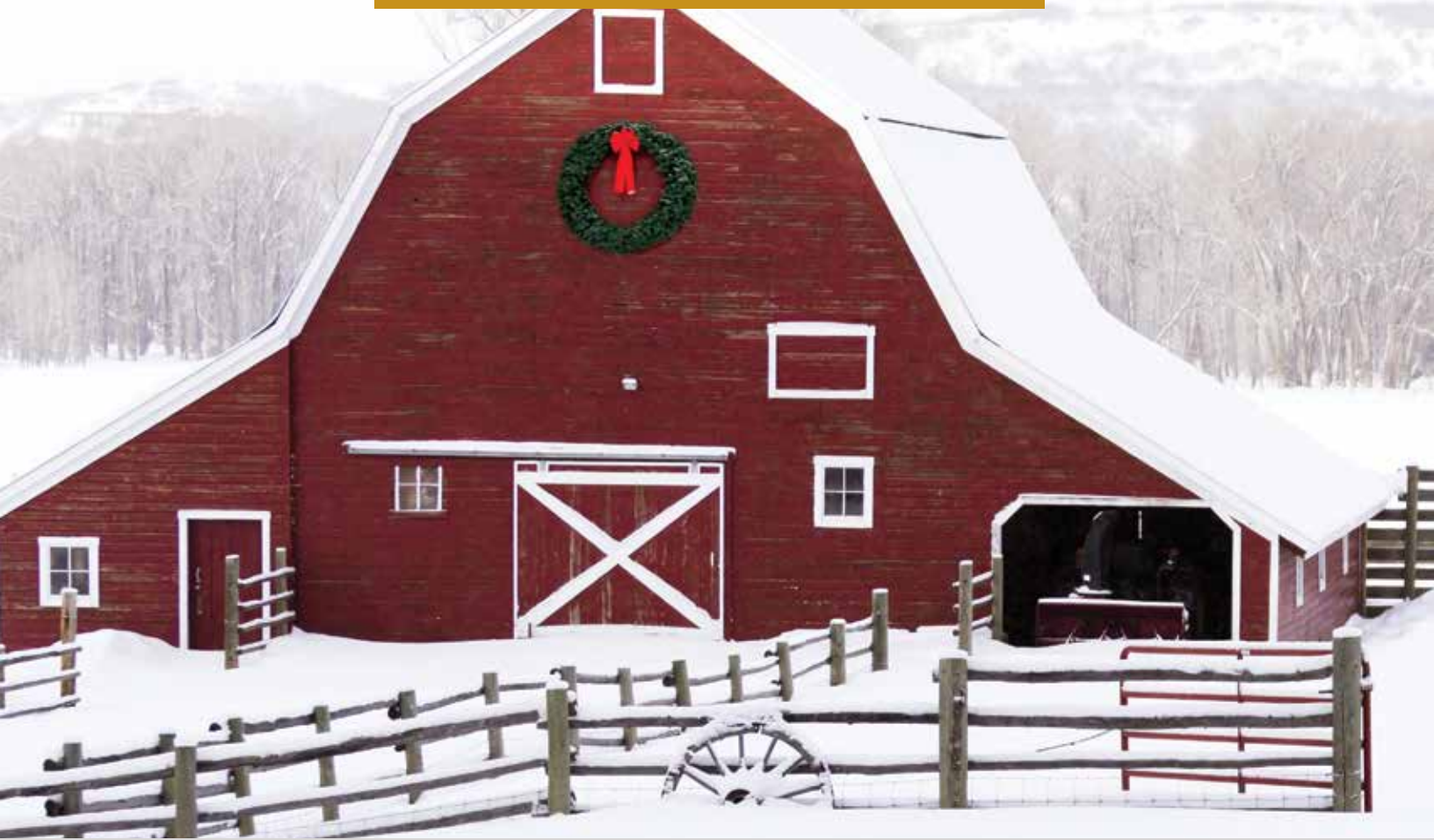




FRONTIER

COOPERATIVE

WINTER 2020 NEWSLETTER



EXPERIENCE THE DIFFERENCE

IMPORTANT ANNOUNCEMENTS:

January 2021 - VIRTUAL Annual Meeting

- > Notice of the annual meeting was mailed to patrons the week of December 7, along with the voting ballots for director elections

