

# EXPERIENCE THE DIFFERENCE

FRONTIER COOPERATIVE



FALL 2023 NEWSLETTER



# FRONTIER

COOPERATIVE





# FRONTIER

## COOPERATIVE

### INSIDE THIS ISSUE:

CEO Update	3
2023 Harvest Outlook	4
Facility Preparations & Upgrades	5
Maximizing Potential and Supporting Local Communities	6
Interest Rates and Financing Options	8
Improving Energy Efficiency	10
Planning for the 2024 Crop Year	11
Drone Application Finds Its Place	12
Cyber Security in Ag	13
Strategizing for Success	14
Fall and Harvest Safety	16
2023 Internship Program	19



# CEO Update

**We are wrapping up the 2023 fiscal year and beginning to look at this fall's harvest plans. It amazes me how each year it is different. Coming off of last year with harvest being down about 30% across our territory and fertilizer prices were hitting record highs, one had to wonder how the year was going to shape up.**

While volumes were down in grain, we were able to find some opportunities with grain sales and the agronomy, energy and nutrition business units had a solid year for the company. This is where the diversity of our cooperative's business model becomes valuable and helps to ensure the long-term success of the cooperative that you own.

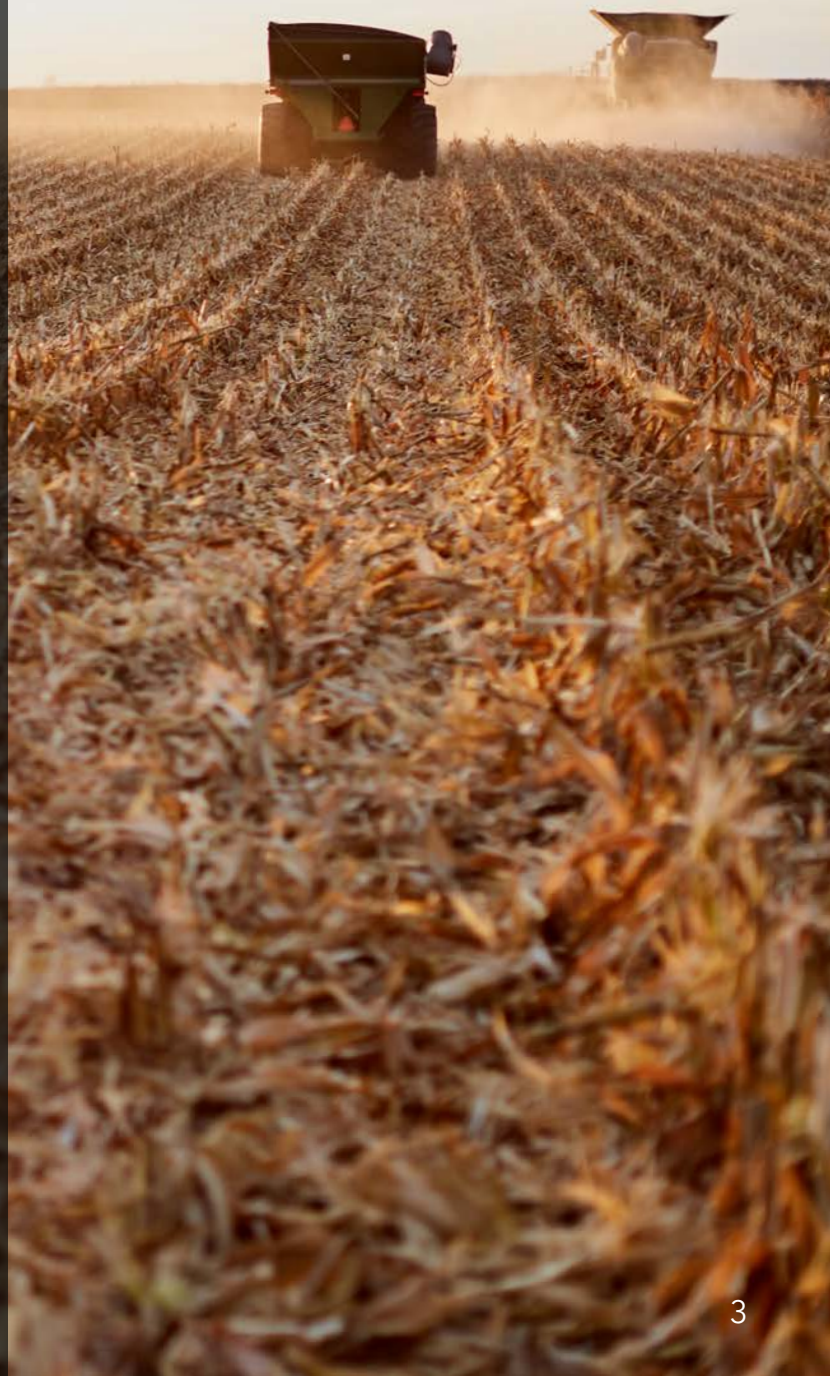
We continue to invest back into the communities with capital projects that are expanding grain storage, agronomy speed and space and fuel delivery. We are also investing back into our employees, ensuring that they have the tools and knowledge to add value to your operation. Our mission statement reflects our commitment to being your long-term partner by "Empowering our team to provide an experience that enables our owners and communities to prosper." At Frontier, we believe that if we can help you be successful in your operation, we will be successful as an organization. This starts with our employees going above and beyond to serve you, our customers and owners.

