FIVE STAR PULSE ***** MEMBER NEWSLETTER SPRING 2024



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Which Race Do We Want to Run?

Tom Shatek, Board President

As spring approaches, we all are getting prepared to grow another crop. With the great weather last fall and late winter, a lot has already been done to be ready to plant in a timely manner. In farming, it takes a lot of planning and decision making throughout the year to be successful. There are countless decisions made, and every one has a cost attached to it. Whether you are buying inputs or selling grain or livestock, the impact of what you do or don't do can be significant. From a board and management perspective, we also make a lot of decisions that will effect the co-op both short term and long term.

Over the winter I had the opportunity to attend a director training session with six other directors from Five Star. I hadn't gone to one of these events for about 10 years so I felt it was a good opportunity to do so with the large group that was going. You might think you shouldn't need director training after being on boards for as many years as I have, but I am a firm believer in always wanting to learn and stay on top of things. When going to these events, it seems like you always learn something or meet someone that will help you down the road.

One of the speakers was Bobby Martens from Iowa State University. He specializes in teaching students about co-ops. His salary is paid out of an endowment fund that was bankrolled by Iowa co-ops and spear headed by the Iowa Institute for Cooperatives many years ago. One of the talks he gave at director training was on long range planning and strategy. Put another way, "How does a co-op figure out which race to run and then how to run it?" These decisions can and will dictate the future direction of the co-op. It is important to visit this topic on a regular basis as the world is ever changing around us.

One of the ways we stay on top of this is by meeting with the leadership team a couple times a year to discuss the successes and challenges they are experiencing. We met with them after our March board meeting to discuss how their departments were performing year to date, and also hear from them what they see as future priorities and what they feel their department needs to do to stay relevant to our members. This was valuable information for the board to hear and ask questions about, as it may influence future decisions.

Having this information fresh in our minds, we thought it would be good to take this one step farther and do a board planning session. We reached out to Bobby Martens, and he agreed to do it with us on April 4. We discussed where we're at, where we want to be, what we're good at, what we need to improve, how to remain relevant, and how to get there. In today's world it is important to know the answers to these questions as it dictates what action needs to be taken to reach the goals set for the co-op. We spent a lot of time asking ourselves, "Which race do we want to run, and then how will we run it?" For whatever race we choose, the goal should be to run it better than anybody else for the benefit of the membership. This meeting gave us a lot to think and talk about at future board meetings.

As always, thank you for your past, present, and future business.



CEO Report: Mid-Year Thoughts

Scott Black, Chief Executive Officer

Halfway through our 2024 fiscal year already—time truly flies! Reflecting on the first six months, two words resonate strongly—advancement and headwinds.

Advancements

The construction of our Burchinal Agronomy Complex continues to progress. We are eager to utilize this state-of-the-art facility to serve our members this spring. We remain steadfast in our commitment to the strength of our cooperative, our membership, and the communities we serve. This complex demonstrates our continued dedication to that commitment – reaffirming it for future generations.

We continue to make significant progress in advancing our **Culture of Caring** here at Five Star. We believe a vibrant company culture that supports our team members and astonishes our customers is critical to our success by creating a unique and sustainable competitive advantage. Our **Culture of Caring** includes caring for our Five Star values, caring for our customers, caring for our fellow team members, caring for our facilities and equipment, caring for the communities we serve, caring for the Five Star brand, and, of utmost importance – caring for ourselves.





Easier to do business with...remains a top priority for us. In January, we launched Operation Easy, our cooperative-wide initiative to make Five Star an easier place to do business. Recognizing the paramount importance of customer experience in today's world, focusing on making Five Star easier to do business with is essential and will make a clear difference in the lives of our customers and team members. We welcome your input on how we can further this initiative, as we realize great ideas come from our valued membership.

We have made great strides in enhancing our presence in the communities we serve. As a local cooperative deeply embedded in the fabric of our communities, we are

invested in their success. We remain committed to working together to help them in achieving their goals. In demonstrating that commitment, we recently formed a Community Outreach Committee. The committee will focus on developing and implementing programs and strategies to help accelerate the success of those communities while enhancing our presence within them.