MAILED Deferred Grain Payment Checks

- > All deferred grain payment checks will be mailed on Saturday, January 2, 2021; checks **will not** be available for pick up at the elevator branches

January 2021 - Ultimate Acre Event CANCELED

- > Stay tuned for the UA Summer Series
Save the Date for UAE January 28, 2022

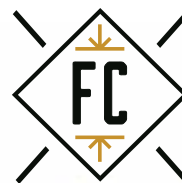


FRONTIER

COOPERATIVE

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Letter from the CEO

To say the year 2020 was unique is certainly an understatement. It has created challenges that we never thought possible, but it also created opportunities that we have not seen for quite some time. Some of these challenges were navigating through an extremely volatile energy market, making sure logistically we could get all our product needed for the spring season, locking down our offices in order to keep our employees and patrons safe, finding new markets for our products as the ethanol industry slowed down or shut down, and buying thousands of dollars of overpriced sanitation equipment as the demand spiked. Some of the opportunities were utilizing our five rail facilities to push corn to new markets, finding new ways to connect with our customers, sending 11 trains of soybeans to the export market (which were our first soybean trains in several years), and utilizing our rail infrastructure to bring in fertilizer from places where truck logistics became tight.

A year ago, we had just wrapped up the unification and came through a decent harvest and with a fairly mild winter allowing us to get a lot of fall/winter fertilizer applied. Then, we walked into some of the most ideal planting conditions we have seen in a long time, and the spring progressed with timely rains for the most part. While we had some local hail/wind storms and dry pockets, the crop looked pretty good at the end of July. Then, Mother Nature stopped raining, which ended up taking some bushels off the top of our corn and had a greater impact on the bean yields. All in all, for the first year of the combined company, we were pleased with the overall results, and we thank you for helping us do this.

We were also able to look at a couple of opportunities to expand and enhance our customer experience. On September 1, we completed a merger with Farmers Union Cooperative Association, which had locations in Cedar Bluffs, Bruno, Prague and Wahoo. This filled in a strategic gap for Frontier being right in the middle of our terminals at Mead, North Bend, Yanka (David City) and Brainard. In addition, this was complemented with the acquisition in October of the agronomy business of Otte Oil and Propane (OOP), which had facilities in Weston, Wahoo, Colon and Abie. The



Jeremy Wilhelm
Chief Executive Officer

combination of these facilities solidifies our footprint in the geography for years to come. Finally, this fall we broke ground on a new liquid terminal in Syracuse that will be completed in the summer of 2021. We strive to always serve you, our owners, in more efficient ways and provide you with an experience that cannot be matched in our area.

This year, our annual meeting will be completed virtually with an online platform. The notice of the annual meeting and ballots were sent the first week of December, which listed how to log in to the meeting. While this is certainly not ideal, we felt it was necessary in order to keep everyone safe and healthy. At the annual meeting, we will be reviewing the financial statements from the past year. I am pleased to report that your Frontier board of director's will be issuing cash patronage and non-qualified equity in the amount of \$3.5 million, which will be distributed in January. On top of this, we will be able to pass through a tax credit in 2021 to our patrons in the amount of \$9.5 million. All while maintaining a strong balance sheet to weather any storm that might be thrown in front of us in the future.

Lastly, I would be remiss if I didn't thank our employees for their amazing effort this past year. At times, we didn't know which employees would be able to work the next day with the virus around us, but everyone stepped up and filled the gaps when needed. Our goal was to make this as seamless as possible to our customers. We thank you for the patience. I also want to thank you for your business this past year, and I want to let you know that we are here to serve you, our owners. Have a safe and healthy holiday and 2021! ■

Not Just Another Harvest

In a year with no shortage of things to complain about, fortunately the harvest of 2020 won't likely be at the top of anyone's list. No doubt, that when it quit raining in August the bean yields didn't reach their potential. When you take a look at the half of the glass that is full, you see that soybean prices started rallying in early August and haven't really stopped. Soybean futures have climbed nearly \$3/bushel since the first of August. Another big positive and contributor to the aforementioned soybean rally was the return of a U.S. soybean export program. That market had been relatively non-existent since the harvest of 2016. Having an export market allowed Frontier to load soybean trains, which in turn freed up more elevator space to keep taking your bushels. Not having to rely 100% on truck freight during the busiest time of the year was a welcome change.

