



FRONTIER

COOPERATIVE

SPRING 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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Letter from the CEO

Normally this time of year we would be wrapping up several annual meetings, training sessions and industry meetings, but this year has been different. While the virtual meeting world is not ideal, there have been some positive changes that have come from it. These can be as simple as not having to take time away for travel and being home every night with the family. At Frontier, we have increased our online touches with our employees on training, awareness of what is happening in our company and tech talks that go out each week. While we all want to get back to "normal," we have to adapt as best as we can in the meantime.

We have come off a record fall with dry fertilizer, anhydrous and lime application. We needed it, as the month of January and February were not very productive for agronomy application due to excessive snow and cold temperatures. However, we have moved a lot of grain and continue to push trains out the door. Most years, the market pays us to keep grain on hand or at least covers the cost of carrying the grain into the summer months. However, this year is very different. Today a bushel of soybeans is worth \$1.33 more than if we hold it until September. This is why we shipped 10 soybean trains in November, December and January. Corn is better but still had a \$0.62 discount in September. You will continue to see our trucks busy as we try to get last year's crop to the market as fast as we can.

The new liquid terminal in Syracuse continues to progress well despite the weather delays. Our goal has always been to have it completed for summer fertilizer



Jeremy Wilhelm
Chief Executive Officer

fill and to be ready for fall spraying. This facility will be similar to our Mead, North Bend and Yanka (David City) facilities and will have seed treatment, chemical and fertilizer storage, and feed inventory all under one roof. We will be able to unload six railcars at the same time, will have three loadout bays for chemicals and fertilizer and will be able to fill a semi load of chemicals or fertilizer in four minutes. It will also have an unmanned bay where farmers can pull in and get their load of fertilizer 24 hours a day, 7 days a week. This facility will not only help us with inventory control and speed to get you back to your farm, but it also will increase our efficiency of getting tender trucks back to the sprayers in the field.

In case you missed our annual meeting in January, we wrapped up the fiscal year 2020 with a net savings of \$9.9 million on sales of nearly \$600 million. During the year, we moved 91 million bushels of grain; sold 20 million gallons of propane, gas and diesel; and custom applied nearly 1 million acres of farm ground. This year, we issued \$3.5 million of patronage, retired \$1.3 million of equity and will be issuing \$9.7 million of tax credits to our patrons.

This spring is going to be condensed with a lot of work to get done. As always, communication is going to be key in getting it completed. Don't hesitate to reach out to your local branch with any questions you may have. Most importantly, stay safe out there. Shortcuts can be very dangerous if not fatal. From all of us at Frontier, thank you for your business. ■



Block the Noise, Focus on the Task

How do you keep your eye on the ball with all kinds of distractions going on? I've pulled my hair out (literally) while coaching because a player can't stay focused. Sometimes the culprit is someone else walking into the room. Maybe it's a teammate's untied shoelace. Sometimes, it's just a noise. With everything that's going on in the world today, and the drastic changes in the markets, how do we ignore the noise and stay focused on the task at hand: marketing grain?

Surging crude oil prices. Wet weather in Brazil delaying soybean harvest. COVID vaccines. Did anyone notice that weather? Sheesh! We saw temps at -31° with rolling blackouts, to +59° just seven days later. A 90° temperature swing in a week! How do you stay focused on marketing grain with all of this noise going on?

Turn it off. Take everything I mentioned, and forget about it for a couple minutes. In a little over a month, the 2021 crop is going to get planted. What's a good price to sell for new crop? How much should you have sold before you even plant? This can be dissected numerous different ways, and everyone's farming operation is different. Regardless of your circumstances, with the current market conditions, I would strongly encourage you to evaluate what you have sold for new crop. If you are currently less than 20% sold of your expected production, you should probably be taking some risk off the table. A year ago at this time, new crop prices were below break-even. Fortunately, that's not the case right now. Remember how the temperature changed 90° in seven days? Things change...the market could go

New Crop futures prices on February 24 the past 5 years

	CORN	SOYBEANS
2021	4.7675	12.3825
2020	3.8225	9.0525
2019	3.9850	9.5550
2018	3.9900	10.0200
2017	3.9100	10.0700



Bryan Choutka
Senior VP of Grain

down. What happens when you get busy planting, and the market slips? Are you going to wait for it to come back? Are you going to "watch it"? It has to go up; don't they know old crop is worth more? Recent history makes it clear that the market is presenting an opportunity that hasn't been available in a while.