We have had numerous other achievements so far this year, but due to space limits, I can't list them all. Rest assured, our dedication to continual improvement remains unwavering, driven by the understanding that each day presents an opportunity to surpass yesterday's accomplishments.

Headwinds

In the current landscape of uncertainty and change, grappling with business challenges is not a mere possibility but an inevitable reality. The hurdles we've encountered this year come as no surprise.

Due to the drought in our region, resulting in overall reduced yields, we anticipate handling significantly less grain this year. Additionally, the dryness of the corn crop resulted in a drastic drop in dryer fuel volume last fall – and our extremely mild winter, while good for lowering heating bills, has resulted in a large drop in propane gallons sold.

Further complicating our efforts, the prolonged downturn in the swine industry, persisting since early last year, continues to exert downward pressure on our feed business, posing additional challenges.

Yet, amidst these headwinds, our team has demonstrated remarkable resilience, keeping our focus firmly on our customers while mitigating the impacts of these challenges.

Financially, after six months, we anticipate achieving our plan for the year while our balance sheet remains strong. As spring unfolds, we extend our wishes for a safe and productive season to all. We are grateful for your continued support—past, present, and future.

In service, Scott NexStar Update NexStar Update

Active Ingredients: Thiamethoxam1 16.30% Mefenoxam2 2.45% Picarbutrazox3 0.82% Fludioxonil4 0.82% Sedaxanes5 0.82%



Our new soybean seed treatment is the industry leader is exceptional coverage and superb early season disease protection. Our comprehensive formula combines an industry leading fungicide and insecticide package, with a full complement of biological aids providing your seeds with the support they need to start the season right.

We have found our pricing very competitive for this option. For some, it can be more affordable than ordering seed pre-treated straight from a manufacturer. We can pre-treat your Five Star ordered seed or custom treat your soybeans by the bag, tote, or bulk.



Active Ingredients: Calcium 21% Sulfur 17% Zinc 1%

ProfitPoint Gyp-Z Gypsum Fertilizer Blend with Zinc

By now, many of you have heard and used this product already this year. We are very excited about offering this efficient fertilizer blend integrating zinc and functional compounds while providing a premium sulfur source. The addition of Zinc is tailored to maximize nutrient solubility and promoting root growth and function.

Gyp-Z in an excellent addition to any fertilizer program across your acres. It helps set the stage for early season plant health and rigor.

SPRAYPOINT

Active Ingredients: Modified soybean oil Ethoxylated soybean oil Proprietary surfactant blend 100%

SprayPoint Last Pass

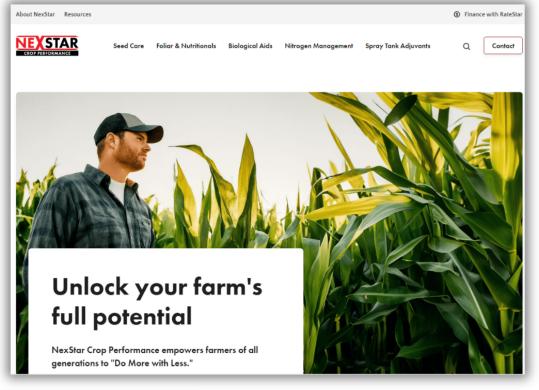
This product has been specifically formulated for aerial applications containing an NIS, Drift & Deposition, and Antifoam. Essentially, Last Pass helps get your product to target. It helps optimize droplet adhesions, which reduces bounce and increases droplet spreading for improved contact, coverage, and canopy penetration.

With low use rates, this is an affordable add to your tank to ensure your aerial passes count.



This year, we introduced three exciting new products to our NexStar line of crop performance products - all available for the 2024 growing season. Our goal is to provide cutting-edge and agronomically sound products to you at competitive prices. Our team has worked diligently to vet options for the best solutions. It is simple; we want to provide a better product at similar pricing or a similar product at better pricing than competitive offerings.