The empty elevator space that resulted from the shorter bean crop and loaded soybean trains was easily utilized by a very good corn harvest. Preliminary numbers look like 2020 should be the largest corn harvest receipt-wise since 2009. If the corn moistures would have been the same, the two year's receipts would be much closer together. In 2009, there wasn't a bushel harvested under 16% moisture until March, and the whole crop had to be run through a dryer. The moisture of this year's crop dropped dramatically, and we were seeing companywide moisture averages under 16% by October 1. A lot of sub-14% moisture corn was harvested this year leading to a shrink/yield loss. Whether corn yields were higher or lower than last year for your operation, like soybeans, the price rally in corn has also been long and strong. Corn futures have added roughly \$1/bushel (29%) since the first of August and still seem to be working their way higher.

An early harvest start and a long tail to the finish kept things spread out. The lighter harvest pressure allowed us to stay on top of things from a logistical standpoint. Aside from a couple of train schedules that were out of our control, things went rather smoothly.



Bryan Choutka
Senior VP of Grain

Another wrinkle to this year's harvest was the addition of the four Farmers Union Cooperative Association elevator locations on September 1. There was not a lot of time to get these facilities ready for harvest. The "honeymoon" was brief, as all four locations dumped new crop soybeans by Labor Day weekend. Fortunately, with the team of trucks that were available, we moved bushels out quickly and gave the locations the space they needed for a successful harvest.

Having a fleet of trucks and the ability to load 25 trains during harvest definitely takes some of the pressure off, but it's not the key. Hands down, the performance by Frontier employees is what made this harvest successful. It wasn't just a "harvest." It was a harvest in the midst of a pandemic. A pandemic where an elevator manager wasn't sure which employees were going to be able to come to work each day. There were employees that couldn't be at work, and others that stepped in to fill their shoes. If this year's harvest felt like just another harvest to our patrons, then we did our job, and it's a strong testament to our employees.

As we look ahead to 2021, no one knows for sure what's in store. We thought 2020 was going to be the year where things "got back to normal." One thing's for sure: A crop will get planted, and it will get harvested. It's never too early to start working your marketing plan for next year. With futures making some new highs, it's probably a good time to lock in a few bushels for next year. Corn futures over \$4 and soybeans over \$10.50 are an attractive place to get started for any operation. Contact your local Grain Risk Management Advisor to start putting in some orders or designing your marketing plan for 2021.

On behalf of myself and the entire Grain Team, we appreciate your business and look forward to serving you in the future. ■

Reinvesting In YOUR Cooperative

Harvest 2020 has finished! Like the rest of the year, this harvest was anything but ordinary. Fast and furious, average yields and below normal moistures on corn and beans helped get this harvest finished quickly, and Mother Nature was willing to give us a break with only a few minor weather events. Our employees worked long hours and loaded numerous trucks and trains to keep harvest moving and get our customers back to the field quickly. Although we shipped quite a few trains out of our locations at harvest, we ended up with covered corn piles at Syracuse, Mead, Brainard, and Murdock and a few uncovered piles at our Tecumseh North, Mynard, Silver Creek, and Otoe locations. Our goal is to get all of the uncovered piles picked up and done while the weather is cooperating.

We continue reinvesting in your cooperative every day, not only for our customers, but also for our employees, as well. We announced recently that we were building a 100' x 430' chemical and fertilizer shed at our Syracuse location. The building will consist of a 60' x 100' shop area for company use; a 160' x 100' area for chemical and fertilizer distribution with three drive-through bays; 120' x 100' area for seed treatment, bulk and bag storage, and some chemical storage; and a 90'x100' area for equipment, chemical, and additional seed storage. The building will also have a 34' x 78' office attached with eight offices, small conference room, and lobby area. We are excited about this upcoming project that will not only increase efficiencies in our company, but also provide for our customers to



Craig Schultz
Chief Operations Officer

get all of their products in one place and get back to the field quickly. We are targeting summer 2021 completion, but we will keep you updated on the progress.

