



FRONTIER

COOPERATIVE

FALL 2021 NEWSLETTER

EXPERIENCE THE DIFFERENCE



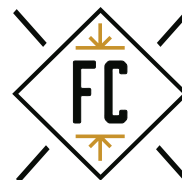
FRONTIER

COOPERATIVE

Over 100 years ago, a small group of farmers united in a common interest – to lift agriculture to new heights, while laying a firm foundation for the future. Working together, their ingenuity, hard work and compassion helped ensure greater prosperity for all. Today, Frontier Cooperative is still owned by the people we serve. And those people and their dreams act like a beacon to guide our way, each and every day. Our cooperative efforts affirm a culture that's about more than nine-to-five and year-end yields. We serve the communities we live in, delivering access, ideas, and confidence to uphold the dreams and aspirations of all we serve. Seasons change, generations come and go, but our commitment to greatness is boundless and immovable.

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Update from the CEO

As we wrap up the 2021 fiscal year and begin to look at this fall's harvest, it is amazing to look back at the past 12 months and everything that the world has been through. Just like the Field of Dreams baseball game in Iowa, COVID-19 threw some curve balls at all of us. At times, there was minimal to no impact on the cooperative or your farming operation. At times, we saw huge disruptions from employees and customers getting infected, to equipment and parts being delayed and the supply chain for chemicals, seed and fertilizer delaying shipments. In all, the crop needed to get planted, animals needed to get fed and harvest had to get done. I am proud of all of our employees working through the uncertainties and grateful to be serving some of the best people on the face of this earth...our farmer owners.

When I think about our company this past year, I think about its core values. They apply to everything we do as a company but also apply to our personal lives. Here are a few examples:

Do The Right Thing. I tell this to my three daughters all the time (most times they listen). If we make a mistake, we do the right thing and own up to it. This encompasses honesty, integrity, safety and community. When we get to those crossroads where we need to make a decision, we simply ask our employees to do the right thing.

Make A Difference. We want our employees to make a difference at Frontier. More importantly, we want our employees to make a difference in the communities they live in by volunteering for the fire department, coaching little league baseball and serving on the church council. We want you to be proud to have Frontier employees living in the communities we serve.



Jeremy Wilhelm
Chief Executive Officer

Better Our Best. This is about continuous improvement. Setting goals, achieving these goals, celebrating that we achieved the goal and then setting the bar higher. We understand that if we don't continually get better, someone else will. You have choices, and we want Frontier to be the partner you choose to serve your operation.

Create Opportunities. We ask our employees and customers to give us feedback and suggestions on how to make their experiences with Frontier better. If we can take that one suggestion, as minor as it could be, and implement it across all our locations, it can have a significant impact. We are here to make your company better.

Support The Frontier Family. We are a community, and there are times when members of our community need help. We are here to help in many ways. From working with the youth in 4-H and FFA to donating time at community events and fundraisers, our employees are active in volunteering their time for good causes.

We are busy this time of year getting ready for harvest, working with our auditors, renewing insurance and simply preparing for 2022 and what it brings to us. It is a bit of a storm before the storm (harvest), and one of my favorite times of the year. Harvest this fall appears to have the potential to be above average across much of our territory. We have some dry pockets and some storm damage, but those have been fairly isolated. We want to wish you the best of luck with harvest, and please stay safe out there. It is easy to get in a hurry and take shortcuts. Please be careful. Thank you for your business and the relationships we have built. ■



Getting Comfortable

Comfortable is defined as 1) providing physical ease and relaxation, and 2) as large as is needed or wanted. Both definitions are feasible when describing grain markets. The market is comfortable, in the sense that it feels the supply is adequate. In that instance, the prices don't tend to move much. In contrast, when the market doesn't feel like the supply is "as large as needed," it gets excited and moves around a lot (aka volatility).

In 2020, the market was comfortable through most of the growing season. The crop was planted in a timely manner. Moisture was adequate, and the economy had slowed due to COVID. As far as the market was concerned, things were good. The market was comfortable, and prices were relatively flat as a result. Once we hit mid-August, a derecho had blown through the center of Iowa causing considerable crop damage, and China was an active buyer of grains like we hadn't seen in years. Suddenly, the market wasn't comfortable anymore. Prices started to climb. They rallied right through harvest and right up to the first of June. During that stretch, corn futures prices increased over \$3.50 per bushel, basically doubling in price. Soybean futures shot up more than \$7 during that same period.