Check out all the details for these three new products as well as our entire NexStar line-up on our all-new website at: NexStarAg.com Visit with your Agronomist to learn how to get the most out of your acres. A reminder that using NexStar products gives you an advantage on RateStar interest rates!





Our cooperative has invested in several new sprayer units and a Gator, Drew H. has been operating our Gator to map customer field boundaries. This information is then used in our spraying equipment for the most accurate and efficient spraying in your fields. Be sure to get on the schedule today!

CFO Notes

Laura Schwickerath, Chief Financial Officer



Need Address:

We are looking for a current address for Linda Werth for a patronage dividend check. Our last known address was at Everett, WA. If anyone knows of her current address please let me know. Please email or call Laura Schwickerath at Ischwickerath@fivestarcoop.com or (641) 394-6145.

Community Support

Five Star Cooperative paid a total \$850,000 in property taxes to seven counties in our trade area last year. These dollars help fund schools, counties, cities, etc. in your communities. We are also donating to fire departments, fairs, community projects, events and much more. We have a Volunteer Time Off program that our employees can take time off work to volunteer and get paid for that volunteer time. If your community needs a volunteer reach out to us and we will see if our employees can be of help.

66 [Five Star is] donating to fire departments, fairs, community projects, events and much more ""



In March, we presented a check to Greg from the **Scarville Fire Department.** These funds are going towards their new building project. Cory (presenting the check) is a Five Star team member, serves on the fire department and is a city council member in Scarville. We can't wait for the 4th of July celebration to see it open!

Operations

Tony Myers, Chief Operating Officer



It's now mid-April and it sure feels like late spring/early summer here recently. Over the winter, our operations teams have been extremely engaged in paving the future of our coop. Besides the large Burchinal Agronomy Complex going on, behind the scenes we are planning projects that will make it easier for you as members to utilize our facilities and improve the working conditions for our employees. One such project we are working on is evaluating the use of RFID readers at some of our larger grain facilities. For those of you who have delivered to a large grain processor, we are looking at similar systems that would read a card in the cab of your tractor or truck that would populate the scale screen. There are a few things we still need to dive deeper into before deciding, but the goal is to have two or possibly three systems operational before fall. Grain quality is always on our minds and quality not only affects our bottom line but also the safety of our employees. Our grain quality improvement initiative is beginning with a review of vendors to have accurate information of what is going on in the grain bins not with just temperature cables but also CO2 monitoring and fan automation, and email/test text alerts to our team if a problem

arises. The goal is to have a system identified and implemented into our New Hampton grain facility this year and if it proves successful, we will begin implementing it at other grain facilities.

With Spring right around the corner our team has been working hard to make sure all of our equipment is ready and facilities ready to go as soon as planting season arrives. Over the past couple of months, we have been working on improving the speed at our Joice liquid plant with upgrades to the shuttle racks and pumps. The new Burchinal Agronomy Complex liquid and seed building is moving along as scheduled with construction progress being monitored daily. Thanks to our team and vendors this will be a very exciting new addition to Five Star to better serve our customers.

CONGRATULATIONS

THANK YOU FOR YOUR SERVICE



Dan Colby, Scarville Grain Driver, retired on March 8th. We want to thank Dan for over 10 years of hard work and dedication to our cooperative, our team, and our customers. We wish Dan the best for a relaxing retirement!



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Burchinal Agronomy Complex Grand Opening

Agronomy Update | Transportation Update



BURCHINAL AGRONOMY COMPLEX GRAND OPENING

JULY 2024

• Meal Provided • Guest Speaker - Ag Secretary Mike Naig

Where??
>> Seed Warehouse <<
Five Star Cooperative - Burchinal Agronomy Complex
11745 2nd St
Rockwell, IA 50469



Agronomy Update Nick Sawyer, Agronomy Director

The unseasonably warm and dry Spring has given us a real head start on the season. While the opportunity to clean up pesky fence line trees, and no frozen calf ears, is a real blessing many still have the prospect of another dry year putting a damper on the warm sunny days. The forecast calls for an average rainfall year and slightly above average temperatures. Please try to stay positive and plan for a successful season.