The USDA released its first guess of what the American Farmer is going to plant in 2021 during the Outlook Forum in mid-February. It guesstimated that there will be 92 million acres of corn in 2021 and 90 million acres of soybeans. That compares to 90.8 million corn acres in 2020 and 89.7 million corn acres in 2019. Soybean acreage is pegged to increase nearly 9% from 83.1 million last year and 76.1 million acres in 2019. It's easy to get caught up in the emotion of the markets. Cash prices are hypersensitive as a result of a smaller-than-expected crop and a substantial increase in export demand. It's important to remember that the 2021 crop is a separate animal than 2020. Phil Luce explained it well, "The nearby cash price is the value of grain delivered today, under today's circumstances. The new crop is the value of grain delivered months from now when a brand-new supply is available."

If you need a little help figuring out where to set your sales targets, contact one of Frontier's Grain Marketing Advisors. They can provide some supportive and impartial input to help develop your marketing plans. It's not always easy to block out the "noise." A Frontier advisor can help you keep your eye on the ball.

On behalf of myself and the entire Grain Team, we'd like to wish you the best of luck with the upcoming planting season. We appreciate your business and look forward to serving you in the future. ■

Project Updates & Preparing for the Spring Rush

The 2021 spring season is upon us, and we are glad to see the sun. The warmer fall temps and less-than-average precipitation we experienced the last quarter of 2020 were advantageous to Frontier Cooperative getting a large portion of our fall dry fertilizer, liquid spraying, and anhydrous ammonia acres completed. Fast forward to January: snow, unfrozen ground, and then eventually the cold temps presented some challenges for us, but we were able to run equipment where conditions would allow.

Our Syracuse chemical and fertilizer warehouse project keeps progressing even with cold temps and muddy site conditions. With the late warm fall temps in the 60s and less-than-average precipitation, we were able to get more concrete flatwork done than was anticipated. Flatwork for the shop, office, chemical tank pad, electrical/control room foundation, one of three drive-through bays for chemical and fertilizer distribution, and all foundation stem walls were completed. The building was erected, and the side-walls were sheeted with tin siding by the middle of January. The cold temps that arrived in early February slowed progress some, as crews took time off to stay out of the elements. Late February started to see crews back on-site and activity continue. The roof and insulation were to be installed in March, and the rest of the interior and exterior concrete will be finished as the temps and ground conditions improve.

The 300,000-gallon steel fertilizer storage tank was built and pressure tested with the final touches being



Craig Schultz
Chief Operations Officer

completed. The 1,000,000-gallon fertilizer storage tank is in-process with the crew hoping to finish late April or early May with construction. Once the tanks are completed and pressure tested, we will bring in a crew to sandblast and paint the tanks prior to filling with product. The 12 stainless chemical tanks will be placed inside the building on the concrete pad prior to the installation of all the rollup garage doors being installed in April. The building crews framed up the office the last week in February and electricians will be onsite to start electrical in the office and electrical room as conditions allow. We are excited to see the finished project and utilize it for our operations this summer. We will continue to provide updates on the progress of this project.

