

SOURCE

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Serving the people of the GROWMARK System

GROWMARK

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Working Together to Build Stronger Cooperatives

MESSAGE FROM GROWMARK CEO MARK ORR



As winter settles in across the Midwest, we're reminded of the power of collaboration. Whether it is neighbors lending a hand, teams working side-by-side, or communities coming together, this season reflects the very essence of the cooperative spirit: shared effort, shared reward.

Globally, cooperatives generally operate according to seven core principles:

- Voluntary and Open Membership
- Democratic Member Control
- Members' Economic Participation
- Autonomy and Independence
- Education, Training, and Information
- Concern for the Community
- Cooperation Among Cooperatives

Across our System, we take pride in living out these values every day. I'd like to highlight a few recent examples that showcase the final principle in action, Cooperation Among Cooperatives.

In September 2024, AgVantage FS acquired a premier agronomy location

in Randalia, Iowa. This wasn't just a transaction, but a strategic real estate exchange with Nexus Cooperative, involving our grain location in Chapin, Iowa, for Randalia's 20-acre, full-service agronomy site.

The Randalia site is now a high-capacity hub featuring a 10,500-ton fertilizer building, one million-gallon UAN storage, an automated crop protection building, ammonia storage, and a seed warehouse. This consolidation helps manage costs, streamline labor, and alleviate infrastructure pressure, exemplifying our long-term facility strategy.

In that same spirit, we entered into a three-year rental agreement with Landus, an Iowa-based ag cooperative, for five fertilizer locations. This partnership expands our footprint while leveraging existing infrastructure, allowing us to avoid making redundant investments and increasing throughput for both organizations.

Another example of cooperative collaboration is our relationship with The Cooperative Finance Association, Inc. (CFA), based in Kansas City. Through our membership, we gain access to financial products, expert support, and patronage dividends. This partnership has enhanced our financial flexibility, reduced risk, and reinforced our commitment to working with like-minded organizations.

Just like in any meaningful relationship, when we work together, we create something greater than the sum of its parts. The principle of 'Cooperation Among Cooperatives' proves that through partnerships like these, we can better empower our members and build a stronger cooperative economy.



Investing Back Into the System: How the Stock Redemption Program Is Powering Growth

Three Rivers and Prairieland FS detail upgrades they've made with the program

Beth Fannin, GROWMARK, Director, Communications, bfannin@growmark.com

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 long-term growth, enhance operational efficiency, and strengthen service to customers. Two recent examples from Three Rivers FS and Prairieland FS demonstrate how this program is being strategically deployed to modernize infrastructure, expand capacity, and support the System's future.

For Three Rivers FS, the Stock Redemption Program provided a timely opportunity to advance several key infrastructure upgrades designed to increase supply reliability and better serve customers and prospective patrons. Using the program, the company invested in significant improvements to its anhydrous

ammonia nurse tank fleet, including the addition of six new doubles, 150 new propane tanks ranging from 500 to 1,000 gallons, and a new 30,000-gallon bulk tank.

These investments support Three Rivers' value-added strategy rooted in supply reliability, safety, operational efficiency, and customer convenience. As equipment and storage costs continue to rise, the Stock Redemption Program enabled the company to make these improvements without diverting capital from other strategic initiatives.

Three Rivers FS first participated in the program in 2023, using those funds to increase both anhydrous and propane bulk storage and upgrade pipe sizing, improvements that directly contributed

to the company's best anhydrous volume year ever in FY2025, up 12% from the previous decade's second-best year. These gains also helped attract new prospects seeking both a reliable supply and modern distribution equipment, such as doubles.

The new assets are already in use, with 15 tank sets installed in the last half of October alone. Beyond capacity, these upgrades support safer operations, reduce distribution constraints during peak seasons, and help ensure current and new customers have what they need when they need it. "These investments speak to the value of the cooperative system," Chris Salrin, General Manager at Three Rivers FS, shared. "Deploying dollars our owners have invested allows us to serve them better today and into the future."

At Prairieland FS, the Stock Redemption Program played a key role in financing two major construction projects at the company's Pilot Grove, Missouri, location: a new chemical shed and a new dry fertilizer shed. Both projects were designed to replace outdated and inefficient facilities and bring the location up to modern operational and safety standards. The Stock Redemption Program provided capital that significantly reduced borrowing needs and preserved working capital, an important factor for the company as it evaluated the scope of both construction projects.



Prairieland's new chemical shed in Pilot Grove, Missouri

The new chemical building is an 80' x 240' facility featuring nine 5,000-gallon chemical tanks, three 30,000-gallon liquid fertilizer tanks, and state-of-the-art automation through Murray Automation. The building also houses advanced seed treatment technology, including four seed tanks, a KSI treater, and batching automation. The new dry fertilizer shed includes six bays with a total capacity of 3,000 tons and is supported by a Doyle 13-ton blender with batch recording. Together, these investments represent a major step forward in efficiency, safety, and service responsiveness.



Prairieland's new dry fertilizer shed

The chemical shed is now fully operational, while the dry shed is nearing completion with final electrical work pending. Customers can expect faster turnaround times, product availability, and more streamlined service. "These buildings are a huge improvement over what existed previously," Keith Hufendick, CEO of Prairieland FS, said. "They modernize our operations and allow us to better meet the needs of our customers now and in the future."

The Stock Redemption Program allows member companies to reinvest returned dollars into assets that strengthen their businesses, whether through expanded storage, modernized equipment, or improved technologies. For both Three Rivers FS and Prairieland FS, the program has accelerated projects that reinforce their value propositions, enhance safety and efficiency, and position them for continued growth.

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.