We saw Nh3 applications begin in February in our trade territory this year which was a first for many in Northern Iowa. The early start to Nh3 season caused a couple supply chain issues, but the slower steadier pace minimized their impact. Dry fertilizer applications are also proceeding at an accelerated pace. Barring a drastic change in weather patterns, the work we are getting done now will really set us up well for pre application season. Seed sorting and deliveries are in process across our company, and soon chemical deliveries will begin as well.

Even with the jump start we have on the year we all know once the planters start hitting the field the pace will be frantic. It is important to avoid getting caught in the whirlwind and forgetting to use good judgement. Staying focused on safety and intentional in how we do things will ensure that we have a successful and safe planting season.

Spring can be an intense, exciting, and ultimately rewarding experience in our industry if we make sure we focus on completing our tasks safely. I hope you all have a great planting season, and I look forward to working with you to grow this year's crop.

Transportation Update

Gary Heselton, Transportation Director



Spring is here and we are finishing up our cleaning house going through equipment what's needed to run our operation and what can be sold off. We recently listed several pieces of equipment on auction (Steffes auction services). Transportation auctioned off 6 units and replacing 5 new units with Ryder full service 36-month lease units. Going this route, were able to downsize our fleet by one unit due to Ryder offering a loaner when one of our units goes down for repairs. When one of our owned unit goes down it sits a minimum of 1-2 weeks waiting for repairs and parts which lowers our truck utilization and adding cost relocating another asset to fill in while waiting to repair the downed unit. Locating techs to work on equipment in a timely manner is one of our biggest equipment challenges. Ryder currently has over 260,000 units on the road and one of the largest parts and tech networks in North America which gives our transportation department the upper hand over others who own there assets outright. When one of our units goes down Ryder has a pretty good idea what the problem is prior to the unit even going into one of there facilities for repairs which minimizes our down time.

After several months of talks with our insurance provider regarding risk management we have decided to install forward facing cameras that connect through our current telematics provider samsara. This is a great tool to protect our drivers along with asset for a small monthly fee should there be an accident. This will also preserve our insurance rates eliminating litigation should there be an incident. Whenever there's an accident with a large trucks, insurance companies automatically look to the trucking company for compensation when in fact 90% of truck accidents are not the truck's fault.

Cameras will exonerate the coop immediately if we are not at fault.

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Energy Update Feed Update

Energy Update

Bruce Halvorson, Energy Director



Hello everyone, I hope all is well with you. Spring season is rapidly approaching us, and before too long field work will be starting again. Of course the way the winter has been so mild it feels like spring has been here for a while already. Even with the recent rain, we all need to put our order in for rain to be back on track with our drought conditions.

The energy markets continue to trade back and forth with global tensions and global economies taking the headlines almost daily. OPEC production rates and demand will be a few other factors near future which will also affect the markets some. The last couple months we have seen diesel and gasoline trade within a 25-30 cent range. I do not expect this to change unless some major global news comes out to change our trading patterns. Give me a call anytime to check on current trucks and booking prices.

Winter propane deliveries are rapidly winding down. Again, the warmer temperatures allowed for less usage for many of you. Current propane markets still show some strength,

but I am optimistic prices will come down a little before we have our summer fill program come out which is typically by the first part of June at the latest. A reminder we are offering refer a friend program which we credit 50 dollars to both the referral person and new propane customer. We are also offering a 5-cent discount on every delivery if you are a veteran or first responder as well. Please be sure to call anytime for more information on this. Our budget program is something else we offer. It allows you to have smaller payments year around and allows you to be on our monthly routes, which ensures you never run out. Monitors are also another option if you so desire. Let us know if you need more information on that as well.

For those who are unaware, Rick Pleggenkuhle's brother Pat has taken over the propane deliveries in the New Hampton and Lawler areas, which allows Rick to focus on his new responsibilities as Retail Manager in New Hampton. Pat has caught on very quickly and has done a great job so far, and I feel the great service you have been used to will not change moving forward. If you have any questions regarding this, please reach out to me anytime.

