybersecurity practices. The independent audit confirmed that GROWMARK's security controls were appropriately designed and operated effectively throughout the review period.

SOC 2 is a widely recognized auditing standard designed to ensure organizations have the appropriate controls in place to protect the security, availability, and confidentiality of data. Unlike Type I, a point-in-time assessment, a Type II audit evaluates how effectively those controls operate over an extended period, providing assurance that security practices are consistently followed.

GROWMARK Information Security Manager, Jeff Mosley, and his Information Security team helped lead GROWMARK through the audit process.

"Our customers share information with us that matters to their businesses, and protecting it is one of the most important responsibilities we have," Mosley said. "Fewer than 5% of companies in the food and agriculture sector have earned this certification, so completing a Type II audit says something about the standard we hold ourselves to. It means an independent firm verified over an extended period that the safeguards around customer data are working, not just promised."

The audit reviewed key areas of GROWMARK's cybersecurity program, including security awareness training, risk management, access controls, vulnerability management, incident response, disaster recovery, and change management. Auditors concluded that these controls were operating effectively throughout the audit period, resulting in a clean audit opinion.

Current customers who use SAP, Agvance, myGROWMARK, and myFS digital platforms benefit from GROWMARK's ongoing investments in cybersecurity and data protection. These efforts help ensure the systems customers rely on every day remain secure, reliable, and resilient in an evolving threat landscape.

"This achievement is an important milestone, but it is not the finish line," Mosley said. "Cybersecurity is an ongoing commitment, and maintaining SOC 2 Type II compliance requires continuous monitoring, rigorous controls, and annual independent audits. This accomplishment demonstrates that we have strong security practices in place today and the discipline to continually strengthen them, helping protect the information our customers, member companies, and employees trust us with every day."

The successful audit reflects the work of teams across the organization who help maintain and strengthen GROWMARK's security program. As cyber threats continue to evolve, GROWMARK remains committed to continuous improvement and responsible stewardship of customer and business information.

Johanson Group LLP, a leading compliance and attestation firm, conducted the independent audit. Maintaining SOC 2 Type II compliance requires ongoing monitoring, continuous adherence to established security controls, and regular third-party audits to verify those controls remain effective.



CONGRATULATIONS TO OUR RETIREES

David Beetler
Western Grain Marketing, LLC
1 year

Franklin Higham
SEEDWAY, LLC.
3 years

Mark Kelnhofer
Conserv FS, Inc.
4 years

Kevin Clark
St. Clair Service Company
5 years

Karen Johnson
GRAINCO FS, Inc.
5 years

5

Richard Cummings
TriCounty FS, Inc.
6 years

James Krowlek
GROWMARK, Inc.
6 years

Gordon McEllistrum
AGRIS Co-operative Ltd
6 years

D Michael Rohwer
GRAINCO FS, Inc.
6 years

Cheryl Coddington
South Central FS, Inc.
7 years

Laura Graham
Prairieland FS, Inc.
7 years

Mark Rausch
New Century FS, Inc.
7 years

Cindy Skiles-Hacker
FS GRAIN
7 years

Mark Sturgell
GROWMARK, Inc.
7 years

Marilyn Langel
Three Rivers FS
8 years

Donna Rowson
AgVantage FS, Inc.
8 years

David Smithback
Insight FS, Inc.
8 years

James Spiekerman
Evergreen FS, Inc.
8 years

Randall Bates
Insight FS, Inc.
9 years

10

Michael Bochantin
Gateway FS, Inc.
11 years

Samuel Ester
Gold Star FS, Inc.
12 years

Joseph Murry
GRAINCO FS, Inc.
12 years

Victoria Smedegard
Conserv FS, Inc.
12 years

Mark Schopen
Insight FS, Inc.
13 years

Melvin Guthrie
Farmers Cooperative
14 years

Allan Harris
AGRIS Co-operative Ltd
14 years

Lee Linza
GROWMARK FS, LLC.
14 years

15

Damon Neiggemann
GRAINCO FS, Inc.
16 years

Rodney Rednour
South Central FS, Inc.
16 years

Mitchell Vose
Prairieland FS, Inc.
16 years

Oliverio Gamez
Heritage FS, Inc.
17 years

David Engleka
GROWMARK FS, LLC.
18 years

Gregory Price
Stephenson Service Company
18 years

Kathleen Frasier
Conserv FS, Inc.
20 years

Brad Priest
South Central FS, Inc.
20 years

20

Chad Richey
GROWMARK, Inc.
21 years

Mark Hanke
Insight FS, Inc.
22 years

Dawn Fansler
GROWMARK, Inc.
25 years

Jerry Haslett
M&M Service Company
25 years

25

Craig Gerdes
South Central FS, Inc.
26 years

Jody Underwood
GROWMARK, Inc.
26 years

Pamela Goebel
Evergreen FS, Inc.
27 years

Selena Cornell
GROWMARK, Inc.
28 years

30

Jeff Meredith
AGRIS Co-operative Ltd
32 years

35

Joe Adams
AgVantage FS, Inc.
36 years

Shawna Francis
AgVantage FS, Inc.
36 years

Kirk Heller
West Central FS, Inc.
36 years

Kent Wolfe
AGRIS Co-operative Ltd
37 years

Jeffrey O'Hara
GROWMARK FS, LLC.
38 years

40

Kevin Becker
Gateway FS, Inc.
43 years

David Mize
M&M Service Company
43 years

Adrian Vanderveen
AGRIS Co-operative Ltd
44 years

Richard Klevze
GROWMARK FS, LLC.
46 years

50

JoAnn Carter
GROWMARK FS, LLC.
51 years

Robert Reed
GROWMARK FS, LLC. & Southern States
52 years

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Cade Stover has built a life around two demanding fields: professional football and production agriculture. Read more on page 8 .