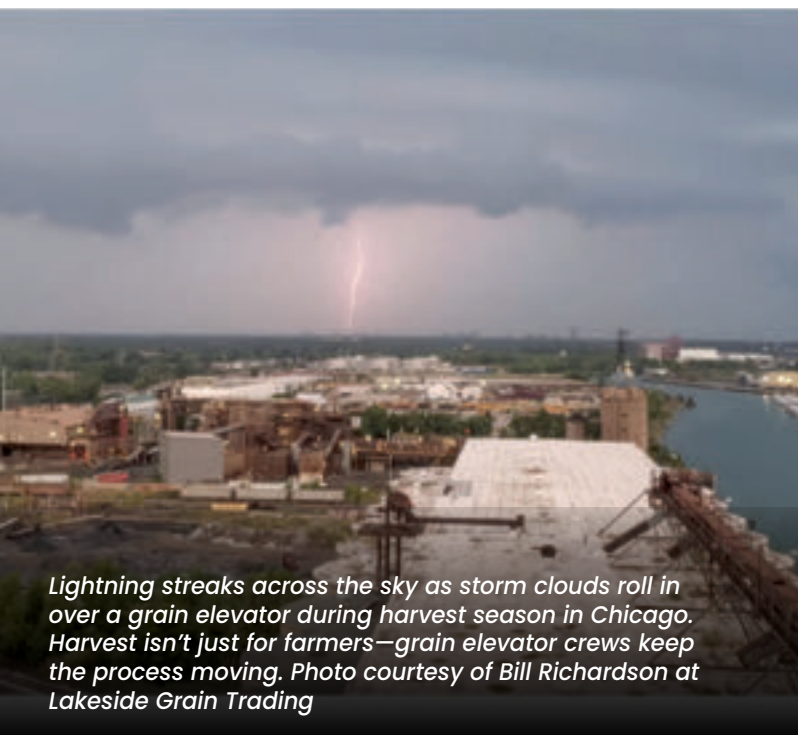
New nurse tanks add to a growing fleet at Three Rivers F



New bulk tank storage allows Three Rivers to meet the needs of their customers more efficientl



PICTURE THIS



Lightning streaks across the sky as storm clouds roll in over a grain elevator during harvest season in Chicago. Harvest isn't just for farmers—grain elevator crews keep the process moving. Photo courtesy of Bill Richardson at Lakeside Grain Trading



FS Farmtown (a Stephenson Service Company) in Freeport, Illinois, conducted a donation drive for the Stephenson County Animal Shelter. The Farmtown team collected 490 pounds of dry dog and cat food, over 60 cans of wet food, several boxes of cleaning supplies, and plenty of new toys. Pictured is Aaron Krueger, FS Farmtown technician, dropping off donations at the shelter



FS InVISION Popcorn Bags Strengthen Local Presence

To help strengthen local brand recognition, FS InVISION-branded popcorn bags were distributed to each member's main office this fall. Quantities were based on FS InVISION sales volume and arrived just in time for high school football games, booster club fundraisers, and other community events. The goal was to create visibility for FS InVISION in the communities where our customers live and work. Feedback from members and field sales teams has been overwhelmingly positive, with many highlighting the program's creativity and community impact. Given its success, GROWMARK Seed Division plans to continue the initiative again next year

Gateway FS tours Allied Seed Facility in Idaho

The Gateway team learned how Allied Seed puts superior seed in the sack for the FS System to sell

Matt Minnes, Allied Seed, Account Manager, mminnes@AlliedSeed.com and Kevin Guebert, GROWMARK, Senior Agronomist, Field Sales, kguebert@growmark.com

When employees from Gateway FS took a late summer trip to Idaho to visit Allied Seed, they weren't sure what to expect. They were surprised to learn that agriculture is one of Idaho's leading industries, with the Treasure Valley region, where Allied Seed is located, playing home to more than 8,500 farms.

A GROWMARK-owned company with locations in Idaho, Oregon, and Wyoming, Allied Seed processes and distributes forage legumes and grass seed varieties and mixtures through FS InFORCE, FS CoverTEC, FS GreenYard, SEEDWAY Forage & Turf, FSG® brand, TSG™ brand, and CSG™ brand. Allied Seed also supplies a wide range of public and

common varieties and offers services including contract production, contract processing, private labeling for products or brands, custom packaging, and custom tagging.

Carl Tebbe, General Manager of Gateway FS, said the trip was insightful in many ways. "It really helped increase our knowledge of the products we sell," he said. "At the alfalfa research facility, we were able to see how they pollinate alfalfa crosses by hand. I highly recommend that if you are selling their products, you visit and see their incredible operations."

The Gateway team took a deep dive into local agricultural history and diversity by

touring area farms to see crops such as mint. Matt Minnes, Allied Seed Account Manager, said it was equally insightful to talk with the Gateway employees. "It was great to show them all the work it takes to put a superior product into the bag, but it was helpful to hear how they handle that bag and sell the product to their customers."

Minnes says Allied Seed encourages FS members and customers to visit and learn how its proprietary alfalfa, forages, cover crops, and turf seed are produced. Contact Minnes at the email address above for more information.



Pictured south of the Allied Seed facility overlooking the Snake River, the Gateway FS team poses alongside an irrigation pipe feeding the Dry Lake farming area



Submitted by Lexi Schweigert, Tazewell County



Asleep in the buddy seat with grandpa during harvest in McDonough County, submitted by Lyndi Patrick

HARVEST 2025 PHOTOS FROM READERS

Thank you to everyone who shared a harvest photo



Duane Imel, Ag View, Carroll County



Submitted by Claire Faber, McLean County

GROWMARK'S MYFS AGRONOMY PLATFORM DEPLOYS YIELD PREDICTION CAPABILITIES



Technology is giving farmers insights into their growing season like never before

Sabrina Burkiewicz, GROWMARK, External Communications Manager, sburkiewicz@growmark.com

GROWMARK's newly launched myFS Agronomy platform utilized data from 4.9 million acres of farmland throughout the Midwest in 2025 through remote sensing technology using airplanes, drones, and satellites, to generate corn yield estimates ranging from a high of 255 bushels per acre in Central Iowa to a low of 193 bushels per acre in Southern Illinois.