Your cooperative is having a strong year and is well positioned heading into 2024 with a strong balance sheet. We're leaning on our partners to provide us with the logistics needed to navigate through the supply chain issues that we are still facing. We are also working through the inflationary pressures of higher fuel costs, repairs and maintenance. Insurance and interest costs have also gone up significantly.

No doubt, you are all seeing this in your operations. It requires us to think outside the box, which also creates opportunities for our future. As we put the final touches on our pre-harvest to-do lists, rest assured that we will be ready for you and the fall harvest. Thank you for your business and stay safe out there this harvest.



**Jeremy Wilhelm**  
Chief Executive Officer





# 2023 Harvest Outlook

**About three months ago I was struggling to get excited about the crop in the field, and the thought of the 2023 harvest. Early in the growing season, it seemed like there may not be much of a harvest to get excited about. In most of Frontier's footprint, Mother Nature had provided less than optimal weather conditions in the months of May and June.**

The official rainfall total for the month of May at Omaha's Eppley Airfield was 0.17". That is the driest May on record, which goes back more than 150 years. By the time it was the 20th of June, it felt like the countdown had begun. How much longer could the crop hang on under these conditions? A week? Ten more days? It survived the ten days, and then it rained. From June 30th through July 31st, the airport in Omaha saw 7.35" fall to the ground. It wasn't a "drought buster," but at least the color on the UNL Drought Monitor map improved from charred black and brown to shades a little less disheartening, like red and orange.

There's going to be a crop to harvest this fall, but it's impossible to predict what's out there. We went from poor prospects early on, to maybe the second-best crop we've raised in a lot of places. Then, after a week of 100 degree temperatures in mid-August, I just threw all my guesses out the window. We got rains when beans needed rains, but the effects of the late heat blast won't be known until the combines are in the fields. Soybeans make me feel dumb more years than not. I'm hoping the beans were in good enough shape going into the hot spell to come out of it without taking too big of a hit.

We're expecting there to be variability in corn yields across the company. Southeast Nebraska seemed to catch every rain cloud that popped up this growing season. Irrigated yields should be tremendous. Dryland yields across 2/3 of the area will likely depend on when it rained, and how much. I expect there will be a difference from one side of the road to the other. Even with the extreme heat in August, I'm going to side with being optimistic for harvest. Some of these corn traits have the ability to withstand some really tough conditions. Harvest bushels in 2022 were about 70% of normal, which was much better than I'd anticipated. I'm still shooting for receipts to be closer to normal this fall.

We had a few building projects that added needed grain storage at our Elmwood and Mynard facilities. These 105' diameter bins will complement the existing space at those locations well. They'll make dumping



**Bryan Choutka**  
Senior VP of Grain

bushels this fall more efficient for customers and our employees. Like most anything else, building costs continue to rise. As margins allow, we want to keep upgrading our facilities. Phasing out space that is inefficient and labor intensive is better and safer for everyone involved.

Market conditions, and the increased cost of money have kept us focused on shipping bushels out of the elevators. There won't be much left when the middle of September rolls around. This will allow us to begin harvest with everything nearly empty.

All storage rates and discount schedules will remain unchanged this fall. If you don't have a current copy, you can download one from the GRAIN page under Contracts, Policy, Discounts on the Frontier Cooperative website. You'll find this year's Harvest Policy posted there as well. If you have a new split account that you'll use when delivering this fall, you'll be doing your driver and the Frontier employee at the scale a **HUGE** favor if you can set up that account now. No need to wait until the load is sitting on the scale amongst all of the hustle and bustle that harvesttime brings. The more legwork we can get done ahead of the chaos, the better it is for everyone involved. Be sure to double-check your scale tickets and contracts on the app. A discrepancy is easier to address while it's still fresh in everyone's mind, as opposed to when you're sitting in the accountant's office in December.

On behalf of myself and the entire Grain Team at Frontier Cooperative, I'd just like to say that we appreciate your business and look forward to serving you in the future. Be safe this harvest. As Doc Holiday the famous gunfighter (and my favorite Val Kilmer character) gave the advice: "Take your time in a hurry". Things will be hectic again this harvest, just like they are every year. Take the time to be safe, so we can do it together again next year.