We have also purchased a new tandem fuel truck for our eastern territories. We continue to make it a commitment to keep our fleet current to enable the top service you are used to. Some of you will probably be seeing this new addition over the next few months in your yard. I would like to thank all of you for your business and I hope all goes well for you with the upcoming spring work. Be safe. Until next time.



SCHEDULE YOUR TANK SERVICE TODAY!

We can:

- HOOK UP NEW TANKS
- SWITCH OUT REGULATORS
- ADD A TANK MONITOR

Please call to schedule:

Burchinal: 641.822.4660 Nashua: 641.435.4163 New Hampton: 641.394.3052

Feed Update

Bill Hayes, Feed Director



Joe Trygstad, our longstanding Swine LPS, has announced his retirement, effective November of this year. Zach Greiman, who joined us last summer, and Brain Logan will be assuming Joe's responsibilities. With seven months to prepare, I anticipate a seamless transition for our customers.

Pork demand has surged, while feed costs have decreased, with indications of staying low for the foreseeable future. It appears that hog producers will enjoy profitable returns this summer. The outlook for the 2nd and 4th quarters also seems positive, albeit with slim profit margins. Despite this, there is still no sign of expansion within the swine industry, as evidenced by the absence of new barn constructions. Contracts for SEW and feeder pigs are either short-term, spanning 2-3 turns, or remain on a spot basis.

Currently, our Tubs, Beef Minerals, and Creep Feed contract programs are in operation. We've observed a growing number of producers transitioning to products containing

Availa 4 within the tubs and minerals category. Contracting will continue until the end of April, with Creep Feed having to be utilized by October 31, and Tubs and minerals contracts extending through December 31.





Mike Kirby Beef Sales

2024

Joe Trygstad
Pork Production Specialist

SUMMIT CLUB WINNERS!

NOW BOOKING 2024 MINERAL & TUB

Deadline April 30th, 2024
*Creep feed bookings must be used by 10/31/2024, all others must be used by 12/31/2024

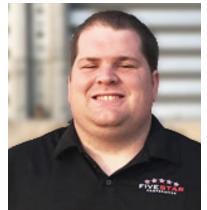
Contact:
Mike Kirby 563.419.9522
Bruce Bearman 641.330.0070
New Hampton Mill 641.394.3753

LOOSE MINERAL W&R SF AS 7.5 CP W&R SF AS 7.5 CP w/Altosid W&R SF AS 7 CP Availa 4 W&R SF AS 7 CP Availa 4 w/Altosid Tubs Calf Creep RL Calf Creep B90 (totes RL 30-13 Tub (225#) RL Calf Creep B90 (bags) RL Puring Stress Tub (225#) W&R AS 4 Mineral Tub (225#) RL Calf Creep B90 (bulk) W&R AS 4 Mineral w/Altosid Tub (225#) W&R AS Availa 4 Mineral Tub (225#) W&R AS Availa 4 Mineral w/Altosid Tub (225#)

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Grain Update

Marc Throndson, Grain Director



Spring is here! After one of the mildest winters we've ever seen it feels like planting is just around the corner. Five Star has had a busy winter as we've shipped a fair amount of grain and got a great head start on many of what we'd normally call summer projects. Hopefully this will lighten the load on our operations team the balance of the year, especially in key times like the spring agronomy rush. While the warm winter temperatures were certainly appreciated by many, there are some grain quality challenges created by it. We've already seen isolated incidents of damaged grain appearing in the countryside, and while saving on drying costs was a great benefit to last year's crop, it does appear that grain is not keeping in good condition near as well as normal. While this might be a bit more expected with 17+% corn in a bin, the amount of 15% and 16% moisture corn with damage has been a bit surprising and frankly concerning for the summer ahead. I would encourage anyone with on farm storage to take a close look at the quality in your bins and remember the best way to keep quality concerns at bay is to keep grain moving. If you're not prepared to sell feel free to reach out to a Five Star grain team member to discuss what other options may

make sense for you, whether it be a basis, minimum price, or free price later contract.