At the individual farmer level, the application has achieved results with yields of at least 95% accuracy at key estimate timings in late July and early August.

In addition to regional aggregates, corn estimates from the myFS Agronomy platform also consider performance by hybrid, soil type, and various other factors that impact yields. Estimates are derived from the fields of FS customers who are enrolled in the myFS Agronomy program and have access to the myFS Agronomy app. Depending on the geographic spread, these estimates may over- or under-estimate a particular region.

Brendan Bachman, FS Agronomy Director, whose family farms in Sangamon County, Illinois, notes that as the app's technology continues to improve, it will enable farmers to better understand their corn yields earlier in the growing season.

"The myFS Agronomy app allows yield predictions as early as mid-June for enrolled growers, giving farmers a general feel for yield trends earlier in the season, and this will only improve as more acres are added," said Bachman.

"I can look at one of my father-in-law's enrolled corn fields in the app in August and see an estimated yield for that field," he said. "Weeks later, as that field is being harvested, it's feeding the data into the myFS Platform about what the combine is actually collecting as it drives through the field, showing strong correlation to the early season yield prediction."



GROWMARK Executive Vice President and Chief Operating Officer, Brad Drake, says the tool will help farmers put technology to use in valuable ways at the farmgate.

"We know that farmers can be overwhelmed with the amount of data and the number of applications out there to "help" them. Simply put, myFS Agronomy

is designed to be the hub that brings many of these disparate data sources together to make profitable and productive decisions for their farms. As myFS Agronomy's technological capabilities continue to grow, the application will generate valuable insights to help farmers throughout their growing season," he said. "We want to give them every possible advantage to support their long-term profitability."

In addition to state-of-the-art yield prediction, the myFS Agronomy application provides additional functionality for farmers while creating synergies with the myFS Solution Center for an enhanced digital experience that:

- Enables customers to quantify agronomic opportunities impacting business decisions through data analytics.
- Provides data-driven agronomic insights to implement solutions for diagnosing problems in the field.
- Utilizes field data to assist with making growing decisions.
- Allows users to closely monitor news, weather, and markets.
- Equips FS crop advisors to have impactful discussions with their farmer customers based on a wide range of agronomic data.

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

GROWMARK Announces New Cooperative Member

**The GROWMARK System welcomes Farmers
Cooperative in Farmville, Virginia**

GROWMARK Staff

During the GROWMARK Annual Meeting in Nashville, Tennessee, the GROWMARK board of directors approved a new membership agreement with Farmers Cooperative, Inc., making Farmers Cooperative the newest FS member of GROWMARK, Inc.

Farmers Cooperative Inc., a farm supply cooperative headquartered in Farmville, Virginia, has been supporting the local agriculture community and providing a reliable supply of quality products and services across Central and Southern Virginia to members since 1947. Farmers Cooperative employs 32 full-time employees.

Alfie Parker, General Manager of Farmers Cooperative, says their cooperative is pleased to join GROWMARK as a member. "Farmers Cooperative is proud and excited to partner with GROWMARK in strengthening our capabilities to serve our members and customers."

"We're excited to welcome Farmers Cooperative into the GROWMARK System as a new FS member," said Mark Weilbacher, GROWMARK Executive Vice President, Member Resources. "This aligns with GROWMARK's commitment to expanding and strengthening the FS presence in the Eastern U.S."

FARMERS 
COOPERATIVE 



Embrun Co-op Unveils Innovative Fertilizer Dome to Meet Growing Agricultural Demands

The new dome's innovative design makes it ready to serve now and into the future

Corinna Ward, GROWMARK, Ontario Business Manager, cward@growmark.com

In an effort to support the evolving needs of Eastern Ontario's agricultural community, Embrun Co-op completed its newest infrastructure project: a state-of-the-art fertilizer dome designed to enhance service delivery and ensure product availability for local farmers.

The project began in November 2024 and reached completion in September 2025 with the first load of fertilizer accepted the same month. This strategic expansion was driven by Embrun Co-op's board and management team, who recognized the increasing size of local farms and their equipment, as well as the rising demand for fertilizer. With market share on the rise, the need for additional storage capacity became clear.

"Our goal was to respond more quickly to customer needs and provide a higher level of service," said Embrun Co-op General Manager, Patrick Therrien. "By keeping more fertilizer on hand locally, we can reassure our customers that the product is available right when they need it, helping them operate efficiently and with confidence."

The new dome boasts an estimated capacity of 4,500 metric tonnes of Urea and spans approximately 10,000 square feet. But what sets it apart is its innovative design, tailored to meet both operational and regulatory challenges.

Located between two existing domes, the new structure required firewalls on both the east and west walls. A conventional half-circle dome design was not feasible due to fire code

regulations, which classify the lower part of such domes as "walls" until the angle drops below 60 degrees. This would have necessitated significantly taller concrete walls, driving up costs.

Instead, Embrun Co-op opted for a custom design that allows end dump trailers to unload directly onto a large conveyor inside the structure, maximizing efficiency while adhering to safety standards. The concrete walls stand at 12 feet by 7 inches from the slab, which itself is reinforced with fiber rather than rebar—a modern touch that enhances durability. To prevent fertilizer seepage, the walls are covered with a vapour barrier, and the first 15 feet at each end of the dome are sloped to keep water out. Garage doors measuring 16x16 feet provide easy access for large equipment.

No project of this scale comes to life without dedicated individuals. Embrun Co-op extends its heartfelt thanks to Gerry Hupé and Erik LaBèche, whose leadership and expertise were instrumental throughout the planning and construction phases.