# Facility Preparations and Upgrades

**It's incredible how quickly time flies, and the arrival of the harvest season is just around the corner. We have been diligently preparing for the upcoming harvest since the conclusion of the 2022 harvest. Emptying facilities, conducting necessary repairs, and initiating the improvements that were announced last year demonstrate our commitment to maintaining and enhancing our operations at Frontier Cooperative.**

If you recall last year, our Board of Directors approved grain storage at multiple locations, including Elmwood, Mynard, Prague, Mead and Elk Creek to be implemented over a three-year period. These additions signify a proactive approach to meet the growing demands of the industry and provide enhanced storage capabilities for our customers. The following location projects are in progress today:

- **Elmwood** - Adding an additional 750,000 bushels of storage with full automation at our west bin site - **Will be ready for 2023 harvest.**
- **Mynard** - Adding 700,000 bushels of storage, second leg (20,000 bushels/hour) and dump pit, full automation, outbound truck scale, new grain probe and automated scale process - **Will be ready for 2023 harvest.**
- **Mead** - Adding 1,100,000 bushels of concrete storage-3 concrete bins. Project has started with foundation work - **Project completion in fall 2024.**
- **Prague** - Adding 850,000 bushels of concrete storage, cleaning up smaller steel bins and flat storage - **Permitting process, project completion in fall 2024.**
- **Elk Creek** - Adding 700,000 bushels of grain storage - **Design phase currently, project completion in fall 2025.**



**Craig Schultz**  
Chief Operations Officer

As harvest approaches, the completion of these projects will improve efficiency and contribute to a better experience for both Frontier Cooperative and its customers. The strategic planning and execution of these grain storage additions demonstrates Frontier Cooperative's dedication to staying ahead in the industry and meeting the evolving needs of our patrons. Additionally, we are updating truck scales with improved automation utilizing an RFID card at our Ceresco, Silver Creek, Prague, Otoe and Elmwood locations. Utilizing the RFID card at these locations will reduce potential ticket mistakes at the scale and speed up the inbound and outbound process, getting you back to the field quickly.

This summer we also announced upgrades to a few of our agronomy plants, adding fertilizer and chemical storage with full automation and built-in efficiencies for fast and safe loading. The locations we are upgrading are Mead agronomy chem plant, Silver Creek fertilizer tank farm, Waverly seed facility and our Greenwood chem plant.

Frontier Cooperative values our employees as part of the "Frontier Family" and encourages them to go above and beyond not only in serving our customers, but also in contributing to the local community. Being involved in community events and volunteering for the local fire departments reflects the company's commitment to social responsibility and making a positive impact on the areas we serve. Our dedication to continuous improvement and creating great experiences for customers is evident in our actions and projects. I wish you all a successful and safe harvest season. Thank you for your business!







**Russ Vering**  
VP of Nutrition

## Maximizing Potential and Supporting Local Communities

**Hello from Frontier's feed enterprise! We sincerely thank you for your business over the 2022-2023 fiscal year. This is a busy and exciting time of year for us with a lot going on!**

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

When you attended the county fairs, you saw our Frontier and CPM team members helping in a variety of ways, be it at food stands, tractor pulls, or livestock shows. We believe that it is incredibly important that our company community does not stop at our office door. Our teams are, and always will be,



**WE BELIEVE THAT  
IT IS INCREDIBLY  
IMPORTANT THAT OUR  
COMPANY COMMUNITY  
DOES NOT STOP AT  
OUR OFFICE DOOR.”**

Frontier Cooperative





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, be it in our office, out in the field, or at the city park or baseball field!

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

As weaning time approaches, whether you are preconditioning 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 Nutrition Advisors will be 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 Nutrition 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, Bennet, 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. We strive to provide top-notch customer service with friendly and knowledgeable associates that are there to answer your questions and they will even help load your vehicle for you! Please stop by and see us. We are open five days a week and cannot wait to show you why we are the real farm store!







**Marsha Whetham**  
Chief Financial Officer

## Interest Rates and Financing Options

**Higher interest rates have affected most of us in some way or another over the last several months. For those who have money sitting in a financial institution's savings account or certificate of deposit, you might have seen an increase in the interest rate from less than 1% earned to up to a 4 or 5% rate.**

For those who have been borrowing money for cars, homes, or to run a business, the increase has been equally dramatic. The Federal Prime Rate was 3.25% from March of 2020 through February of 2022. Since that time, we have seen a steady increase up to the current 8.5% rate.

Frontier Cooperative is committed to offering competitive financing options for our growers. Although designing programs was more complicated this year, by working with our cooperative partners, the team has been able to put together some extremely competitive rates for financing the products and services needed to plant and produce your 2024 crop.

The first offer to introduce is through CFA (Cooperative Finance Association). CFA will finance all grower input needs purchased from Frontier Cooperative. Applications are completed electronically and are being accepted now. The deadline for applying for financing is April 30, 2024. The loan due date is March 15, 2025, with different rates throughout the financing period.