Moves like these can create multi-crop-year marketing opportunities. The average price received by U.S. corn producers from January 2015 through December 2020 was \$3.54 per bushel. The range during that time was from \$3.12 to a high of \$3.97. The crazy thing is that throughout that 72-month period, the high and low occurred only four months apart. August 2020 was the low, and December 2020 the high. When opportunities like these



Bryan Choutka
Senior VP of Grain

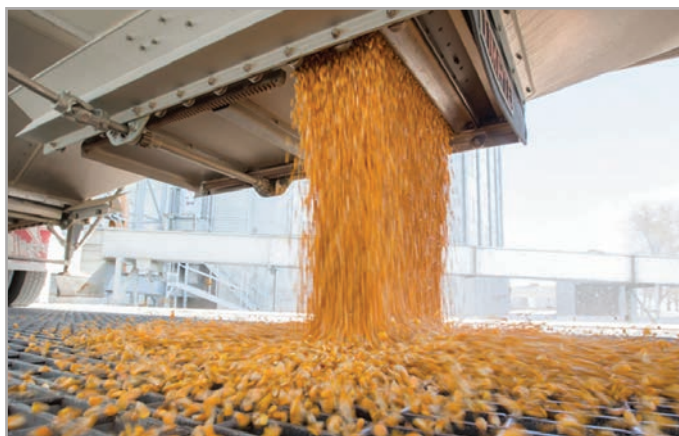
"uncomfortable markets" present themselves, it is important to take advantage of them. As a marketer, you can't get caught up in the "what-ifs." For example, "What if I make a sale for harvest 2022 at \$4.50, and the market goes higher?" That's fantastic! Wouldn't it be great if the worst sale for harvest next year is \$1 over the past six-year average? All the market has to do is get comfortable again, and eventually it will. Once that happens, it'll find a state of equilibrium that it likes (aka get comfortable). Prices will be rangebound, and they'll stay there until something makes it uncomfortable again. What if that takes another six years? Don't miss the opportunities when they pop up.

Fingers crossed, overall, the weather is cooperating across most of the company to give us what looks like a very promising crop for harvest. The market hasn't been offering any incentive for elevators to carry bushels, so we've stayed busy shipping them to market. Grain inventories going into harvest should be lower than we've seen in a long time.

Policies for this harvest won't look any different than last year. All harvest policies for 2021 will stay the same as 2020. Open Storage and Delayed Price Contracts (DP) will be available for corn and soybeans. The DP rate will again be at a discount to the Storage rates.

If you need some assistance with implementing a marketing strategy for your grain, reach out to one of our Marketing Advisors. They can customize a marketing solution to fit any producer's needs. Remember that once the market gets comfortable, it doesn't generally create a lot of opportunities.

On behalf of myself and the entire Grain Team at Frontier Cooperative, we appreciate your business, and look forward to serving you in the future. Be safe this harvest. ■



As One Project Ends, Another Begins

As I prepare this newsletter, preparations for the quickly approaching harvest have already started. We continue to empty bins and flats by rail and truck, for what looks to be some great harvest yields. Our facilities and equipment are getting cleaned, serviced, maintained, and ready for those first bushels to hit the pit. It will be here before you know it, and we will be ready.

In the last few newsletter articles, I have been keeping you informed on the status of our Syracuse chemical shed project. We are down to the last few weeks of the project, with electricians powering up lights, pumps, and equipment. The ground crew was onsite blading all the driveways and lots, spreading rock where needed and finalizing the drainage around the facility. Once the facility has gone through its testing, we will start bringing fertilizer and chemicals in by rail and truck.

The efficiencies we will create with faster loading/unloading for fertilizer and chemicals; the ability to treat and load out bulk seed; and the 24-hour customer fill bay for water, fertilizer, and water conditioners will help propel Frontier Cooperative in the area. The Syracuse Ag Service Terminal provides the following for our customers:

- Faster dump times
- Quick in and out times through the scales
- Faster 110-railcar shuttle loading
- Provides dry fertilizer to take care of our customers' needs
- Load liquid fertilizer, chemicals, seed, and packaged feed quickly

We continue to assess our locations and look for ways to improve your experience while at our facilities. We have invested some dollars into our anhydrous plant at our Palmyra location. Last year, we added an additional 30,000 gallons of storage, as well as installed three new loading risers, new piping and pumps, and the latest up-to-date safety equipment. This summer, we installed a new truck scale and a small shop/office building, brought in rock, and improved drainage around the facility. This new



Craig Schultz
Chief Operations Officer

facility brings the additional storage that was needed, as well as faster tank loading and transport unloading with two unloads for arriving product. This will be a welcome addition to this plant and keep our customers moving back to their fields quickly.