Embrun Co-op is not just expanding its physical footprint—it's reinforcing its commitment to the farming community. By investing in infrastructure that anticipates future needs, the cooperative continues to empower local producers and strengthen the region's agricultural resilience.



Ontario FS Members Score Big at Canada's Outdoor Farm Show with Hockey-Themed Booth

Ontario Staff

Ontario FS Members made a strong and memorable impression at this year's Canada's Outdoor Farm Show, where over 35,000 attendees gathered to explore the latest in agriculture. With one of the largest booths at the event, the FS Co-operatives came together under a unified theme that celebrated Canadian culture and agricultural innovation: hockey. The booth also served as a launchpad for FS's new tagline, "Start to Finish," emphasizing their commitment to supporting farmers through every stage of their operations.

The booth was powered by 59 dedicated volunteers from across the FS network, including Central Ontario FS, AGRIS Co-op, Great Lakes Grain (GLG), Midwest Co-op, Lucknow Co-op, County Farm Centre, Wanstead Co-op, and Embrun Co-op. Their collective effort created an engaging and interactive space that drew in visitors of all ages. Children and families were especially drawn to the hockey shooting nets, where kids could show off their skills and take home mini sticks as souvenirs. Other popular giveaways included rain

gauges and soil temperature probes, which were both practical and appreciated by the farming community.

One of the standout features of the booth was the presentation of the annual GLG Crop Tour Assessment results. These insights into crop performance across the region sparked meaningful conversations and drew significant interest from attendees. FS also took the opportunity to showcase its myFS Agronomy app, demonstrating how the platform helps farmers make informed decisions with real-time data and agronomic support. The app's capabilities were a highlight for many producers looking to integrate more technology into their operations.

FS also made sure to connect with its energy customers, highlighting the full range of services available to support rural homes, farms, and businesses. From propane and fuel delivery to energy efficiency solutions, FS representatives were on hand to answer questions and share how their energy offerings fit into the "Start to Finish" promise. The booth



Volunteers pose for a group photo outside the tent

served as a valuable touchpoint for customers looking to streamline their energy needs with a trusted local provider.

To cap off the excitement, FS held a draw for the two hockey nets featured at the booth. The lucky winners came from the Central Ontario FS and Midwest Co-op regions, adding a fun and rewarding close to a successful event. The presence of FS at the show was a testament to the strength of the cooperative model and the dedication of its members. By combining education, entertainment, and innovation, FS reinforced its role as a trusted partner in agriculture—one that's with farmers from start to finish.



Jim spends most of his days on the phone - whether from the office, or in his truck

Grand Valley Zone Originator Jim Irvine has lived and breathed grain marketing for 50 years, celebrating his golden jubilee with Central Ontario FS and Great Lakes Grain in 2025.

Jim first started at the United Co-operatives of Ontario in the small town of Grand Valley in 1975. His first job was stocking shelves and pumping gas. Jim was only 15, but times were tough, and his boss needed someone dependable to fill some empty shoes.

Fast forward three years, when Jim graduated from high school and stayed to work part-time in the store. Times were still tough to find dependable workers, and so Jim also filled in, driving the fuel truck.

His true passion for radio broadcasting led him to Sheridan College, but Jim continued to work at the co-op part-time. Radio was his 'calling,' and he enjoyed every minute of it—with spots on the live traffic reports, weekend news, and sports. But unexpected throat surgery cut his radio days off prematurely; Jim returned to the co-op full-time.

Jim went on to work various co-op retail stores, elevators, and projects before settling back into the Grand Valley Grain elevator. Originally opened in 1999, this site boasted 73,000 bushels of storage. Jim recalls: "The day we opened the elevator was the craziest day. We had wagons and tractors loaded and waiting all down the road and around the corner!" While the elevator was slow to unload back then, its services were sought after in the area. The branch has grown significantly- its most recent GROWMARK expansion in 2022 has brought its total storage to 800,000 bu.

In 2014, Jim officially became the Zone Originator. He still gets a rush of adrenaline from market reports and likes nothing more than the wheat harvest to begin and conclude in 10 days of intense activity. Jim has done business with the grandfather, father, and now the son of many producers, as the 'farm kids' return home after getting their education.

Fifty years later, Jim still enjoys the unpredictability of the markets and puts special emphasis on his strong grower relationships. Jim remains an institution in grain marketing and still feels a sense of accomplishment when he sees the farmers receive their first cheque of the year.

In his spare time and between harvests, Jim still exercises his love for radio broadcasting—he has been the Sauble Speedway announcer for 40 years.

When Ontario Says "Grain", Everyone Says "Jim"

Ontario's Jim Irvine celebrates 50 years of grain marketing

*Juli Paladino,
Marketing &
Communications
Manager, Central
Ontario FS*

Jim stands in front of the original (former) Grand Valley location where he began his career



Jim is all smiles while sharing crop assessment data at the Canada's Outdoor Farm Show 2022



Jim stands with AGRIS Energy Specialist Mike Dotterman at Canada's Outdoor Farm Show

Seigfreid reviews field data in his office at West Central FS



Partners in Planting, Growing, and Harvesting

West Central FS's Brice Seigfreid uses technology and data to plant seeds of trust with the farmers he serves

Samantha Schmidgall, GROWMARK, Agronomy Sales and Marketing Director, saschmidgall@growmark.com

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, 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.

Longtime FFA Advocate Honored at National FFA Convention

This GROWMARK FS staffer was recognized at the National FFA Convention

Kristine Esdale, GROWMARK FS, Manager of Sales & Marketing, kesdale@growmarkfs.com



Debbie poses at the national convention alongside GROWMARK team members there representing GROWMARK and FS

GROWMARK FS employee Debbie Kirk was a recipient of the VIP Citation by the National FFA during the National Convention in October.