- Financing period #1 from now until 2/28/2024: The interest rate is 4.75% variable. If you only want to finance until you receive a deferred grain check after the first of the year, this might be a good option for you.
- Financing period #2 is for the time between 3/1/2024 and 9/30/2024. This rate will take you to near fall harvest with a rate of 6.25% variable.



- Finance period #3 begins 10/1/2024 and runs through the maturity date of 3/15/2025. The rate for this period is 9.5% variable.
- Early Order Seed Program: You can order and finance your seed with CFA this fall and have 0% financing through 2/28/2024. After 2/28/2024, the rate adjusts to the financing periods shown above.

With CFA Financing, unsecured loans are available for up to \$600,000 for the 2024 crop year. Growers can apply for up to \$1 million if submitting a balance sheet along with the application. Growers are encouraged to set up their own CFA online account to review statements and make payments by ACH.

The second financing offer is through Winfield's Secure Program. This program will be open for applications on September 1, 2023, for the 2024 crop year. Growers can finance Winfield seed, chemicals, and application. The deadline to apply for Secure Financing is also April 30, 2024. Unsecured credit is available for up to \$500,000 and up to \$2 million with a secured (best lien) position.

Growers are A or B rated, based on their credit score.

- All "A" growers will qualify for a fixed interest rate of 4.99% until the maturity date of 2/1/2025 for purchases of Winfield seed and chemicals (except for Glyphosate). "A" Growers can finance Glyphosate, fertilizer, and application at the Prime Rate + 1% variable: Currently that is 9.5%.
- "B" rated growers qualify for a 6.99% fixed interest rate until the maturity date of 2/1/2025 on Winfield seed and chemicals (except Glyphosate). "B" growers can finance Glyphosate, fertilizer, and application with a variable interest rate of Prime + 2%: Currently that is 10.5%.

Growers can apply for Secure Financing, view statements, and pay online. "A" growers with a one-year payment history can renew with the EZ Renewal Option and no additional information. When approved, they qualify for 100% of their funding immediately. "B" growers have access to 50% of their funding when approved. The remaining 50% is available once the previous year's loan is paid off.

True Choice offers some limited financing for Corteva products. John Deere Financing and RABO also have some product specific programs available. If you have questions about the financing options available this year, please contact your Frontier Ag Advisor for more information.

As always, we thank you for your business and look forward to working with you this fall through harvest and as you plan for your 2024 crop year. Please make safety a high priority on your farm. Accidents can happen when you get tired, stressed or circumstances get hectic. Slow down, take a breath and remember the family and friends you have depending upon you.



**THE KEY TO A  
SUCCESSFUL  
GROWING SEASON  
ALWAYS STARTS  
BY HAVING A  
PLAN."**

Frontier Cooperative





**Randy Birchem**  
VP of Energy

## Improving Energy Efficiency

**Safety and improving efficiencies are priorities for Frontier Cooperative. We have made significant changes to how we route our trucks, including installing monitors on all routed propane tanks at no cost to the customer.**

This is an accurate way of determining how much product is in your tank. The goal is to improve our service to our customers by keeping them safe and avoiding run outs. This will also help route efficiency. If you haven't done it already, we have three propane contracts to assist your propane needs: Budget contracts 11-month payments, Fixed contracts with 50 cents down, or Prepaid contracts 10 cent discount. For contracts or orders please call 402-994-2585 option one.

We have finished the installation of a new fueling location at our Syracuse branch south of Syracuse. This site will accept the Frontier fueling card as well as most credit cards. We carry three types of fuel there: Super UNL (E10), Clear, and Dyed diesel. We also upgraded 15 Frontier fuel card locations with EMV readers. Frontier will be installing new pumps in Dwight, Brainard and Ceresco this fall. Just a reminder, Frontier fuel card offers a 4-cent discount.

### Tank Maintenance

With harvest approaching, what condition is your fuel tank in? Tank maintenance is probably one of the last things on your mind before going into harvest. Now is the perfect time to get those tanks prepped and ready before the first turn of the combine tire or before winter comes. To make sure your fuel filter is up-to-date, a visual sample is pulled from the tank, and if needed, sent off to be examined.

Here are two pictures that were taken from a new customer's tank. One is before and one is after tank maintenance was performed.

Believe it or not, this sample was pulled off the customer's Road Diesel tank, and the second was after Frontier Cooperative cleaned his fuel tank and fuel with our cleaning machine. The customer was having problems plugging fuel filters and poor power with his pickups and semi trucks. After cleaning the tank, we were able to get it clear, and his fuel filter and power issues were resolved. Running a Premium Diesel fuel like Ruby Fieldmaster and Roadmaster will keep your tank clear of contamination. Make sure the conduit, extension cord or even the ends are in good condition with no breaks/openings. There does not have to be a leak for something bad to happen like electrical shock.

We also installed our fuel monitoring system in his fuel tanks, so he does not have to worry about running out of fuel when it's needed the most. Tank monitoring for fuel or propane is a great way to keep your business, farm, and home operating efficiently with less down time!