This winter, we have been busy at our locations getting equipment, plants, and personnel ready for the spring rush. Sprayers have had preventative maintenance completed, tender trucks inspected, and plants cleaned and organized. Applicator safety training for all custom applicators took place in February. Employees involved with our agronomy locations also went through safety training such as lockout/tagout procedures, anhydrous ammonia safety procedures, near miss programs and accident reporting, air monitors usage and calibration, chemical shuttle compliance, DOT and load securement procedures, and other general safety topics. Keeping our employees safe, providing training, and keeping our plants and equipment maintained enhances the experience of our customers at Frontier Cooperative. Be safe this spring season, stay rested, and see you soon! ■





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



Healthy Calving & Prepping for Show Season

The Frontier Nutrition Team has been very active during the first quarter of 2021. Farm gate discussions, as well as feed manufacturing and delivery, have continued during COVID, weather, or whatever else our great Mother Nature has thrown at us. Our team continues to focus on meeting with producers and supplying best-in-class service. During this time of the year, our teams have been focused on cow and calf health, feedlot performance, and connecting with area youth and helping to develop plans for show season, which is right around the corner.

During calving season, balanced nutrition delivered at the right time in the cow's production cycle is critical for rebreeding and optimum productivity. That's why our minerals contain Zinpro Availa-4. Forage surveys show that copper and zinc levels are often below the cows' requirements. Sulfur, iron, and molybdenum levels may interfere with uptake of zinc, copper, and manganese, which are key trace elements of reproduction. Cows fed Availa-4 have a shorter calving interval (16-day average over three years) than cows fed standard trace minerals. Our recommendation is to feed Availa-4 one month prior to calving and through breeding season to ensure earlier breeding and vigorous, viable calves during calving season, as well as overall cow health during calving and breeding. To help ensure healthy calves with strong immunity, Frontier offers Diamond V XPC. Calves that do not receive adequate, high-quality colostrum shortly after birth typically have lower immunity. Diamond V XPC, if provided in advance of birth, boosts the transfer of immunity from cows to their calves. Feeding XPC reduces the



Russ Vering
VP of Nutrition

risk of bacterial and viral infections in calves during the first 30 days post-calving.

It's not too early to start thinking about creep feed for your spring calves. Today's calves grow fast and perform at a very high level. Feeding that performance is vital to reaching the genetic potential within your herd. Our experience shows that producers who consistently feed their calves during pasture season have up to 100-pound heavier calves in the fall. Frontier and CPM creep feeds contain Bovatec, which increases performance by 8-10% and provides protection from Coccidiosis. Spending \$50 per head on creep feed could yield \$150 in opportunity gains per calf, resulting in an extra \$100 per calf at the end of the year. Additionally, calves on creep feed wean easier and maintain better health over the summer. So, don't wait until the pastures get dry or you run out of roughage before you pull the trigger on creep feed for your calves.

As mentioned, show season is right around the corner. Currently, local families are investing in projects involving cattle, swine, goats, chickens and sheep. Our team has many years of experience in the show ring, and we want to help you with your FFA or 4-H project. If you are looking for fullness of flank, muscle, or just fluff, we are the ones to talk to. The application of energy, fiber, and protein make or break a project when it comes to the show ring. Reach out to our team to discuss how to build your animal for the winner's circle. We have a full line of Lindner, Purina, and custom-branded products to help you with your show project.

Throughout the spring and summer, please don't hesitate to call our branches or our Livestock Advisors to discuss a plan that can be customized to your operation. Have a safe and pleasant planting season! ■



Thank You & Farewell to Retired Board Members

Each year, the board of directors reaches out to the Frontier Cooperative members, asking for nominations of individuals who would be interested in running for a board position. If elected, serving as a director is usually a three-year commitment, but incumbents can choose to run again at the end of their term. In January 2020, three exceptional members chose to retire from the board. Their retirement was not a surprise. Because of the unification, these members voluntarily served one extra year, in order to ensure the transition from two companies to one went as smoothly as possible.

These three directors had over 90 years of combined service on cooperative boards. Each of these men completed the Director Certification Program through the Nebraska Cooperative Council (NCC,) as well as Advanced and Graduate Director Training. From 1990 to 2020, they collectively attended over 150 educational programs through NCC, in addition to countless regional and industry meetings. Their knowledge and leadership will certainly be missed.



While in his mid-20s, Duane Bremer's dad strongly encouraged him to run for a position with the Palmyra Coop. Duane was president of the board when Dale Piper, retired CEO of Midwest Farmers Cooperative, was hired.