Debbie Kirk came on board GROWMARK FS Mid-Atlantic (GFS) as a recruiter in May of 2024, following a distinguished career in education.

Her experience as an Agriscience Teacher and Learning Specialist at Appoquinimink School District in Delaware, as well as her role as the District's FFA Chapter Advisor, transitioned perfectly to her position with GROWMARK FS. As a recruiter, Debbie represents GROWMARK FS at dozens of career fairs, workforce events, and career awareness days each season. During her teaching tenure, she was named Delaware's Agriscience Educator of the Year and also honored as Teacher of the Year for her school district.

At GFS, Debbie spearheads the intern experience, ensuring students get the most from their experience. Debbie leads interns on location tours, offering them the opportunity to learn and network with as many professionals as possible. She also serves as a "fun ambassador" for GFS, not only giving interns the opportunity to network outside of the workday, whether at baseball games or activities, but also coordinating community service events for the GROWMARK FS region, from food drives for the Pennsylvania chapter of the Midwest Food Bank to Toys for Tots collection events, and more.

In addition to her FFA VIP designation, Debbie also holds the SHRM Certified Professional designation.

POLICY APPLICATORS | THE FS SYSTEM CONNECTED WITH THE POLICY WORLD

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

Congressman Mannion Visits GROWMARK FS Facility

Congressional visits make a positive impact for agriculture

GROWMARK FS recently welcomed U.S. Representative John Mannion (NY-22) to its Sangerfield, New York, facility, offering a firsthand look at the cutting-edge technologies shaping modern agriculture. As a member of the U.S. House of Representatives Committee on Agriculture, Congressman Mannion's visit provided a valuable opportunity for dialogue on the intersection of policy, innovation, and sustainability in farming.

During the visit, Matt Belfield, a Crop Application Specialist with GROWMARK FS, demonstrated the precision fertilizer application systems used at the facility. These systems exemplify how advanced technology is being integrated into everyday agricultural practices to enhance efficiency, reduce environmental impact, and support data-driven decision-making. Congressman Mannion observed how GPS-guided equipment and variable rate technology are transforming nutrient management, ensuring optimal crop performance while minimizing nutrient loss.

The tour continued with a stop at the planter monitor testing station, where Plant Manager Kate Graves explained how science and technology are central to modern farming operations and how they help the industry be environmentally

sensitive while gathering data needed to make profitable operational decisions.

By opening its doors to Congressman Mannion, GROWMARK FS demonstrated its commitment to being a trusted advisor and thought leader in the agricultural sector. The visit fostered a meaningful connection between policymakers and practitioners, reinforcing the importance of collaboration in shaping legislation that supports innovation, sustainability, and rural development. As Congress continues to deliberate on issues affecting agriculture, relationships like these ensure that the voices of those working directly in the field are heard and understood.

This engagement reflects GROWMARK FS's broader mission to advocate for smart, science-based solutions in agriculture and to serve as a bridge between the farming community and legislative decision-makers. Congressman Mannion's visit not only showcased the technological advancements at the Sangerfield facility but also underscored the critical role of agricultural professionals in guiding policy that supports a resilient and innovative agricultural production system.



The Congressman got a firsthand view of an applicator vehicle thanks to GFS Crop Application Specialist Matt Belfield



The GFS team pause for a photo with U.S. Representative John Mannion



GRAINCO FS Serves Up More Than Three Decades of Support for 4-H

The annual hamburger fry at the LaSalle County Fair welcomes local 4-H families

GRAINCO FS Staff

At the LaSalle County Fair, the waft of beef patties on the grill and sound of the sizzle in the air can only mean one thing – GRAINCO FS is serving up hospitality and support for local 4-H families.

A tradition that's been going on since the mid-1990s, GRAINCO FS employees volunteer their time to cook approximately 500 hamburgers, purchased from local

pork and beef farmers, to 4-H families at the fair. No funds are raised, and nobody has to pay a thing for a burger – those are free, along with the smiles and fellowship the event provides.

GRAINCO FS believes that 4-H plays a vital role in developing leadership, responsibility, and agricultural skills in young people, and by supporting their

local 4-H members, GRAINCO FS helps to ensure a strong future for agriculture and for the local communities it serves.

One fun fact about the event is that lemonade was once mixed in a giant metal jug with a spicket, somewhat resembling an FS gas can. Attendees can rest assured that today, the big metal can sits aside as an admired antique, and guests are now served bottled water and canned soda.





GROWMARK's GrainStack Tech Meeting Showcased Transformation Through Technology

Technology is poised to change the way the GROWMARK Retail Grain Units move grain

GROWMARK Staff

Vendors set to serve the GROWMARK retail grain units gathered at the beginning of September to formally kick off new partnerships with the ultimate goal to modernize the technology GROWMARK retail grain units use. This GrainStack effort resulted in a single product suite to serve GROWMARK Grain that is a modern, integrated, and streamlined solution specifically serving grain companies.

The event featured vendors ready to showcase their technological capabilities, offering a valuable opportunity to demonstrate how modernizing technology can create efficiencies in office operations and accelerate business development by equipping leaders with data to make informed business decisions, both internally and for customers.

These vendors and products were highlighted during the meeting and the contract management solution is now being reevaluated:

- Commodity management and scale solutions from Ceres by Vertical Software Inc.

- Customer app, portal, and customer relationship management solution from AgVend
- Merchandising and bids management solutions from Contango
- Logistics solutions from BulkLoads
- Accounting solutions from Sage Intacct, implemented by Kissinger Associates

Matt Lurkins, Executive Vice President of Grain and General Counsel, said the day was about unifying the use of the available technological tools. "We want to unify the tech stack we're using at our retail grain units because we have big growth goals for each one, and we know technology can help us achieve those and be among the best grain companies in the United States," he said.