# Planning for the 2024 Crop Year

**Harvest is right around the corner and now is the time to start planning for the 2024 Crop year. We have our early order and contracting programs available for locking in Agronomy products for next year at extremely attractive prices and terms. This year we will be having some great opportunities to lock in your inputs for the whole acre earlier than normal.**

*Currently available:*

## **Fertilizer Pricing and Contracts**

We have seen a dramatic decline in fertilizer prices through the spring and we have some great opportunities to lock in pricing for this fall and next spring at prices we have not seen for many years. These prices will be available for a limited time, so don't wait too long!

## **Seed Pricing and Programs**

Frontier has one of the strongest seed portfolios in the industry. Seed from Asgrow/Dekalb, Croplan, Brevant and NK gives us a genetic diversity that's unmatched in the industry. We also have an early order program discount, along with a special 0% financing program on early orders.

## **Chemical Pricing**

Chemical pricing is available earlier than normal this year on select products. Take advantage of early season pricing on some of the most popular and highest quality brands available. Also, ask about our Chemical financing program to help save money on your purchases.



**Dave Reese**  
VP of Agronomy

## **Financing Options**

Frontier offers financing from Secure and CFA (Cooperative Finance Association). Both programs are available based on what you need for your farming operation. These programs have attractive rates and term, so make sure to take advantage of the program that fits your operation.

## **Prescription Rx and Advanced Acre Programs**

Risk management becomes bigger every year it seems. Ask about Frontier's Prescription Rx and Advanced Acre programs. These programs are designed to help mitigate the risk of planting a crop and provide peace of mind when trying to put the best agronomic program together.

We believe that the key to a successful growing season all starts by having a plan. Make an appointment to sit down with your local Ag Advisor and let them help you put together a Farm Plan for the upcoming season. These plans can include agronomy, energy, and nutrition products along with grain marketing strategies. Let our advisors walk you through the plan that fits your needs and take advantage of our early ordering and program opportunities.







## Drone Application Finds Its Place

**Drone application on crops is a tool that has found its place with Frontier patrons. Over the past year, we have sprayed thousands of acres of pasture, alfalfa, wheat, corn, soybeans, CRP, and wetlands.**

In most cases, an airplane or sprayer will continue to be the machines of choice for large volumes of acres, but the drone can be used where an airplane or ground applicator may not. A few examples of where the drone was the right tool for the job include fields with powerlines, odd-shaped fields, small fields, fields with unique product blends, and wet fields, to name a few.

But with new technology comes new considerations. By law, Frontier drone pilots must file a NOTUM with the FAA 48 hours before application. Obstacles in fields like trees and powerlines create a unique application challenge due to the low altitude at which the drone flies. Advance signup of acres is beneficial because it allows us to survey the field and collect a boundary with

obstacles marked out before putting the drone in the air. I encourage you to contact your local Frontier Ag Advisor if you think drone application fits your farm and create the plan today.





# Cyber Security in Ag

**As the world becomes increasingly interconnected through the advancement of technology, the importance of cybersecurity extends far beyond the realms of conventional industries.**

Among the sectors benefiting from digital transformation, agriculture is experiencing a significant shift towards automation, connectivity, and data-driven decision-making. Both the grower and cooperative are seeing the impact. With these technologies, new vulnerabilities emerge, making cybersecurity a critical aspect of agriculture.

To highlight the significance of cyber security, the FBI held a first-ever "Agriculture Threats Symposium" in Lincoln, Nebraska, this summer. The symposium was held to help create awareness around this growing risk. The conference opened with Governor Jim Pillen sharing his personal experience around domestic terrorism threatening animal agriculture. Other speakers within various intelligence agencies described the covert operations China conducts both from China and on US soil as they attempt to steal US-developed technology in all sectors of the economy, including agriculture.

The crops we grow in Nebraska are shipped all over the country and the world. Agriculture is considered critical infrastructure for our country, and a cyber-attack could disrupt the food supply chain and significantly impact the economy.

For those in agriculture, steps can be taken to be proactive in cyber security. Implementing strong passwords, being cautious with those you share farm data with, having backups of all data, keeping software up to date, using software to scan your systems for malicious software, and maintaining good physical security by locking things up are all great ways to protect your operation.

The departing words at the FBI's conference were about being vigilant and reporting suspicious activity. One of the largest plots to steal agricultural technology was eventually stopped because of a



**Ryan Meister**  
VP of Digital Transformation

farmer in Iowa who reported something he saw that looked suspicious. To secure all that we've created in ag, it takes everyone to do their part in protecting us from cyber threats. If you would like to hear more about the case in Iowa and other cases like it, I encourage you to check out the 35-minute documentary released by the FBI last year by scanning this QR code.

Scan to watch  
the 35-minute  
documentary  
released by the  
FBI last year..