We also continue to invest in technology in our equipment with the addition of new sprayers and dry fertilizer application machines. The new machines we are purchasing have the ability to provide the as-applied data that customers are asking for, as well as have features that make it easier for our operators. AutoTrac RowSense camera technology and ExactApply technology are options we have installed to help our applicators be efficient and get the job done correctly. As we continue to work to improve your cooperative, we continue to push efficiency by updating equipment and facilities where needed. Training our employees to better their best, to do the right thing, and to provide a great customer experience is what we are all about at Frontier Cooperative.

Winter weather is quickly approaching us. As we finish fall spraying, we are getting sprayers and tender trucks winterized. You will see our crews out spreading dry fertilizer and lime, picking up grain piles, and continuing to ship grain by truck and rail. We continue to stress safety to our employees every day in everything that they do. As you think about your own farms, please be safe with everything you do. If you put grain in your bins, please continue to check quality. Don't get in a bin if you are by yourself. Always use caution in everything you do. As customers of Frontier Cooperative, you are important to us, and we look forward to seeing you soon. Thank you for your business, and I hope you all have safe and Happy Holidays!! ■



Frontier broke ground in early October to build a fertilizer plant in Syracuse. Estimated date of completion is summer 2021.

Feed the Farmer

With corn dust flying in the air this past fall, Frontier Cooperative and its farmer owners were busy working long hours during harvest. The week of October 12, Frontier partnered with local FFA chapters to support farmers in a Feed the Farmer event. In a typical year, the Frontier employees and FFA chapters look forward to firing up their grills and preparing meals. However, out of an abundance of caution to keep everyone safe, snack bags were prepared with pre-packaged cookies, chips, granola bars, water, koozies, and sanitation wipes for the safety of the farmers, employees and students.

The Waverly FFA Chapter took part in assembling 1,500 bags, and the Conestoga FFA Chapter put together an additional 500 at the Frontier Nehawka location. Several other chapters participated in the distribution and delivery of the bags at other locations to reach a wide range of Frontier's customer base. The Feed the Farmer program is a great way to show our appreciation to local farmers during one of their busiest times of the year. ■

Below: Conestoga's FFA Chapter prepared 500 snack bags for distribution for the Feed the Farmer event.



FFA Local Chapter Grant Program

At Frontier Coop, we are proud to support the next generation of agricultural leaders. One of the ways we do this is by investing in our local FFA chapters. Frontier, along with matched dollars from our business partners CoBank and Land O'Lakes, has donated to the Nebraska FFA Foundation to directly support local FFA chapter needs. This year, six FFA chapters received a grant, including Crete, East Butler, Johnson-Brock, Raymond Central, The Career Academy (Lincoln), and Waverly.

Crete received a grant for \$1,300 for welding booths. Currently, the Crete welding shop has roll away curtains to divide the booths. This grant will help to purchase metal for the welding students to build booths.

East Butler received a \$3,000 grant for greenhouse and landscaping updates. East Butler plans to update their greenhouse by purchasing a bench system, chemical storage and tool storage with the crop management class making the improvements. The nursery and landscape class will work on planting ornamental grasses and other landscaping during the spring.

Johnson Brock received a \$2,300 grant for learning lab kits to learn about beef, poultry and plant identification. The kits will be utilized by over 70% of the agriculture courses offered at Johnson Brock. They also plan to use the learning lab kits at the elementary.

Raymond Central received a \$3,000 grant to purchase a commercial cooler. They have a school garden and want to be able to keep their garden produce fresh by putting the produce in the cooler.

The Career Academy (TCA) received a grant for \$1,500 for urban poultry production. This grant will help six TCA FFA members start poultry projects for their own Supervised Agricultural Experience (SAE).

Waverly received a \$2,500 grant to purchase CASE materials. CASE stands for curriculum for agricultural science. The materials purchased include Vernier LabQuest data collection units and a variety of sensors to measure temperature, pH, soil moisture, dissolved oxygen and conductivity.

Optimizing Market Increases

Harvest has come and gone with success and better prices. The markets have been somewhat uneventful for the past couple years in the feed commodity business, but this fall our nutrition team has been faced with increased prices in several sectors of feed production.