GROWMARK Executive Vice President and Chief Financial Officer Karmy Kays said these advancements are made possible by leadership teams within GROWMARK's retail grain units and its information technology staff. "It's important to recognize the efforts of retail grain unit leadership and GROWMARK's IT staff in

gaining a unified direction to evaluate and ultimately partner with industry-leading grain technology providers," he said. "These providers will join together to form a suite of solutions called the GrainStack Project, to best serve our patrons and members now and into the future."

Kaylee Heap, GROWMARK Senior Manager Grain Portfolio, organized the event and said that gathering key stakeholders together highlighted the role technology plays in achieving a shared goal.

"The GrainStack Tech kick-off event brought together every critical piece of our future grain software suite, including commodity and contract management, merchandising, accounting, CRM, customer applications, and logistics," she said. "It was powerful to see these industry-leading software partners, internal IT partners, and our retail grain teams aligned around a shared goal to build a connected modern system that truly serves our members and their farmer customers into the future."

Conserv FS Hosts Record-Breaking Used Oil Collection Event

Conserv FS hosts record-breaking used oil collection event

*Cary Featherstone, Conserv FS, Corporate Marketing Specialist,
cfeatherstone@conservfs.com*

In an act of environmental stewardship and community service, Conserv FS collected more than 5,000 gallons of used oil from local customers in October. The collection drive — held at their DeKalb site — brought in over 4,000 gallons of oil, with an additional 1,500 gallons set to be retrieved from area farms by recycling partner, Crystal Clean.

During the event, the Conserv FS team members spoke directly with each customer who participated. Customers expressed deep appreciation for the service provided, with many praising the Conserv's commitment to responsible disposal and environmental protection.

"The gratitude from the community was overwhelming," said Jake Gregory, Energy Sales & Marketing Manager. "To see folks willing to haul used oil to our site — knowing it won't end up polluting our land or water — shows how much this matters to them."

The event also sparked potential sales opportunities. Members of the Conserv FS sales team engaged with customers about future purchasing partnerships, with several new appointments already scheduled.

By diverting over 5,000 gallons of used oil from potential improper disposal, the event made a measurable environmental impact. Instead of being poured into drains, fields, or landfills, the oil will now be recycled and reused.

From a business perspective, the goodwill generated, combined with meaningful conversations with new and existing customers, positions Conserv FS to realize returns far beyond the cost of hosting the event. The team is already discussing future collection locations and planning the next event.



Used oil is poured into the collection drum

Conserv FS plans to hold additional used oil collection events at more locations in the near future, giving even more customers a convenient and responsible way to recycle their oil while connecting with our team in a positive, trust-building environment.



The Conserv FS and Crystal Clean teams pose for a group photo during the event

Stronger Together – Meet The New Ag View FS

**Ag View FS and Carroll Service Company
join forces for a bright future**

GROWMARK Staff

When the leadership at both cooperatives realized that their cultures, values, and strong balance sheets were aligned, a new and shared vision for the future began to grow between them. They realized that the momentum they could achieve together would carry them further and faster into the future than they could each go on their own paths.

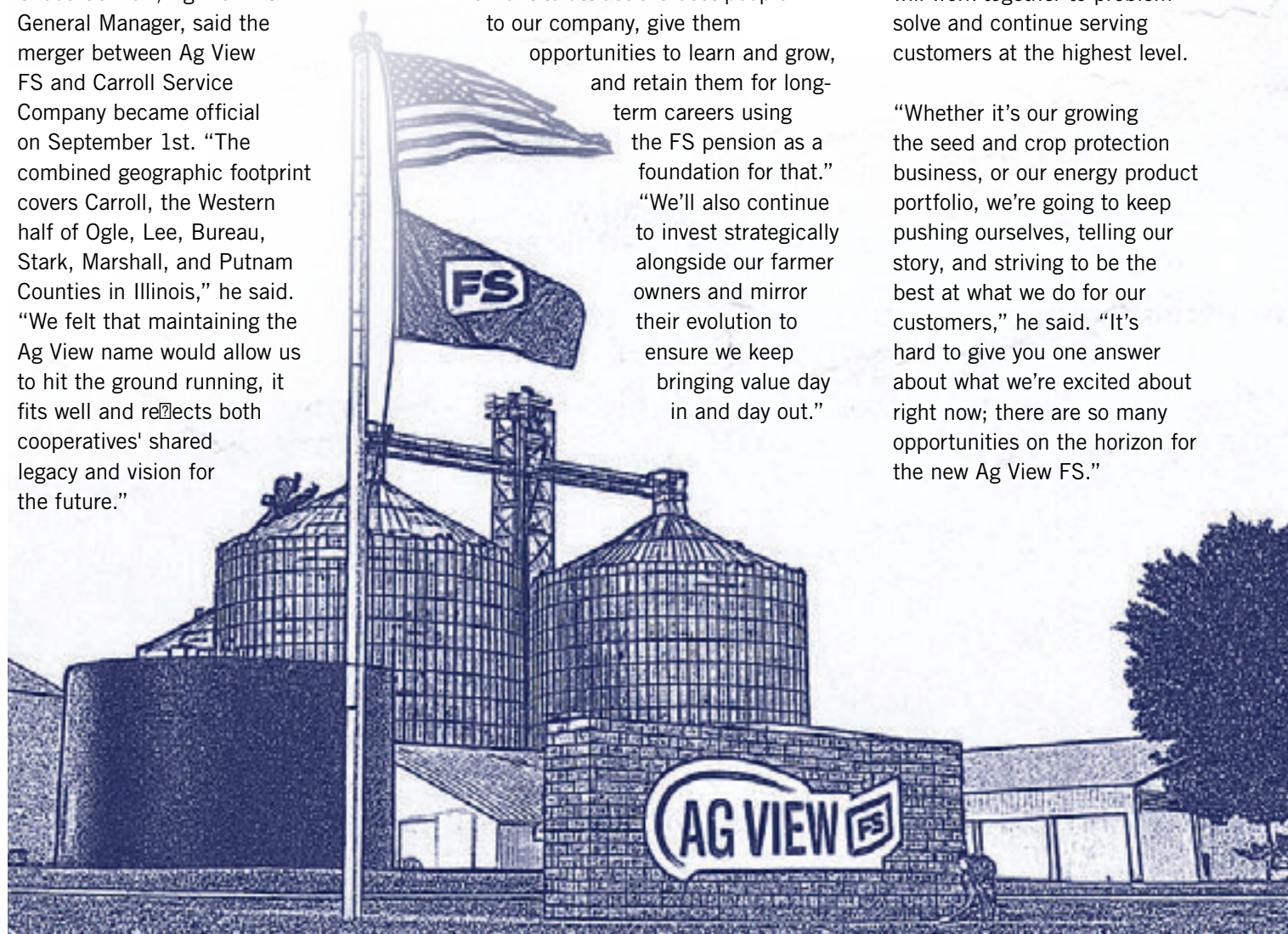
Chase Sellnow, Ag View FS General Manager, said the merger between Ag View FS and Carroll Service Company became official on September 1st. “The combined geographic footprint covers Carroll, the Western half of Ogle, Lee, Bureau, Stark, Marshall, and Putnam Counties in Illinois,” he said. “We felt that maintaining the Ag View name would allow us to hit the ground running, it fits well and reflects both cooperatives’ shared legacy and vision for the future.”