This year, we installed a few automated ticket kiosks at some of our locations and continue to upgrade others as we move into the new fiscal year. This automated scale kiosk will keep you in the truck moving quickly starting at the inbound scale, through the dump pits, and hitting the outbound scale where applicable.

Our Board of Directors has also approved updating our Oconee liquid plant, which started in late summer. We will be adding an automated fertilizer and chemical system, as well as new stainless steel chemical tanks, piping, pumps, and a 50- x 120-foot warehouse on the south side of the office/chem shed. The added warehouse space, along with the automation of the chemical and fertilizer equipment, will continue to provide the best resources and products for our customers in that area.

We appreciate your business and look forward to seeing you this harvest season. Please be safe in all that you do, and as always, we hope to provide you with a great Frontier experience. ■





OUR MISSION:

Empowering our team to provide an experience that enables our owners and communities to prosper.

This is the purpose of our organization to give our team the tools they need in order to help our patron owners and the communities we serve be successful.

OUR VISION:

Leading the way to develop generational success.

We make decisions that are multigenerational and not based upon quarterly results. We have been here for 105 years and plan to be here for another 105 years.

OUR CORE VALUES:

Do the Right Thing

Honesty, Integrity & Safety

Make a Difference

At work, at home, and in our communities

Better our Best

Continuous improvement; Do not settle

Create Opportunities

Seek ways to make this company better

Support the Frontier Family

We are one company and one family



Getting Involved: From Rural Communities to the Metro Area

We recently wrapped up with county fair season, with our local youth participating in livestock and special project shows across our entire footprint. Frontier and Central Plains Milling (CPM) were excited to support 4-H and FFA subsidy auctions throughout this season. We are always proud to support our local youth in their passion for agriculture and livestock. Congratulations to all of the contestants at the county fairs for your dedication and hard work during the season. We look forward to helping you with your projects again next year!

When you attend local county fairs, you will see our Frontier and CPM team members involved in a variety of ways, be it at food stands, parades, or livestock shows. We believe that it is incredibly important that our company does not stop at our office door. Our teams always will be involved in our communities, where it is our privilege to support our local small towns. When you see us out and about, please take a minute to say hello! We value the time we get to spend with you, whether in our office, out in the field, or at the city park or baseball field.

June, July, and August were important months for cow/calf operations. Depending on the weather and grass conditions, your cows and calves need nutrition to maintain growth and body condition. Remember that your cow is supporting your fall revenue along with building next year's calf crop. Cow condition and health over the summer is critical. As grass quality declines and heat increases, calves will continue to grow and require more from your cows.



Russ Vering
VP of Nutrition

Today's genetics have more potential for improved gains and muscle development. Creep feeds maximize that potential, so make sure to talk to one of our Feed Advisors or call your local Frontier or CPM branch about nutrition options for your cows and calves.

As weaning time approaches, whether you are pre-conditioning or backgrounding, remember that calves go through stress during weaning. Frontier and CPM have many options to assist with this transition. Most importantly, our first objective will be to maximize the feedstuffs you have on your farm. Our Feed Advisors are happy to meet with you to discuss your weaning goals and build a strategy that focuses on utilizing your on-farm ingredients to their fullest potential. We have many formulation options, including TMR's, protein supplements and balancers that we can combine with your on-farm ingredients, which will also help with reducing your feeding costs. Please contact one of our Feed Advisors or your local Frontier or CPM branch; we would love to help you build a program today so that during harvest you are prepared with a clear plan that is easy to execute and will lead to success!

We are so excited to continue to see our Frontier branches serving the local Lincoln community. Several of our locations, including Martell, Walton, Ceresco, Palmyra, and Waverly are close to the metro area and have products that will help with any livestock project that you have going on. Whether it involves horses, cows, pigs, llamas, alpacas, or is simply your family egg production flock, we can help! Our local branches will be more than happy to set you up with the best options for the health and well-being of your livestock. Please stop by and see us. We are open five days a week and can't wait to show you why we are the real farm store! ■



Mailbox or Inbox, Which Do You Prefer?