There are several things to take into account with this trend. Commodity prices being on the rise are always good for your row crop operation, but increased feed costs cut margins on the livestock side. The soybean meal market has been strong this fall, taking a \$100 per ton jump in price through the 3rd quarter and into the 4th quarter. Higher soybean meal pricing has forced formulation to look into alternative proteins such as dried distillers grains. Based on the relationship of corn price and DDGs, formulation is pulling more DDGS into swine diets today. To further complicate the situation, DDGs have gone up \$70 per ton over the same period and are still on the rise. However, we are still seeing no changes in formulation as there is a small difference based on the rising corn price. In the beef sector, creep prices and pelleted products are on the rise due to the increased cost of hulls and midds. Historically, the cost of hulls and midds are higher during the winter months, but this year they have increased more than previous years due to supply issues. As a result, we are seeing pelleted balancers and creep feeds take a jump in pricing. This would also reveal itself in other pelleted products, such as sheep and goat feeds, along with other products that utilize these pelleting products.

Feed products stored on your farm such as high moisture corn, corn silage, earlage, hay, stover and so on are even more valuable this year. Our studies show that the cost of on-farm ingredients amount to 50% of the cost of production for the average cow/calf or backgrounding/feedlot operation.

Utilizing the feedstuffs on your farm to feed cattle is the best option for beef producers. Maximizing and optimizing these ingredients are essential to creating the best cost of gain for your feeding project. Testing your ingredients for protein, energy and dry matter builds the best program. Frontier and CPM can help

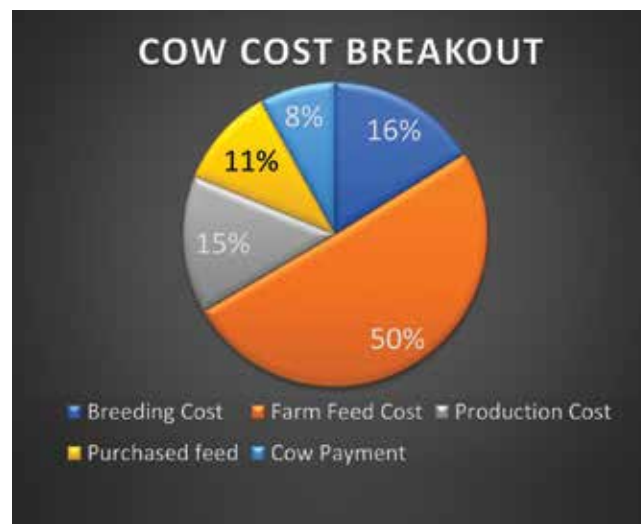


Russ Vering
VP of Nutrition

you do this. The feedback from these results will help you maximize your ingredients and provide the best performance at the best cost of gain. Once you've tested and formulated, are you off to the races? Not quite yet; we recommend monthly check-ins to retest your TMR (totally mixed ration) and make sure we are meeting the formulated requirements. On-farm ingredient stored in a bunker can be variable, and we can make adjustments along the way to ensure we are achieving your goals.

Throughout our territory, we have many options that can solve supply issues you may be dealing with. Modified or wet distillers have been one of the best products implemented in beef cattle feeding. Over the last year, we have dealt with variability in supply and plant shut downs resulting in abrupt feeding changes. Our livestock advisors have tools they can lean on to help with these interruptions. We can help with nutrition or work with outside vendors to find the product that fits best on your feedlot.

We look forward to continuing to serve you and producing the best protein in the world. Please contact your local branch and ask a livestock advisor for help. You are not walking this journey alone; we can do it together, and we look forward to doing so! ■



Managing Efficiencies to Increase Profitability

A group of producers was recently asked their favorite time of the year. Understandably, most of them said harvest. They love working in their fields and seeing the fruits of their labor realized. While I understand this reasoning, time spent managing your business can often do as much to increase profitability as the decisions made on inputs and planting.

Interest rates are at historic lows and according to a spokesman for Farm Credit Services of America, this might be an excellent time to investigate refinancing opportunities. A savings of 1% on annual interest rates could provide a huge benefit over a 40-year life of a loan.