Dale had this to say after working with Duane for many years: "Duane always kept the best interest of the Coop as his greatest priority. He was open to new ideas and willing to make tough decisions to keep the Coop successful."

Duane remembers learning about coop equity when he was on the board of Farmers Cooperative in Waverly. The board met multiple times with Dr. David Barton, a professor of Ag Economics at Kansas State University, who also served as the



Marsha Whetham
Chief Financial Officer

director of the Arthur Capper Cooperative Center. Duane says that at first, equity seems very confusing, but it really is not. Duane thinks cooperative equity is a lot like mathematics: You listen, and study and don't understand it; then all of the sudden a light bulb goes on, and it makes perfect sense.

Duane values the years he served on the board. "Being on the Coop board provided me with a lot of opportunities for education, which made me a better manager of my own operation. Being involved with the Coop leadership gave me a broader view of what was happening in the entire agricultural community, not just on my farm."



Gale Janak of Brainard served on the Frontier Coop Board of Directors a total of 33 years and was on the executive board or served as vice-chairman for many of those years. Gale started out as an associate board member because he wanted to further understand how the cooperative system worked.

"Frontier Coop has always been involved in the local communities, paying taxes, and working with the producers to grow, market and sell their products. Through thick and thin, Frontier has been here for the members and will continue to do so," Gale said.

"Many things have changed on the farm in the last 30 years, including variable rate planting, herbicide and fungicide programs, autosteering and other advanced technology which allows producers to yield twice the crop we used to. Frontier Coop keeps us up-to-date on these challenging developments.

I hope young producers will take a serious look at becoming a board member."

Gale's fellow directors appreciated the "30,000-foot perspective," which Gale would often bring to a discussion. His knowledge of the cooperative and his own farming practices made him a valued member of the board. Gale's calm demeanor and steady leadership will be missed.



Greg Sabata also served 33 years as a director and many of those years as the chairman of Frontier Cooperative board. During his time on the board, Greg was involved in six mergers and two major acquisitions. In addition to training opportunities with the Nebraska Coop

Council, he served on the NCC Education Foundation Board from 2015-2017. Greg also participated in several fly-ins to Washington D.C. on specific federal issues.

The friendships formed over the years is one aspect of being a director that Greg appreciates. Greg has also been a faithful patron of the Coop from the time he started farming until today. Greg will be remembered by his fellow directors as always being well prepared and always planning for the future. He kept meticulous notes, even if they were written so small that no one else could read them. The cooperative system was privileged to have shared his experience and dedication to the system.

As Greg's last term came to an end, he made the following comments: "Over the last 33 years, I have received more than I have given by being on the Coop board and had the good fortune to work with three unique and very different managers. I had a good run, and I will miss it."

Randy Robeson, retired Frontier Cooperative CEO, worked with Greg and Gale for over 30 years and was pleased to get to know Duane during the unification discussions. According to Randy, "These guys are what the Coop system is all about. They work together for the good of all, and their dedication and hard work has made Frontier Cooperative what it is today. I can't be prouder of what they have helped to accomplish."

Jeremy Wilhelm, CEO of Frontier Coop, also added his gratitude to Duane, Gale and Greg for their years of service. "Managing a cooperative can be a difficult job, but working with an experienced and knowledgeable board of directors makes it much easier," he said. "I appreciate the leadership of these three individuals who dedicated so many years to the cooperative system. If you see any of the past directors, please take a moment to thank them for their service." ■

Tax Deduction Goes Back to Patrons

By Brian Bohling, Controller

Utilizing Frontier Cooperative for all your agricultural needs continues to pay dividends to your farming operation. In January, you probably received a check for your share of the patronage allocation based on the business you transacted last year. Another positive aspect involves selling grain to any Frontier Cooperative location or using Frontier to market your direct ship bushels. By selling your grain to Frontier, you could potentially be eligible for the Domestic Production Activities Deduction (DPAD) pass-through credit.