I checked my post office mailbox the other day. I must admit that I only do this a couple of times a month. Just like you, I have a busy schedule and have better things to do than sort through a bunch of grocery ads, several advertisements for internet companies, a couple of political ads and a coupon for a new restaurant to see if I actually received any REAL mail. Once again, everything in the box went directly into the trash.

It isn't that I avoid creditors and don't open their statements; it's just the fact that I have almost all of my important mail delivered directly to my email account. For me, it works well to see my gas, electric, and credit card bills online as soon as they are available. I can then write a check, pay online at my convenience, or set the account to pay automatically without me having to do anything else.

Now, I must admit that a few years ago I did not do my bookkeeping this way. I wanted to TOUCH my paycheck and have the satisfaction of driving to the bank to deposit it into my checking account. However, it didn't take long for me to realize direct deposit was much faster and easier.

Several of you readers are probably shaking your head and thinking that is not how you want to do business. That is fine, and I respect your decision. Electronic transactions are not for everyone. However, for those of you who would like to have your Frontier statement delivered to your inbox instead of your mailbox, we can do that for you. Just let us know that you want to switch from paper statements to electronic

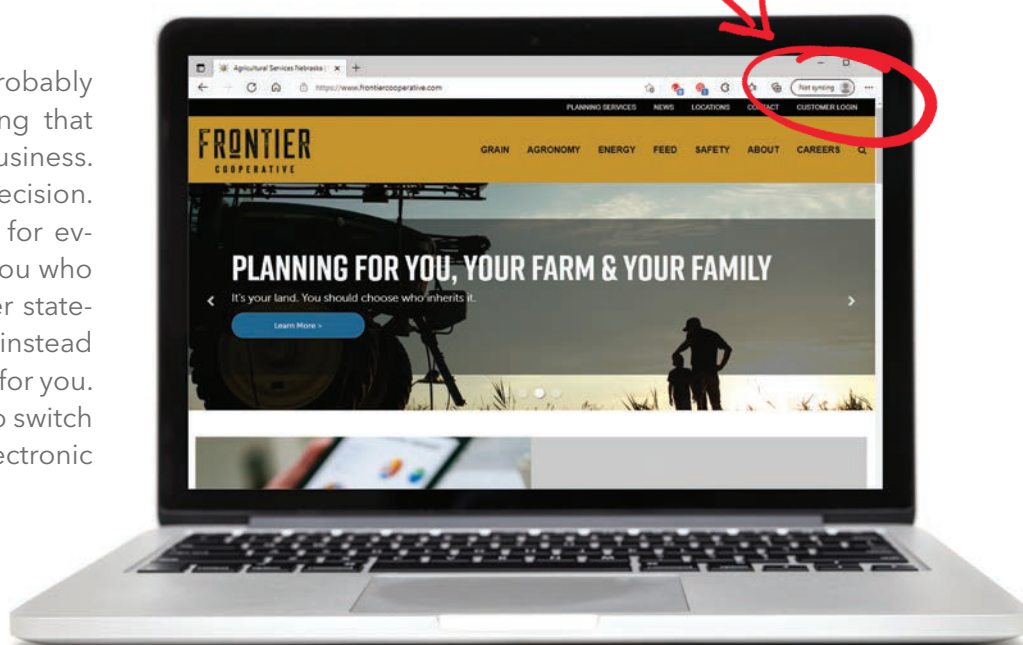


Marsha Whetham
Chief Financial Officer

statements. If you want to take that one step further, you can pay your emailed statement by using Bill.com. This is a service we offer free of charge to our customers who want to pay their bills electronically, using their checking account.

Frontier Coop has over 1,700 customers now using Bill.com to pay their statements electronically. It is a simple and secure setup. You are still in charge of what amount you pay and the date that the transaction occurs. You can find more information about Bill.com on our website at www.frontiercooperative.com. Click the **CUSTOMER LOGIN** tab in the upper-right corner of the home page and read about Online Bill Pay. ■

CUSTOMER LOGIN



Planning for You, Your Farm & Your Family

At Frontier, you consistently hear us talk about the importance of creating a plan. Specifically talking about farm plans, and how they can create a road map of how to navigate through the decisions you have to make each day, week, month, and year, and to even help you plan for the next five years of your farming operation. Frontier Coop offers a different kind of planning, one that affects your families, communities, and your cooperative. We believe the continuation of family-owned farms is the cornerstone in maintaining all of those things.