Arranging input financing in advance can also increase your profitability. Frontier Cooperative offers input financing through both CFA and Secure Finance. Interest rates and terms are attractive, and by securing your funds now, you can take advantage of the best prepay pricing for fertilizer, chemicals, and seed. With CFA, you can also finance the energy products needed to plant, irrigate, and harvest your crops. With either of these options, your Frontier account can be paid automatically each month, eliminating service fees on late payments. Your Frontier Ag Advisor would be happy to review these financing programs with you.

At Frontier, we continue to explore and offer ways to increase efficiencies. Many producers requested their grain settlements be deposited by ACH directly into their checking accounts this fall, eliminating the need to drive to a location to pick up a check or wait for one to be mailed. This is something you might want to consider, and it is a service offered at no charge. Details are on the Customer Log In page of our website www.frontiercooperative.com. Please note that deferred grain payments after January 1 will still be paid with a check because of the large volume of payments which will be disbursed in a short time.

In the next few weeks, the administrative department we will begin using a new automated mailing



Marsha Whetham
Chief Financial Officer

system. The equipment will increase efficiencies in our office by automatically sorting and inserting customer statements and other correspondence, rather than requiring multiple people to complete the tasks. We will also be able to take advantage of bulk mailing rates. The automation software will verify mailing addresses and make corrections before the item is mailed, resulting in fewer undeliverable items. We will be using our current stock of statement forms and then start to process documents which will be folded only once and mailed in a 6x9 envelope instead of the standard size 10 envelope.

If you would prefer to receive your monthly statement electronically, we would be glad to set that up for you. Your statement arrives in your inbox, immediately after it is created, so there is no delay with mailing. As a reminder, you can also sign up to pay your account through Bill.com which allows you to electronically send payment from your bank account without the need to write a check and mail it back. This continues to be a popular option, and details are on our website. As a reminder, for anyone wishing to pay their account balance with a credit or debit card, there is a 3% fee for this service to cover the costs we are charged by the card processing center.

The year of 2020 has been challenging with various weather issues, political unrest, and COVID-19 concerns. We appreciate all our patrons and look forward to a time when we can all safely meet again in person. We thank you for your business and hope that the upcoming holiday season brings to you opportunities to appreciate and enjoy your family and community. ■



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

A Little Preventative Maintenance Goes a Long Way

We know winter is just around the corner. So we need to be looking at tank and filter cleaning and the right fuel blends. Fall or early winter is the best time to replace filters and drain excess water or any other contaminants from the bottom of your fuel tanks. These two elements are the major cause of gelling during the winter. Give us a call to clean your tank for you.

Most premium fuels have a gelling point of 15 degrees Fahrenheit. By adding cold flow additives to your fuel from the terminal (I'm not talking a fuel additive from the shelf), adds only 2 cents cost to your fuel but brings the gelling point to a -3 degrees F. When blending for winter, every 10% of #1 fuel blended with summer grade fuel lowers the gelling point by 3 degrees. So a 60% of #1 blend would get you to -21 degrees F. So blend accordingly. A little preventative maintenance can go a long way in reducing winter fuel problems and costly downtime. Proper tank maintenance can help prevent problems not only in the winter but also year round.

The energy market continues to find momentum that's pushing prices higher. There are two contributing factors: One is that Pfizer/BioNTech and Moderna provided encouraging news that their experimental vaccines were more than 90% effective in preventing COVID-19 and the fight against



Randy Birchem
VP of Energy

this global pandemic. These are the first potential vaccines that have showed successful data from a large-scale clinical trial. The developers expect to seek U.S. emergency authorization as soon as early December and could begin distributing doses across the country. The hope of that is pushing prices higher. The second is that it was announced that Joe Biden is predicted to win the presidential election. This has the energy markets moving higher, also because Joe Biden's promise to end U.S. fossil fuel subsidies worth billions of dollars a year for drillers and miners and tighten supply. With this news, we continue to see strength in the market. We had really cheap prices this last year, but only because of COVID-19. There are some very good values for 2021 and 2022. I'm not suggesting locking in 100% of your fuel, which you should never do. But consider layering in your fuel needs for the next 12-18 months.