The IRS requires cooperatives to treat grain purchases from members as per-unit retain allocations paid in money (PURPIMs) for purposes of calculating DPAD. This allows your cooperative to take advantage of special IRS rules to Section 199A(g) that are only available to agricultural cooperatives. Frontier Cooperative uses the tax savings to upgrade facilities to better meet the needs of all patrons and then passes through any remaining deduction as a DPAD to members on a per bushel rate.

Based on our last fiscal year, Frontier Cooperative is distributing over \$9.6 million of deductions to member owners in 2021. Bushels marketed and paid by Frontier Cooperative during our fiscal year 2020 (September 1, 2019 to August 31, 2020) were used in the equation for distribution. This DPAD represents a deduction of approximately 12.4 cents per bushel.

Members of Frontier Cooperative will receive a written notice of allocation with their pro-rated share in March 2021. This means most recipients can make use of this deduction on their 2021 federal tax returns. This same information will show in the appropriate box on a 1099-PATR for 2021, issued in January 2022. Contact your tax preparer for a possible tax planning opportunity regarding this pass-through deduction. If you have questions relating to estate payments, 1099-PATRs or DPAD allocations, you can contact the Lincoln office at 402-937-1800 for assistance. ■

Keeping Your Tank Clean

The time is coming to prepare for spring planting and for getting all your equipment ready, such as changing oil and greasing and filling your fuel tanks. Changing oil, greasing and filling your fuel tanks. We will be starting our spring bulk oil deliveries in a couple of weeks. If you're needing motor oil, hydraulic oil, grease, or any other lubricants, please give us a call so we can add you to the route. If you're not sure what kind of grease or oil you need, please give one of our Energy Advisors a call; they are listed below. One more thing to consider is cleaning your fuel storage tanks. I've been mentioning this in past newsletters because there are a lot of tanks out there that are contaminated and need cleaning. Through the years, there is water from condensation in your tank. Over a period of time, this has introduced algae in your tanks, which is a black substance in the bottom of your tank that's plugging your fuel filters. A little preventative maintenance can go a long way in reducing problems and costly downtime as a result of clogged filters.

There are two ways to clean your tank. We can put BIOBOR JF Tank Treatment in your tank, which kills the algae. Or, the better choice is to cycle the product through a filtration system to remove the algae, rust, moisture or any other contaminants in your tank. This would be the best long-term solution. Frontier Coop is the only provider in the area that can provide this service. Contact one of our Energy Advisors to view a video of how this filtration works.



Randy Birchem
VP of Energy

Once your tank is clean, you need to use a good premium fuel. Cenex Premium fuel is the best fuel on the market. Cenex has formulated Ruby Fieldmaster to meet the needs of today's engines. Cenex Ruby Fieldmaster diesel fuel is the only fuel containing a special additive to help prevent fouling issues—a problem experienced in modernized diesel engines (2007 models and newer) built to meet EPA emission standards. Newer engines operate under higher temperatures and pressures that can literally "cook" typical #2 diesels, leading to problems such as injector damage, filter clogging, power loss, or poor starting. Cenex Ruby Fieldmaster has a complete, high-quality, balanced additive package that is injected right at the terminal and not splash-blended like other premium fuels. Below are the additives that make up Ruby Fieldmaster. ■

Contact your local Energy Advisor with questions:

Derrin Kula - 402-276-1868 Silver Creek & Columbus
BJ Matulka - 402-405-4488 Brainard & Wahoo
Brian Irwin - 402-499-6801 Waverly & Elmwood
Rick Bradley - 402-367-2357 Lubricant Specialist



Feature: Detergent

- Improves fuel efficiency by as much as 5%
- Maximizes horsepower, providing 4.5% more power
- Extends life of fuel pumps and injectors

Feature: Injection Stabilizer

- Addresses fuel oxidation problems in new engine fuel injectors
- Prevents injector fouling in new engine technology fuel injectors
- Reduces the frequency of filter and injector replacements in new engine technologies

Feature: Demulsifiers

- Separate water from fuel tank
- Allow easy drainage and removal of water in central storage tanks