Your ability to plan and successfully transfer your farm to the next generation of dedicated family farm owners will ensure not only a family farm legacy, but also the continued growth of our communities and your cooperative. Most of you already know what you want to have happen, and generally when. You just might need a guide to help walk you through the process of farm transition. This is critical planning that will help align your actions with your goals.


Furthermore, future proposed tax changes could have major implications for family farms, and even the current tax laws and estate laws are challenging to decipher and plan for. We want you to be ahead of the curve on understanding how it affects your long-term planning goals.

Did you know your cooperative has access to a farm transition specialist who you can use as a resource?

Doug Krasne is a farm transition specialist with Acres4Ever, a farm transition planning service. He is available to visit with farm families one-on-one for a brief introductory meeting to answer any questions you may have. There are no costs or commitments in setting up a short discovery meeting.

Frontier is committed to our farm families and the communities that we serve. We understand that the continuation of your operation impacts all of us. That is why we have found a strong pool of resources to provide you with a comprehensive plan for you, your farm and your family. Having access to these resources can provide insight about the challenges you may face and outline actions you might take to prepare your family farm for a planned and orderly transition to the next generation. We offer this information to you with the hope that you will take time to explore and find success in this very important process.

Feel free to browse the Planning Services tab on our website at www.frontiercooperative.com, where you'll find information about planning services, Frequently Asked Questions, and helpful examples of farm transition scenarios – because each situation is different. Or, to set up an appointment, contact Doug Krasne at 402-850-7368 or acres4ever@gmail.com.



Leading the way to develop generational success.

Contracting in Preparation for Fall Harvest & Winter

I hope everyone had a safe and enjoyable summer. Here's a little update of what crude and refined products have done and possibly where they are heading. We have seen crude prices hit a high of \$73 a barrel in July with talks of possibly hitting \$80. Strong prices for gas, liquefied natural gas and oil are expected to last "for a while." Crude futures this month have been supported by signs of tightening U.S. inventories after storms swept through the U.S. Gulf of Mexico, crippling the energy industry. The global oil market should remain tight through the end of the year despite planned production increases by OPEC+ producers.

Propane prices averaged 73% of crude from September through December in 2017, when inventories were tight heading into winter. Propane for September through December 2021 is just shy of 69% of crude, with tight supply heading into this winter, and with the total demand for U.S. propane significantly higher than what it was in 2017. Current prices could be a relatively good value, especially considering the upside price risk propane faces in the winter months.

It's a good time to start thinking about contracting some of your fuel and propane needs for the remainder of 2021 or 2022, or even start layering in some of your needs. You can contact one of our Energy Advisors and give them a target price that fits your operation. So if or when the market presents that target price, we can contact you and write the contract.

Fixed Fuel Contract: Lock in the number of gallons, at a fixed price, for a specified period, with no money down.

Prepaid Contract: This allows you to prepay gallons for a specified period and save an additional 5 cents.

This can also be accomplished by visiting the Frontier website at www.frontiercooperative.com.



Randy Birchem
VP of Energy

Propane prices continue to be strong. Inventory builds have been a struggle all summer due to exports to a more valuable market in Japan and Europe. So look for a stronger market this fall and winter. I would encourage you to fill your house tank and corn dryers, and maybe contract some of your heating needs. We have many propane programs to assist with your propane needs.

Fixed Contract: This works just like our fuel contract but with 25-cent deposit.

Prepaid Contracts & Budget Program: You lock in the number of gallons for a specified period for a price and split the cost over that specified time. This helps your cash flow. The budget contracts run from September through April.

Harvest and winter are just around the corner, so you might consider tank and filter cleaning and the right fuel blends. Fall or early winter is the best time to replace filters and drain excess water caused by condensation due to temperature changes, or any other contaminants from the bottom of your fuel tanks. These two elements are the major cause of fouled injectors and gelling during the winter. Please have a safe harvest! ■



Fertilizer Update

We are coming off a year where demand for fertilizer was abnormally high and production was lower mainly because of the COVID-19 issues and the polar vortex in the Southern Plains that caused a lot of supply disruption throughout the Midwest. In addition, China—the No. 1 phosphate and nitrogen producer in the world—is currently not exporting product, which has tightened world supply. There have also been tariffs levied against Russia and Morocco on phosphates and Russia, Trinidad, and Tobago on urea ammonium nitrate. This has greatly reduced the number of imports from these countries, thus affecting our supply. We also must consider that COVID is still playing as a factor in our economy and probably will for the foreseeable future. Even with all these negative factors in the world, the U.S. market is still trading at about a \$100-per-ton discount to the world market. Given all the factors currently going on right now in the world, we believe that the current pricing of fertilizer appears to be a good buy at this time.