**Jon Brabec**  
Chief Marketing Officer



**OUR MISSION IS TO  
EMPOWER OUR TEAM  
TO PROVIDE AN  
EXPERIENCE THAT  
ENABLES OUR OWNERS  
AND COMMUNITIES TO  
PROSPER.”**

Frontier Cooperative

## Strategizing for Success

**In agriculture, a producer is tasked with making hundreds of decisions throughout the growing season. These decisions often create an emotional roller coaster. Ups and downs in agriculture are daunting if you don't have a plan or the right people in your network.**

Having a team that cares about your operation's success and what goals you want to accomplish is vital to season-long and generational success. At Frontier, we have a team that will work with your operation as your partner. That's what is great about the cooperative system, we can work with you in every area of your farming operation. From agronomy, energy, grain, nutrition, and risk management strategies, we can do it all. In this update, I will be covering how a Frontier advisors take a business approach to your operation.

At Frontier, we are committed to working together to help our producers identify their goals. One example is the Ultimate Acre System. As we discover your operation's goals, we can uncover different challenges or what is holding your operation back from getting where you want to be.

The Ultimate Acre System was developed as a long-term strategy for producers that have a mindset in believing what more is possible. Another way to define it is how we can improve on what we have done in the past and create a plan for future success. The Ultimate Acre System encompasses the entire cooperative system by creating season long farm plans that help guide you and your Frontier team. Our advisors review with you what has been done in your operation in the past and how it worked. They understand the importance of making sure we execute in the present on the game plan that was previously created. Finally, they will continue working towards your operation's long-term future goals.

Taking a business approach to your operations is vital to making sure you get a good return on your investment. That's why it is so critical that we build out whole farm plans ten to twenty-four months before it's time to execute. Building a whole farm plan or strategy helps mitigate unforeseen challenges that can arise during the busy time. That is also true for Frontier regarding building strategy for the future. The challenges our producers face have changed, so Frontier is also evolving. Some areas Frontier is improving is in technology and making more risk management tools available to you.





The evolution in agriculture has been tremendous over the decade. Farming operations are growing significantly faster than they ever have before, while also utilizing technology to become more efficient. What makes me nervous is that there have been minimal changes to risk management strategies. Often, when people think about risk management, they think of grain marketing strategies and logistics. While those two things are extremely important, there is so much more to making sure a farming operation is properly covered.

As I talked about earlier, Frontier advisors can work with you to create a farm plan unique to your operation, but if you're not correctly insured, your operation could take a significant financial loss. At Frontier, we spend a lot of our time focusing on mitigating risk for when your crop is produced. But what happens if you don't produce a crop? This could leave your operation exposed and puts you at risk of a financial disaster that can hinder the operation from running effectively and efficiently. This can ultimately lead to the inability to recover. So, what can we do?

You and your Frontier Advisor can continue creating whole farm plans for your agronomy, energy usage, grain marketing strategies, and nutrition needs, but the advisors can also have conversations with you to make sure you're properly protecting your investment in crops and livestock.

For the future, Frontier is moving forward with new technology to help our advisors be able to discuss risk management strategies. Next time you're with your local Frontier advisors, have a conversation with them about managing risk in your operation.

Frontier employees will continue to come together to work on a strategy for return on your investment. That's what the Frontier Experience is all about: empowering people to create a difference with our producers and in our communities. We understand that you have a lot of choices about where to do business. Our long-term commitment is working on getting better each day. Thanks for choosing to do business with your cooperative and the Frontier family.





**Mike Carroll**  
VP of People Engagement  
and Safety

The safety team at Frontier Cooperative teaches grain safety to our employees every year. Since the 2023 harvest is upon us, I would like to pass along a few safety tips we teach employees that may be good reminders out on your farm.