Owners of the two cooperatives should feel confident that the new organization’s ability to compound investments in people, equipment, technology, and the breadth of locations will allow them to provide unsurpassed customer service and product offerings.

Sellnow says going forward, a key part of their strategy is focused on people. “We want to attract the best people to our company, give them opportunities to learn and grow, and retain them for long-term careers using the FS pension as a foundation for that.” “We’ll also continue to invest strategically alongside our farmer owners and mirror their evolution to ensure we keep bringing value day in and day out.”

Sellnow says there will be challenges ahead, but his team will work together to problem-solve and continue serving customers at the highest level.

“Whether it’s our growing the seed and crop protection business, or our energy product portfolio, we’re going to keep pushing ourselves, telling our story, and striving to be the best at what we do for our customers,” he said. “It’s hard to give you one answer about what we’re excited about right now; there are so many opportunities on the horizon for the new Ag View FS.”





The GROWMARK Foundation Provides FFA Jackets in Honor of Mike Builta

25 students were chosen based on their goals and what FFA means to them

GROWMARK Staff

The GROWMARK Foundation partnered with Illinois FFA and the family of Mike Builta to provide 25 jackets to Illinois FFA students to honor the legacy of long-time GROWMARK employee Mike Builta, who passed away unexpectedly in 2019.



The GROWMARK Foundation has provided 150 jackets to Illinois FFA members since the contest began. FFA members were required to answer the question “What does the FFA jacket mean to you?” and share the main goal they wish to accomplish as an FFA member. The Builta family reviewed the student submissions and selected 25 students to receive a jacket, a scarf, or a tie, along with a memorial FFA/GROWMARK pin featuring Builta’s name.

Mike Builta was raised on a family farm near Bellflower, Illinois. He was an active FFA member and lifelong supporter of agricultural

education. He held GROWMARK System management roles at Christian County Farmers Supply Company in Taylorville, Illinois, and GRAINCO FS in Ottawa, Illinois, before becoming GROWMARK Vice President of Energy and Logistics in 2018.

Congratulations to these FFA chapters that had winning entries:

- Arcola FFA
- Central Breese FFA
- Fairfield FFA
- Grant Park FFA
- LaSalle-Peru FFA
- Lincoln Community High School FFA
- Maroa Forsyth FFA
- Marquette Academy FFA
- Meridian Macon FFA
- Monticello FFA
- Newark FFA
- Nokomis FFA
- Pinckneyville FFA
- Serena FFA
- Tremont FFA
- Tri-Valley FFA



Farm Accounting Software Creates Clear Insights for Farmers

Traction Ag's accounting software and recent acquisition make it a powerful tool for cooperatives and their farmer customers

Traction & GROWMARK Staff

In May of 2024, Cooperative Ventures, a venture capital fund operated by GROWMARK and CHS, made a significant investment in Traction Ag. Traction Ag is a leading farm accounting platform built for production row-crop operations.

Traction Ag's integrated farm accounting software platform is purpose-built to help farmers track true costs, manage bookkeeping, and make smarter financial decisions year-round. Unlike generic accounting systems, Traction Ag connects field records to financials, enabling farmers to know their breakeven per acre and bushel.

Many FS Cooperatives have now integrated their invoices into the Traction platform, allowing their farmer customers

to streamline back-office operations. Some FS cooperatives are taking the additional step of encouraging their farmer members to consider adopting Traction by sharing information about the program through statement stuffers, social media posts, and in-person training sessions. FS Agri-Finance is also offering a free year-long Traction subscription to farmers with more than \$1 million dollars in FS Agri-Finance loans.

Further strengthening Traction Ag is the recently announced acquisition of PcMars, a trusted desktop-based accounting system used by over 7,000 farms across the U.S. The acquisition brings together two of the most respected names in ag-specific financial software. It marks a major step forward in serving the full

spectrum of farm accounting needs, from traditional desktop systems to modern, connected platforms.

Heather Thompson, Executive Director, Enterprise Marketing at GROWMARK, says Traction provides a solid foundation for farmers to build on.

"Traction's mission to empower financial decision-making and operational profitability is very closely aligned with the mission of GROWMARK and FS cooperatives, and their recent acquisition of PcMars will strengthen their position going forward," she said.