Grain markets have continued their downward slide since fall as late February brought our lowest prices in several years. Fortunately since then we have seen some slight recovery to our markets. On March 28th we were given our first look at intended planted acres for this upcoming crop year, and not unlike many years before, there were some significant surprises. Intended planted corn acres were seen as a surprise as 90 million acres were forecast vs 91.7 trade expectation. Consequently, the corn market rallied sharply but unfortunately has not been able to sustain and improve upon those gains. On the soybean front, intended acres were largely seen as expected with 86.51 million acres (trade expectation was 86.53 million). One of the biggest head scratchers to the industry was principal crop acres being down over 6 million across the country. I think it's important to point out that this report is based on survey data, and while it's useful information our June 28th planted acres report should be a much more accurate reflection of crop data. Personally, if I had to guess I believe we will see a fair amount higher number of corn acres planted when June rolls around.

With all that said the markets will trade whatever information we have at any given point in time, and this report may set the stage for a market that is a little more sensitive to weather events than perhaps it should be, not a bad thing at all for those hoping for rallies into spring. Managed money positions holding a large short position in both corn and soybeans could also be a catalyst if we are to see any rallies this spring and early summer. Seasonally April through June tends to be a great time to make sales, whether it be getting old crop grain sold or working on new crop sales and this year may be no different. One thing that is a significant difference in this year vs the last few years, especially so in corn, is that our national and world supplies are abundant and as a result the market can handle below trend level production in ways the last few years wouldn't have allowed. Thanks again to all of our members and customers for your support and please be safe this growing season.

Direct Deposit Advantage

Easy Button
Grain Settlements



Reliable | Safe | Convenient

- Next day funds
- Cannot be lost or stolen
- No mail delay
- > Settlement information via mail and/or email

Easily Sign Up for Five Star Direct Deposit TODAY

Country Store Update

Rick Pleggenkuhle, Retail Manager



As spring approaches, several departments at the coop are preparing for their busiest season of the year. Spring is also the busiest time of the year here at the Country Store. Team members have been working hard ordering products, receiving inventory, and stocking shelves in preparation. Once again, the Country Store will extend our business hours starting in April (7:00-6:00 Monday-Friday and 8:00-2:00 on Saturday). Our store in New Hampton isn't the only Five Star location that you can purchase retail items. Many of our agronomy and grain locations also stock retail merchandise. Rockwell sells truckloads of wood shavings each year, Burchinal has a large number of Fill-Rite fuel pumps and has greatly increased the quantity of LP accessories it carries, Lawler stocks cat and dog food, Ventura has a large selection of sprayer parts, Hanlontown sells a lot of lawn fertilizer annually, and Scarville has Green Mountain grills and accessories. Most locations also carry gloves, tank cleaners, and softener salt. If you need Sioux Steel gates, Ritchie waters, or Purina premium horse feeds and supplements; we can deliver these items directly from the Country Store to a location near you.

The Five Star route truck runs every Wednesday.

Five Star Coop has seen a dramatic increase over the last few years in the number of gallons of bulk diesel exhaust fluid that we sell each year. The increased demand comes with challenges, but it also presents opportunities. Currently, DEF can be purchased in bulk at the Country Store in New Hampton or at our Burchinal location. We will be evaluating over the coming months the best way to receive, store, and load out bulk DEF at both locations. Better pricing opportunities from our vendors are available when one or both locations can take delivery of full truckloads. These savings in turn would be passed on to our members, customers, as well as inter-company departments.





Contact your nearest participating location:

Country Store, New Hampton: 641.394.6155 Rockwell: 641.822.3221 Ventura: 641.829.3891

CHECK OUT THE BACK COVER!