## Did you know...

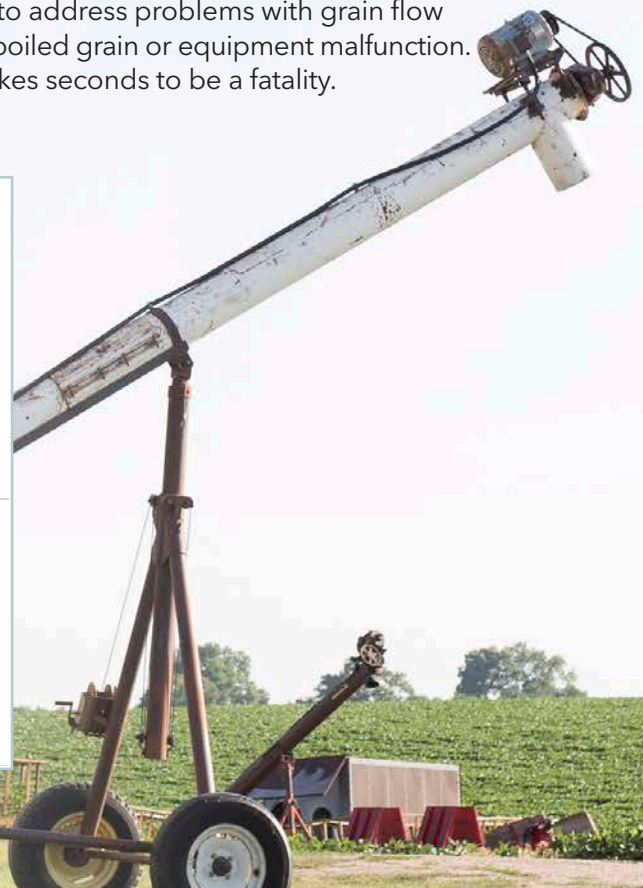
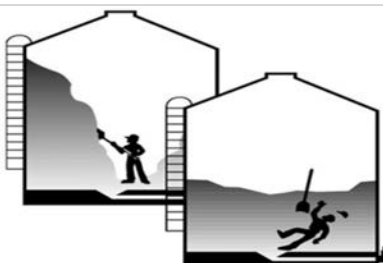
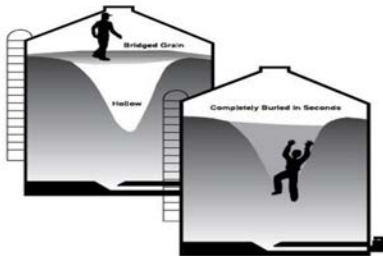
- Historically, **70%** of grain entrapments occur on the farm.
- In 2019, there was documented **67** entrapments in the USA and **39 were fatal**.
- **In 4 seconds**, an adult can sink knee deep in flowing grain and they cannot free themselves without help.
- An adult can be **completely buried in 20 seconds**, and most will not survive.
- A person buried to their waist in grain requires a force equal to their weight plus **600 pounds** to free them.
- A person buried in grain can **exceed 2,000 pounds of force** to remove that person.
- **80%** of engulfments involve a person inside a bin when grain unloading equipment is running.

Anyone who enters any type of grain storage structure or walks on grain piles is at risk of being entrapped or engulfed in grain. It is estimated that half of entrapments occur on the farm. Most entrapment and engulfment events occur because workers enter a bin to check on the condition of grain or to address problems with grain flow due to spoiled grain or equipment malfunction. It only takes seconds to be a fatality.

## Fall and Harvest Safety

Grain engulfment and entrapment has been a recognized hazard for many years by the ag industry. However, every year people continue to underestimate the deadly risks associated with the speed and force of flowing or shifting grain.

It only takes seconds for an entrapment to become a fatality.





### Three main causes of grain engulfment or entrapment are:

1. Bridged grain is spoiled or out of condition grain that clumps on the top surface. The grain crust appears solid to walk across. However, there is a void underneath and once it caves in, there is a very slight chance of staying above being engulfed. It only takes 20 seconds or less!
2. Vertical grain is a clump of mass grain on the side of storage structures. It is too easy to enter a bin and start banging on the walls or on the grain itself to loosen it from the wall. When it comes down, it can bury or injure a person very quickly.
3. Grain vacs are used more and more to clean out bins. However, they operate at an elevated level of power and suction, and they can create a void that could cave in and create a grain slide over the operator.

### How do we prevent grain engulfments at Frontier?

We work very hard to never enter a bin for any reason by keeping grain in high quality to prevent spoilage, which in turn causes bridge or vertical grain issues. We use aeration equipment, temperature and moisture monitors, and locations core out grain bins. We have also been installing new sweep augers that do not require workers to be in a bin. If we must enter a bin, we have specific safety protocols to follow prior to entering a bin and after entering a bin. This includes an emergency rescue plan if needed. Here are a few key safety tips to consider on the farm before entering grain bins.

### Here are a few key safety tips to consider on the farm before entering grain bins.

1. Can you break up the grain from the outside with an extendable pole with a small saw on the end used for trimming tree branches?
2. Is there a communication plan with everyone on the farm?
3. Do you have an attendant outside the entrance always watching people inside the bin?

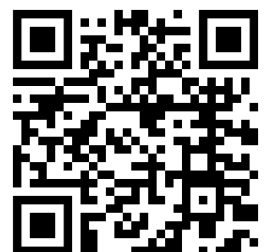


4. It is highly recommended not to go in a bin without a harness and a lifeline attached to the harness that leads to the attendant that can pull out a person that is in danger.
5. Are bins sweeps or portable conveying equipment locked out?
6. If equipped, run the aeration system, and open the top of the bin to remove possible toxic gas levels several hours before entering the bin.
7. Are inside temperature safe levels to work in?
8. Do you have proper protective equipment such as dust masks, respirators, goggles or safety glasses and work gloves?
9. If you have an emergency, get your local fire department called as soon as possible. Time is life and extremely critical in grain accidents.