The following table is a comparison showing how many bushels of corn it cost last year to buy a ton of anhydrous, UAN, and 11-52-0 compared to what it will cost this year. You can see that the ratio is close on anhydrous ammonia, and 11-52-0 and UAN is less expensive this year relative to last year. This shows the impact of high grain prices when you look at your profitability for your farm. I ran a comparison on the



Dave Reese
VP of Agronomy

Price of Corn at our Mead location for August 10, 2020, vs. August 10, 2021, and there was quite a difference.

Mead Frontier	8/10/20	Bu. to Buy a Ton	8/10/21	Bu. to Buy a Ton
Corn O/N	\$2.85/Bu.	-	\$5.22/Bu.	-
AA	\$395/Ton	138 bu/Ton	\$740/Ton	141 bu/Ton
UAN	\$220/Ton	77 bu/Ton	\$370/Ton	71 bu/Ton
11-52-0	\$375/Ton	131 bu/Ton	\$755/Ton	142 bu/Ton

Fertilizer contracts are now available for the 2022 crop year. As expected, prices are considerably higher than they were last year at this time but so are the grain markets. We recommend working with your local Ag Advisor, Grain Advisor and Energy Advisor to put a plan in place to lock in some profit. With higher prices and a volatile market, it is very important to lock in some profit to at least cover your input costs for the upcoming year. This helps reduce some risk and increase the opportunity to remain profitable in your operation. ■

Financing Programs

We are very excited to announce that we have some very aggressive financing programs available this year to help growers minimize their risks.

CFA Financing - We are offering CFA financing at 0% to the grower for fertilizer, chemicals, seed, energy, and application until February 28, 2022. On March 1, that rate will go to 4.25%. This is a great opportunity for a grower to lock in competitive pricing now and decide which physical year they would like to pay for the inputs, or you can leave them on the loan until loan maturity of February 2023.

SECURE™ Financing - We will also have SECURE financing available this year where you can lock in 0% on seed and chemical inputs, and 4.25% on fertilizer and application for the full term of the loan. This loan also has a maturity date of February 2023.

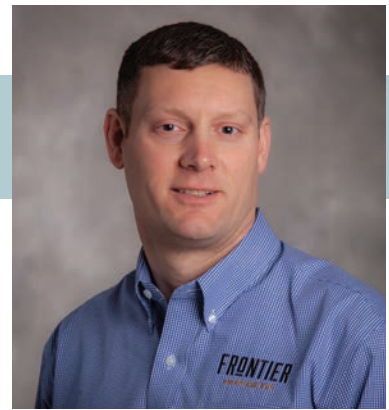
Please reach out to your Frontier Grain, Energy, and Agronomy Advisors to put your plan together for the upcoming year. Prices will be higher, but there are still opportunities to make a good profit by having your plan put together and knowing what your breakeven is. ■

Staying Connected

The importance of having information when you need it can't be overstated. That's why last summer, we launched the My Frontier Business app to give our customers access to information that will help make more informed decisions. The My Frontier Business app contains information on cash bids, futures, contracts, scale tickets, commodity balances, and settlements. Also, to make the contract signing process quicker and more straightforward, we've added the ability for Frontier Advisors to send contracts to our patrons and complete the process electronically.

Additional features are planned for the app this fall. Be on the lookout for more information regarding contracts, delivery tickets, and offer management. Once launched, these new features will give customers more insight into working grain offers, deliveries, and contracts for various products Frontier Cooperative provides to our patrons.

If you haven't tried the My Frontier Business app yet, sign-up is easy. The app is available in both the Apple App Store and the Android Play Store. Simply search for "My Frontier Business" and download the app. To log in, type in your cell phone number. Once you've entered your cell phone number into the app, a 6-digit code will be texted to you as the password. And, that's it. No password to remember, and you'll stay logged in for



Ryan Meister

VP of Digital Transformation

12 months. If you have questions about getting logged in, contact your local Grain Marketing Advisor or call 402-545-2256.