Feature: Lubricity Improver

- Provides 10-15% more lubricity compared to typical #2 diesel
- Protects injection pumps from wear
- Prevents premature pump replacement
- Soy enhanced

Feature: Storage Stabilizers

- Antioxidants extend the life of diesel fuel
- Allow 3 to 6 months longer storage than typical #2 diesel

Feature: Corrosion Inhibitors

- Prevent fuel lines from corroding
- Prevent corrosion-caused leaks, blockages or breaks in fuel lines
- Reduce downtime and repair costs

Feature: Cetane Improver

- Has typical cetane number of 48
- Enhances ignition quality delivering quicker, smoother starts
- Results in less smoke compared to typical #2 diesel
- Better cold-weather starts

Early Season Planting Considerations

We are getting closer by the day to planting season. We have learned over the years that planting early provides the best opportunity for maximum corn yield. One of the reasons for this is that it increases full-season canopy photosynthesis allowing the crop to grow and mature naturally through the growing season. A longer growing season will allow the corn plant to maximize the return of some of the practices that we have been utilizing over the years, such as higher planting populations, full-season hybrids, and higher nutrient applications and nutrient timing. This also provides us with some benefits in the fall, such as an earlier harvest and lower grain moisture levels. In addition, getting the crop out early allows more time for fall fertilizer and spraying applications.

There are also some risks to planting early that need to be managed properly. Some of these risks include delayed germination, slow crop growth rates, lack of nutrient availability, disease issues, insect feeding, and cold and frost damage.

Soil Temperature - Make sure to check the soil temperature before you start planting. Typically, seed will not start to germinate until the soil temperature reaches 50 degrees. Slow germination and seed growth early can negatively affect yield.



Dave Reese
VP of Agronomy

Frost or Freeze Injury - The growing point of the corn plant remains below the soil surface until the V6 growth stage. Typically, frost damage before V6 is mostly cosmetic unless we see a prolonged period of cold temperatures.

Seedling Diseases and Insects - Cool, wet soils can increase the likelihood of seedling diseases like Pythium. We recommend using seed treatments and insecticides on both corn and soybeans. This is an inexpensive way to provide superior protection early to the plant.

Nutrient Availability - Cold temperatures cause slow metabolism of the crop and that can cause deficiency symptoms to be more prevalent. To help make sure that crop has the nutrients it needs to get out of the ground and going early, consider a starter or pop-up fertilizer. These products can help feed the plant until soil temperatures increase and allow the plant to reach the nutrients that are already in the soil. ■

Summary of Early Planting Recommendations

1. Plant as early as feasible. Make sure soil conditions are fit.
2. Utilize full-season hybrids on early planting to take advantage of their longer growing season.
3. Utilize seed treatments with fungicide and insecticide to provide early season protection.
4. Utilize the proper plant population for the soil type and hybrid you are planting. Consider increasing these populations to help give more opportunity for increased yields.
5. Consider a starter or pop-up fertilizer to help minimize early season stress and nutrient availability.

Please contact your local Ag Advisor and schedule a time to sit down and put a plan together for your cropping season, and allow us to help you build a plan specifically for your farming operation that will help mitigate your risk and give you the best opportunity to maximize your return on investment. ■



The Hype Around Carbon Markets

The idea of selling carbon credits on a carbon market has been around for decades. As of late, this idea has not only been more frequently discussed, but growers are also starting to have opportunities to sell these credits. The question is, will growers be able to monetize this potential second “crop”?

Before we discuss selling carbon, let’s look at the why and how. So, what is carbon, and why store it? According to the USGS (U.S. Geological Survey), storing carbon, frequently called carbon sequestration, captures and stores atmospheric carbon dioxide. The USGS also states that carbon dioxide is considered a greenhouse gas. The amount of impact these gases have on today’s climate can undoubtedly vary, but companies are willing to pay growers to store carbon regardless of your position.