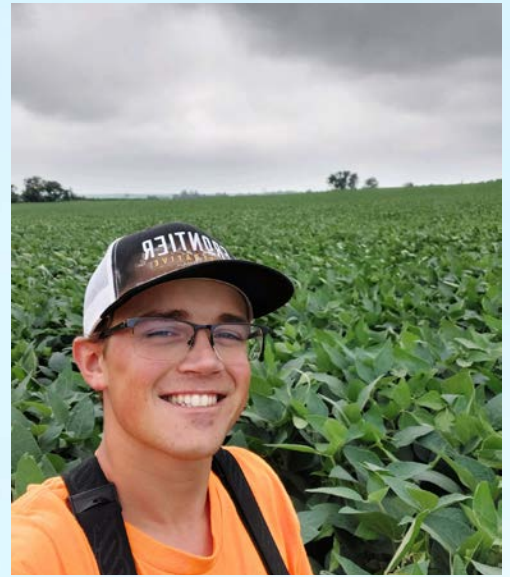
We are all in this together to build a safe culture for our Frontier family and for your family on the farm to ensure a successful 2023 harvest. Be slow and steady at all times!

If you want to learn more about farm safety around grain bins, scan the QR code below to view this video.

Scan to watch a video to learn more about farm safety around grain bins.









# 2023 Internship Program

**Frontier Cooperative recently concluded its 2023 Internship Program in mid-August, providing fourteen talented summer interns with valuable experience that will shape their future endeavors.**

As part of our commitment to fostering growth and development, Frontier Cooperative offers a diverse range of internship opportunities across various business units. This summer, we had the pleasure of welcoming fourteen exceptional students into our program. Each intern was paired with a dedicated mentor who provided guidance and support throughout their internship journey.

Our interns all attend different colleges from across Nebraska, including Chadron State College, Northeast Community College, Southeast Community College, Midland University, Doane University, and the University of Nebraska - Lincoln. Their presence has enriched our cooperative with a wide array of perspectives and knowledge.

While fulfilling their day-to-day responsibilities, our interns actively participated in numerous networking and professional development events. These events encompassed a comprehensive range of activities, such as training, career seminars, classes, location and vendor tours, community events, check-ins with leadership, and other enriching experiences.

In addition to their regular duties, each intern undertook a project that aligned with their individual interests and goals at Frontier Cooperative. They had the invaluable opportunity to present their projects to the Senior Leadership Team, displaying their creativity and innovative thinking.

The 2023 Frontier Internship Program has proven to be a resounding success, providing our interns with a transformative experience that will serve as a guiding force in their future endeavors. We are proud of their



**Sophia Svanda**  
Communications Manager

achievements and are confident that they will make significant contributions in their chosen fields.

At Frontier Cooperative, we remain committed to fostering talent, supporting personal growth, and cultivating a collaborative environment that nurtures the leaders of tomorrow. We look forward to the continued success of our internship program and the positive impact our interns will make in their respective careers.

## About the interns:

**Aaron Chin** (Columbus) Unmanned Drone Applicator Intern  
**Alexis Jansen** (Gretna) Regional Operations Intern  
**Braden Ternus** (Genoa) Ag Equipment Operator Intern  
**Cameron Johnston** (Columbus) Nutrition Advisor Intern  
**Jessica Stander** (Ashland) Regional Operations Intern  
**Claire Nelson** (Albion) Business Advisor Intern  
**Natalie Brabec** (Leigh) Marketing & Communications Intern  
**Luke Lorenz** (Gretna) Ag Equipment Operator Intern  
**Nicholas Gray** (Centerton, AR) Ag Advisor Intern  
**Griffin Goering** (Syracuse) Ag Equipment Operator Intern  
**Cody Schaad** (Columbus) Ag Advisor Intern  
**Evan Shepard** (Ashland) Field Research Intern  
**Daniel Frey** (Palmyra) Ag Advisor Intern  
**Jackson Leuenberger** (Cook) Nutrition Advisor Intern







# FRONTIER

COOPERATIVE

3333 Landmark Circle • Lincoln, NE 68504-4760

PRESORT STD  
US POSTAGE  
**PAID**  
PERMIT NO 292  
OMAHA NE



**HOME OFFICE:**

3333 Landmark Circle  
Lincoln, NE 68504



**CONTACT US - CALL OR FAX:**

402.937.1800 (phone)  
402.937.8179 (fax)



**FACEBOOK:**

[facebook.com/frontiercooperative](https://facebook.com/frontiercooperative)



**INSTAGRAM**

[frontier\\_cooperative](https://instagram.com/frontier_cooperative)



**YOUR FEEDBACK IS IMPORTANT TO US:**

[feedback@frontiercooperative.com](mailto:feedback@frontiercooperative.com)



**TWITTER:**

[@frontier\\_coop](https://twitter.com/frontier_coop)



**LINKEDIN:**

[Frontier Cooperative](https://www.linkedin.com/company/frontier-cooperative)



**VISIT US ON THE WEB:**

[frontiercooperative.com](https://www.frontiercooperative.com)