Frontier Cooperative is also working to provide more opportunities for our communities to access quality internet service. The FCC defines high-speed broadband as download speeds up to 25 megabits per second and upload speeds up to 3 megabits per second (25/3 Mbps). There are few options in rural communities to get services that meet this standard. And if you are a business operating in one of these areas without a minimum of 25/3 Mbps, it can be challenging to service customers.

To make broadband more available in our local communities, Frontier has recently joined the Airband Initiative. The Airband Initiative also includes Land O'Lakes, Microsoft, and NextLink, who are joining together to improve internet connectivity. Over the next 24 months, NextLink will continue to install equipment on Frontier's vertical structures, such as grain legs and elevators. Next-

Link will offer internet speeds through different packages starting at speeds of 10/2 Mbps all the way up to 100/10 Mbps. If you are interested in knowing whether NextLink internet service is available in your area, go to www.nextlinkinternet.com. You can also visit www.nextlinkinternet.com/lp/frontier-cooperative to learn more about the partnership, status updates, and FAQs. ■

NEW!
My Frontier Business App

Real-time scale tickets, contracts, cash bids and more.

GET IT ON Google Play | Download on the App Store

www.bushelpowered.com/my-frontier-business | POWERED BY BUSHEL

Unified Team = Unified Plan

At Frontier, we continue to ask our owners what we can do to make your experience with your cooperative even greater. The advice we've received from producers has been very honest and helpful. You've shared with us new ideas you would like to learn about and challenges that you are facing in your operations. Creating a system approach unique to your family's farm operation is a way to prevent some challenges from getting too large. That is one of the main reasons the Ultimate Acre System (UAS) was developed. The UAS began primarily as an agronomy system that focused on high-yield strategies. Today, the UAS encompasses the entire cooperative system by creating season-long farm plans that help guide your operations and Frontier.

An analogy to compare Frontier's system approach is similar to creating an agenda and road map to help you navigate to a place you would like to go and the things you want to accomplish. Think of a time where you went on vacation or to visit a new place. If you prepare for over a year to go on a family vacation, it gives you the opportunity to focus on several details. The longer you work on your game plan, the more likely you are to accomplish your goals. When you ask for advice and invest time in planning, this helps eliminate the roller coaster of emotions that you might experience.

Back to the Ultimate Acre System. The thing about UAS is that there is no silver bullet answer. Our Advisors work with you to create a game plan specific to your operation. Our goal is to sit down with every producer and uncover pain points and how we can alleviate them. Pain points can be many things, from increasing acres or livestock to bringing someone new into your operation or transitioning the farm. Or it could be setting goals for the first time to benchmark your operation. It sounds simple: Just sell \$7 corn and \$15 soybeans every year! But how realistic is that? That's why Frontier Advisors begin building farm plans more than a year in advance. That seems early, but it's hard to make decisions on the fly during busy season, and the noise within the ag industry can make it very confusing for what input to use or when to sell your grain. Your team of Frontier Advisors can help create a detailed plan that will encompass crop inputs, grain sales, logistic strategies, energy usage,



Jon Brabec
Chief Marketing Officer

and livestock production that creates a consistent return on investment.

Recently, we held The Ultimate Acre Summer Series events at Syracuse and David City. We started prepping for these events last winter with "Next Level" production ideas. The common theme was planning and goal setting to ensure we are going to the next level. The Summer Series was designed to help elevate and educate our producers on what is possible. You may ask how to define that. It is a mind-set Frontier has challenged our Advisors to take to our producers to become a partner in your operation. During the Summer Series, we highlighted some of the Next Level trials that the Agronomy team has focused on, and how that affects the total farm plan. We will be presenting the return on investment of the trials at the Ultimate Acre Event this winter.

The Ultimate Acre Event will be held January 28, 2022, at the Embassy Suites LaVista Conference Center. Talk to your Frontier Advisors on how to qualify for an invitation. This event creates opportunities for you to learn and connect with other growers and can showcase how the UAS impacts individual farm operations.

At Frontier, we care about our farm families being successful. So, let's sit down and take some time to work on your business. We have business-minded Advisors in all areas working together on one plan that is specific to your operation's goals. Your farm plan can now be at your fingertips on paper (or your mobile device) and include your agronomy inputs, energy usage, grain break-evens, livestock needs and ROI on a per-acre or animal basis. Your Advisors can make sure all the blood, sweat, and tears you put into your crop and animals are generating a profit. After all, when you're thinking about such an important job, like producing food to feed people across the world, you really want to think about who's on your team to help you execute that goal. ■

Welcome to the Frontier Family!