Recently, Frontier Coop had the opportunity to participate in TruCarbon through Truterra, a Land O’ Lakes subsidiary. TruCarbon states that it is the first and only farmer-owned carbon program in the U.S. Microsoft is the first company to agree to pay for carbon credits through TruCarbon.

The best candidates for participating in the initial carbon purchase through TruCarbon are farmers who have adopted management practices that have contributed to an increase in soil carbon levels in the past five years. Examples of desirable management practices include no-till, double cropping, cover crops, and the use of perennials, to name a few.



Ryan Meister

VP of Digital Transformation

This project does require data to be collected to verify the practices that capture carbon.

- Soil sampling to measure bulk density and organic carbon will be administered by TruCarbon.
- Three years of data before the change in practice is necessary to create a baseline.
- Annual data reporting will be required for 20 years on all fields enrolled to ensure carbon removal over time.
- All data will be entered in the Truterra™ Insights Engine

Requirements for data collection will change and are dependent on the needs of the carbon buyer. This first offer through the TruCarbon program focuses on practices adopted in the past five years.

Other carbon offers in the future will likely have different requirements. They may look at different periods of time, including changes that can be made today to impact future management practices.

The carbon market will likely be a bit complicated as the leading players try to work out details. Two of the most critical aspects of emerging carbon markets are the grower’s value proposition and the time commitment to get the data collected and shared to receive payment. Without a clear answer to these two unknowns, most growers will likely not be motivated to participate in these markets. If you are interested in learning more about TruCarbon or would like to be made aware of future offers to sell carbon credits, talk to your local Frontier Ag Advisor. You can also learn more by visiting our website and finding Truterra in the Agronomy drop-down menu on our website. Or you can scan the QR code with your mobile device to learn more. ■

Frontier Coop Internship Experience

As the days continue to get longer, at Frontier we continue to prepare for the spring planting season. It's also the time of year where students of all ages start to count down the days until they get out of school. In our core values, we state that we want to "Make a Difference" and "Create Opportunities." With a goal to invest back into the next generation of agriculture, Frontier offers these eager students an opportunity to be a part of the Frontier Internship Program. The main purpose of Frontier's internship program is to give students a real feel for what it is like to be a part of the Frontier family. It also can help them verify that the agricultural industry is the area they should continue to pursue for a career. Students go to school to learn about different professions, but I think most of us would agree that hands-on experience is the best learning tool. It also provides an opportunity for Frontier to have a three-month interview with a future prospective employee.

At Frontier, we understand the importance of attracting the right people who want to work in agriculture. We want to give them a hands-on experience that helps them make sure they are on the right path. You must have a passion to work in a profession that is essential in feeding people across the world. That is why Frontier invests so much into our internship program. The Frontier Internship program requires a lot of time to plan. A team of dedicated Frontier employees work together to ensure our students have a purposeful and educational experience during their time at Frontier.

The Frontier Internship Committee has been working hard to create a purposeful and fun experience



Jon Brabec
Chief Marketing Officer

for continuing students' education that gives them insight about not only specific areas of Frontier, but also how each business unit functions. It starts by planting a seed and recruiting, which could involve career fairs, high school visits, college classroom visits, or digital communication. We want to attract the best and most eager students from any field of study and invite them to interview to be an intern at Frontier. Interns are a crucial link in helping source talent for the future of Frontier Coop.

The committee has created a very structured process for the internship program to ensure our potential interns are getting a great Frontier experience. After applying, the interns we see most fit for a role will interview. Once accepting the Frontier internship, the interns will go through a personalized welcome day/orientation where they receive an overview of Frontier Coop, the business units, and the resources and supplies needed to complete their day-to-day duties. The internship program is comprised of professional development activities that include trainings. During their time at Frontier, interns will take part in: career seminar classes, location visits and tours, vendor tours, community activities, attending board of directors and senior leadership meetings, the Nebraska Coop Council Intern Day, a special project where they will work directly with their mentors, checkpoints with leadership, and many other experiences.