To learn more about how Traction can help your cooperative, contact Heather Thompson.

Sturgell says that research shows that repetition and practice dramatically increase both retention and the likelihood of application

GROWMARK's GROW Coaching is Equipping Leaders to Coach Their Teams to Success

Coaching Gyms provide essential practice when it comes to retaining information

Mark Sturgell, GROWMARK Senior Trainer, msturgell@growmark.com

Most people do not want a boss; they want a coach. Over the past year, hundreds of employees and leaders have participated in one of Training & Development's newest offerings, GROW® Coaching. However, training that relies on one-time exposure to information is seldom retained or put into practice. To help make this learning "stick," the Coaching Gym serves as a unique, next-steps workshop for GROWMARK and FS member employees who have completed a GROW® Coaching class.

Training & Development recommends that every GROW® class be followed within the next 30 days by a Coaching Gym. The goal of a Coaching Gym is repetition—to continue practicing and improving coaching skills after training. In this way,

gyms are key to employees and managers being more "coach-like" in their behaviors. A Coaching Gym is typically short, highly interactive, and offered in a virtual environment, such as Microsoft Teams, to make the program highly accessible regardless of employee schedules or locations. Gyms typically begin with a review of previously learned skills, but are essentially about practice. Triads (groups of three) of peer coaches are formed, and participants rotate in the roles of a coach, coachee, and observer – a proven practice model often used in professional coaching certification programs. Triads that form during gyms are encouraged to continue with ongoing monthly coaching and accountability calls, which allow time for each person to practice in all three roles. The Coaching Gym builds on a seminal

tenet of learning and development: we learn most from repetition. By applying new coach-like skills in at least one gym soon after GROW® training, retention increases by as much as 30 times, and participants are more likely to use their skills in day-to-day conversations.

And that is our ultimate goal: a GROWMARK System culture filled with managers and employees having coach-like conversations built on the belief that everyone has the capacity to learn and perform at a higher level—given the right coach-like environment.



CHOOSE SAFE |

GROWMARK Staff

SAFETY &
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Regulations

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Risk
Evaluation

Lockout
Tagout

FS GRAIN WINS THE 2025 CORE SCORE CHAMPION AWARD

When safety becomes a behavior on the job, everybody wins

When Mark Trainor can't sleep, it's because he's probably thinking about the safety of FS GRAIN employees. Mark, the Safety, Environmental, and Regulatory Manager for FS GRAIN, says he makes sure safety is at the forefront of everything they do.

"My role is to give the employees the tools and training to work safely and go home in the same condition they came to work in," Trainor said. "The most important thing I work toward and one that keeps me up at night, is avoiding a phone call to an employee's loved one about an injury. My goal is never to have to make that phone

call. Employees going home safely is really the only thing that matters to me."

To earn the highest score and be awarded the 2025 CORE Score Champion award, FS GRAIN had to undergo a rigorous inspection process. The award criteria examine every type of documentation, including logs, inspections, programs, and permits. It also takes into account the condition of the physical assets at each location. Finally, the criteria look at the safe behaviors and choices employees make daily.

Trainor said it wouldn't be possible without every employee working toward

the same goal. "It shows the effectiveness of working as a team and having the same goal of working safely and going home to see your loved ones," he said. "It lets everyone see that their efforts don't go unnoticed and gives us a sense of pride."

When asked what his next big goal is concerning safety, Trainor said it's just not becoming complacent. "It's easy to slip into a complacent attitude, but one wrong move and someone's world could change in an instant," he said. "That's what this achievement is all about, making safety an ingrained part of our everyday behaviors."



CONGRATULATIONS TO OUR RETIREES

Mary Parker

Wabash Valley Service
Company
1 year

Dennis Machan

Central Ontario FS
1 year

Clifford Ruhl

Western Grain
Marketing
1 year

Jimmie Corzine

Southern FS, Inc.
3 years

Chester Arnold

Western Grain
Marketing
5 years

Lecil York

Wabash Valley Service
Company
5 years

05

Thomas Nichols

Southern FS, Inc.
9 years

Sande Brown

Sunrise FS
9 years

Freddie Filson

AGRILAND FS
9 years

Lee Tait

Western Grain
Marketing
10 years

10

Daniel Perry

Central Ontario FS
11 years

Gene Foutch

Ag-Land FS, Inc.
14 years

Randall Decker

Gold Star FS, Inc.
15 years

15

James Thorp

GROWMARK, Inc
19 years

20

Tod Haney

New Century FS
21 years

Brion Lingner

M&M Service Company
21 years

Tim Madsen

AGRILAND FS
22 years

Stacey Osterkamp

AgVantage FS
24 years

25

Phillip Keating

Conserv FS, Inc
27 years

Patrick Rentfro

Gold Star FS Inc
27 years

Jeffrey Manthei

New Century FS
27 years

Gary Dickinson

AGRILAND FS
27 years

Betty Phillips

AGRILAND FS
27 years

Douglas Salisbury

AgVantage FS
28 years

Kevin Hosey

SEEDWAY, LLC.
29 years

Brian Patrick

Insight FS
29 years

30

Kevin McCaslin

AgVantage FS
31 years

Paul Watson

AgVantage FS
31 years

Russell Miller

Prairieland FS, Inc.
34 years

John Rohrer

Prairieland FS, Inc.
34 years

35

Todd Tesdal

Insight FS
36 years

Clifford Carroll

Western Grain
Marketing
37 years

Paul Robinette

Insight FS
37 years

Kent Schrof

AGRILAND FS
40 years

40

Rusty Raper

AGRILAND FS
43 years

45

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At Prairieland FS, the Stock Redemption Program played a key role in financing two major construction projects at the company's Pilot Grove, Missouri, location: a new chemical shed and a new dry fertilizer shed. Read more on page 4.