Our internal team
Yielding Connections
has been highlighting
locations weekly. Check
out the crews we have
highlighted so far

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YIELDING RECOGNITION

November/December 2023

Sara Titus

Recognized by: Sara Jerdee

Sara Titus was nomiated by Sara Jerdee for demonstrating teamwork and impact of strenghtening relationships and efficiency. Sara had a fantastic idea to send a text reminder to customers about their unsignd credit sales contracts and took lead on getting this implemented in a very timely manner. Within the day, we saw customers already turning in their contracts. This saves an immense amount of time that would have been spent calling customers.

When visiting with Sara about why she likes working with Five Star, she said, "I enjoy a rewarding career, serving customers at a company with a solid local presence and a strong sense of teamwork."

Sara works in our Nashua location as a commodity assistant. Thank you Sara for all the work you do and your commitment to improving the customer experience at Five Star!



YIELDING RECOGNITION

January/February 2024

Brad Fee

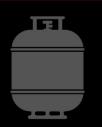
Recognized by: Brianna Keninger

Brad Fee was nomiated by Brianna Keninger for demonstrating teamwork and respect and for his impact on strengthening relationships and efficiency. Brad was siting on the scale waiting to be scaled out, but I couldn't get to him right away due to helping a cusotmer load up salt. Instead of waiting for me to get done helping the customer, he got out of his truck right away and came over to help me load up the customer. Thank you, Brad, for helping me and being patient!

Brad is a driver based in Mason City. Thank you, Brad, for jumping in and emboding the team attitude we value here at Five

Our Yielding Recognition Honorees are each celebrated with lunch with CEO, Scott Black and a certificate to hang in their locations.

2024 FIVE STAR COOP SPRING SUMMIT











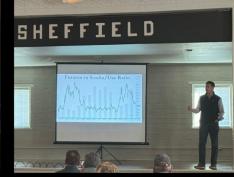














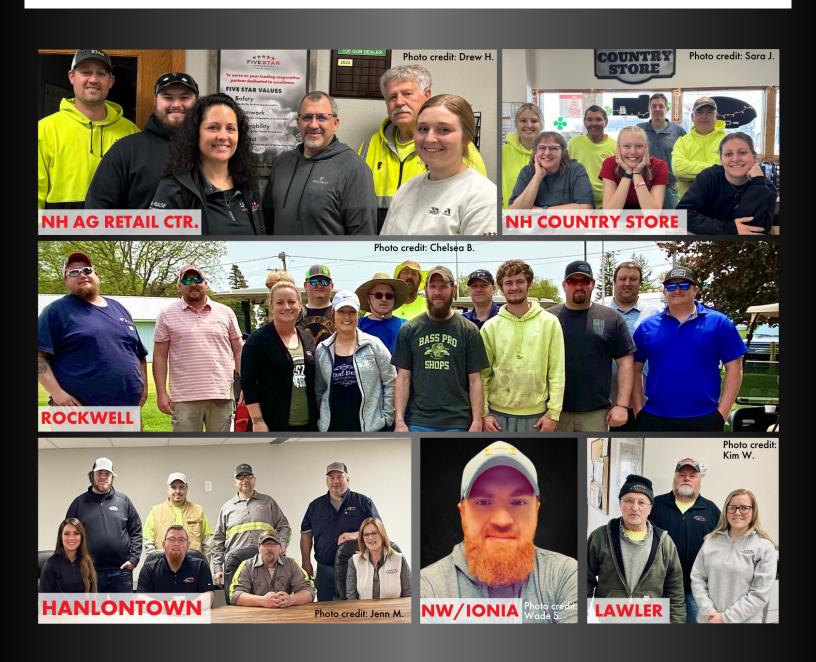




In March, we held our Spring Summit meetings in Joice, Sheffield, and Charles City. It was great to visit with members, learn about how to partner with Five Star data to make better decisions, visit with some of our vendors, and share in good meals. Matt Campbell from StoneX shared some insights on the current grain markets and Eli Lawrence from Bodensteiner showed us how Five Star investments are helping with more precise application. We look forward to more learning opportunities for our members in the future. Thank you to everyone who attended.



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FiveStarCoop.com

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