We offer internships in Digital Transformation (Precision Ag), Agronomy Sales, Grain Marketing, Marketing and Communications, Cooperative Leadership, Livestock Nutrition, Operations (Agronomy, Grain, etc.), People Engagement (Human Resources), and Safety. If you would like to learn more about these, please visit our Careers - Internship page on the Frontier website. ■



Safety: It's Everyone's Responsibility

You can never over-emphasize too much about safety in the agriculture industry. If you've ever had the chance to listen to CEO Jeremy Wilhelm's presentation on his top five priorities for the company, safety is at the top of his list.

Therefore, safety is never-ending with the People Engagement & Safety office. Within our office, Christi Roth, D.O.T Compliance Specialist, and Safety Managers, Adam Benes and Cody Hull, are constantly inspecting vehicles, trailers, forklifts and infrastructures to meet D.O.T. and OSHA regulations. Although this task is very critical, our priority to the Frontier family is protecting our employees.

The safety team meets this goal by regularly presenting training and educational information and coaching and mentoring employees on workplace safety. Each year, we prioritize specific safety topics to teach our employees. In fall 2020, we presented a grain engulfment training at various locations. This was a hands-on event that emphasized the dangers of grain engulfment and how to protect yourself from grain engulfment.

For spring 2021, we just completed our full-face respirators fit testing for 60 employees. These respirators are used when working with anhydrous ammonia. In addition, the safety team is currently in the planning stages for our annual Safety Spring Training Camp. This will be a two-day event held at the North Bend location and another two-day event



Mike Carroll

VP of People Engagement
and Safety

held at Kimmel Hall in Syracuse. Employees will be required to attend a half-day session of hands-on safety training. Topics will cover:

1. Anhydrous ammonia plant opening/closing and filling nurse tanks
2. Anhydrous ammonia nurse tank inspections
3. Lock-out/tag-out of electrical charged equipment/machinery
4. Near miss and incident reporting program
5. Air monitors – proper use and testing of air monitor equipment
6. EPA compliance on ag products
7. Load securement on trailers/pickups and trailer inspections

In fall 2021, we will plan another Safety Fall Training Camp. Until then, we will have training on tire repair and service, fall protection and new truck driver training. In addition to our two safety camps, we will continue with the biweekly Tuesday Toolbox Talk on Safety. These are short 5-10 minute topics that are sent out to all employees via video or written form.

Not only do the Frontier safety programs protect our employees, but they also protect you as our customer when you do business at our locations. Most noticeable are the hi-visibility clothing to help you see our employees better while we serve you around grain elevators/bins, feed mills and fertilizer/chemical plants to prevent an unnecessary accident.

Safety never ends with Frontier, and we will work very hard to protect our employees and customers every day. Stay safe this spring planting season. If you apply anhydrous ammonia, take the extra time to inspect your equipment, always have water with you and don't rush yourself during application. ■



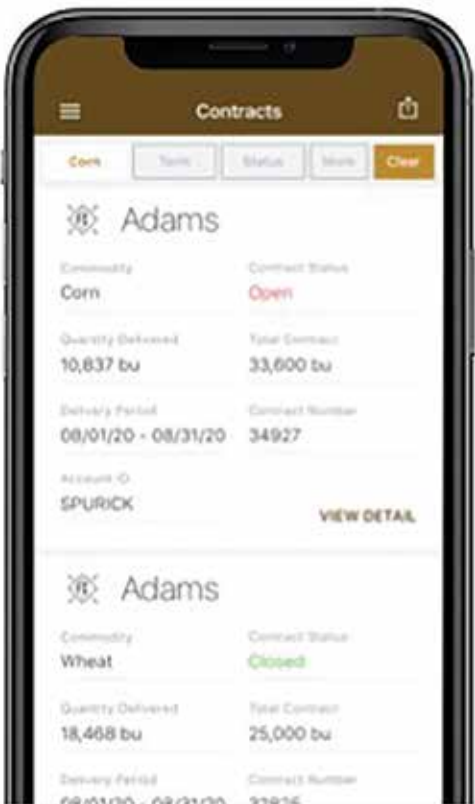
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