Acting upon our core values of “Make a Difference” and “Create Opportunities,” we welcomed seven Ukrainian students to the Frontier Family in June. These students entered the United States under the J1 Visa Exchange Program. The primary objective of the program is to enhance the students’ skills in their academic or occupational fields through participation in a structured work-based training and to improve their knowledge of American techniques, methodologies, and technology. This program is also intended to increase the student’s understanding of American culture and to enhance Americans’ knowledge of foreign cultures and skills through an open interchange of ideas between these students and our employees.

Our Ukrainian students are foreign nationals who have a degree or professional certificate from a foreign, post-secondary academic institution, and at least one year of prior work experience in their occupational field. They also must have five years of work experience outside the United States in the occupational field of their interest.

The J1 program is through the Foundation for Worldwide International Student Exchange (WISE). WISE acts as an exchange sponsor for the J1 program. Created in 1991, WISE has created training opportunities for more than 100,000 young adults and has placed J1 interns and trainees in operations around the country, from small family farms to large international corporations.

One major benefit of the program is how it will broaden the horizons of the Frontier employees. It will teach us all to think outside the box to find ways to work with different cultures and to learn a culture that is very different than the American culture. Our students will offer new perspectives from their own education, work experience and backgrounds, and we hope our employees will grow personally from the cultural interaction both inside and outside of the work environment.

When I first viewed their interviews via Zoom, these students truly believe the American Farmer is the best



Mike Carroll

VP of People Engagement
and Safety

in the world, and they want to come here to learn from the best and bring home new experiences and learn new techniques to enhance their agriculture skills at their farms back home.

From day one, our students have been very eager to learn our culture and improve their English. To help them with their aspirations, Frontier asked employees to be volunteers in our Guest Family Program. As a result, we had numerous employees who volunteered. The Guest Family Program is rather simple: Just spend as much time as you are comfortable with our students outside of work. It can be as simple as a farm visit, doing a check-in on how they are doing, inviting them over for a barbeque (which is already a big favorite), getting them involved in community activities, or letting them know of upcoming community events. In their first week in Nebraska, Starbucks and Dairy Queen were big hits as they experienced both with our employees for the very first time. Our employees also guided them to various 4th of July activities and got them involved in several county fair activities.

Today, there are three students that report daily to the Syracuse Terminal and four that report to the David City-Yanka location. Once they report, they can be assigned to other locations. They have already experienced working various trains and at various airports for our aerial spraying service. They will be here working for the next 12 months and will be exposed to all business units that Frontier offers. If you happen to have an opportunity to meet these students in the community or at one of the Frontier locations or events, please extend them a warm welcome. ■



Ласкаво просимо до прикордонної сім'ї! *(Welcome to the Frontier Family!)*

The Ukrainian exchange students' first day in the United States working with Frontier Cooperative. Pictured from left to right: Joe Farley, Rick Zoucha, Mike Carroll, Yaroslav Orlovskiy, Dmytro Lytvynenko, Yaroslav Osviienko, Ihor Matskivskiy, Bogdan Pshets, Dmytro Mykytchuk, WISE foundation representative, Jenny Green and Mykol Lytvyn.

Currently Hiring Awesome People!

Frontier Cooperative is hiring! Help us spread the word! We aren't looking for any candidates; we're looking for the RIGHT candidates. Frontier isn't just an agriculture company. We're a cooperative, and we have the benefit of having our roots in agriculture. We offer many of the same career opportunities as any other company, we just happen to have better benefits.

Just like other cooperatives, our existence is the result of change. In today's environment, we're about more than ownership and buying power. We're about integrating work life and family life, promoting employee growth, having an impact on society and our rural communities, and as always—protecting and advancing agriculture and our farmers' legacies.

At Frontier, our Vision is "Leading the way to develop generational success." Just like the group that founded

the first cooperative, to secure the future of agriculture and the rural way of life, Frontier strives to set the standard for how to attract and retain talented candidates who will help us fulfill that vision. Finding employees is a struggle for almost every company in business today. To create generational success, we must stay true what we know. We will continue to look for candidates who are a good fit for YOUR Cooperative and OUR Frontier Family, and we won't settle for just anyone. That's where you come in: Our owners and customers are our biggest advocates.

We know that our best employees come from referrals. If you know someone looking for a change in employment, unemployed, or unhappy with their current situation, please refer them to someone on the Frontier People Engagement Team.



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