I would like to wish you a very happy and safe holiday season from my family to yours. Also, thank you for your patronage this past year. We look forward to serving you in 2021. ■

PROPANE LEAKS DOS & DON'TS

Just a reminder to check your propane gauges on your tanks. Frontier has monitors to help with that, which includes a mobile app to monitor your tank from your phone. Most importantly, if you smell propane, here are the steps to take:

DO	DON'T
<ul style="list-style-type: none"> • DO get everyone out of the home and away from nearby areas. • DO attempt to shut off the valves at the tank. • DO call both your propane supplier and the fire department for help. Call from a telephone away from the home. 	<ul style="list-style-type: none"> • DON'T attempt to find the leak. • DON'T attempt to repair your appliance or light your pilot light. • DON'T turn on/off light switches inside the home. • DON'T use a telephone inside the home or in nearby areas. • DON'T light matches anywhere inside or near the home.

Early Planning Pays Off

We have had a good fall for application of anhydrous, dry, lime and fall spraying. As I am writing this, we are currently getting a little moisture, but the 14-day outlook appears to be pretty good to allow us to get back in the field to finish up some of the fall anhydrous and spraying. We have seen a very big fall ammonia run across the Midwest, and this will hopefully take some of the pressure off in the spring.

Now is a great time to also get your ag lime and dry fertilizer orders set up to be applied. With the open fall, the Midwest has also seen big movements of dry fertilizer. This has put a bit of a crunch on supply at this point. There are imports and domestic product starting to move to the warehouses, but the concern is that if we wait to start applying our phosphates and potash in the February, March, and April timeframes, it will be higher-priced and harder to get. In addition, that is also when spring anhydrous and spraying begins. Getting these nutrients on early allows them to break down over the winter and be available for the plant to utilize when it needs them in the spring. It also allows you to spread your workload out and not get into a time crunch when everything needs to be done at the same time. Get with your Ag Advisor today and set up your orders so we can get them taken care of early.

Speaking of early planning, Frontier offers an exclusive systems approach, called the Ultimate Acre System (UAS). UAS is a unique, strategic approach to farm planning that brings together the strengths



Dave Reese
VP of Agronomy

of all your coop's business units and helps create a sustainable plan that is unique to your farm. Our team of advisors start communicating with you eight to 10 months before next year's planting season to develop seasonal and long-term strategies that align with the goals you have for your operation. If you would like to learn more about Frontier's Ultimate Acre System, please contact your local Frontier Advisor for details.

Finally, we will be offering something new in December and January for chemical prepay this year. We will still be offering our normal Secure and CFA financing programs for growers that prefer to finance their inputs. In addition, we will be offering an additional 3% discount on chemical purchases if they are paid in cash before January 29, 2021. (This offer does not apply to chemicals that are financed.) We should have chemical pricing ready in the first week or two of December so contact your Ag Advisor and start planning your needs for the upcoming year to take advantage of these savings. ■



App Updates & FieldAlytics Launch

This fall was the first harvest for the My Frontier Business mobile app. We had hundreds of growers sign up and use the app this fall to see cash bids, futures, contracts, scale tickets, commodity balances, and settlements. Within a few minutes of leaving the scale, all the details for that delivery was available in the app. Information regarding harvest hours and other announcements specific to a location were shared through the app as well, giving our patrons up-to-date information.

But even before harvest began, Frontier's Grain Marketing Advisors utilized the My Frontier Business app for signing contracts electronically with our patrons. Signing contracts electronically saves time for all parties involved, and in today's world of COVID-19, it allows us to continue doing business in the safest manner possible.

New to the app is prepaid contracts. When you pre-pay for agronomy or fuel products, you'll be able to see all the details for that prepaid contract. One of the most convenient features of this segment is



Ryan Meister

VP of Digital Transformation

that a running total counting down the percentage of product you've received is displayed. This allows you to know exactly how much product is left as your product leaves our location to your farm.

The Digital Transformation Team has been diligently working on the launch of FieldAlytics to improve data flow for the Agronomy Team. In early September, we facilitated training for nearly 100 employees. This upgrade in software will help Frontier be more efficient in farm planning, precision agronomy, and agronomy operations. FieldAlytics enables us to create a farm plan, convert the plan to a work order, allow operations to load and apply the right product and amount, then have those details passed to accounting without the need to re-enter information along the way. An integration with our fertilizer blenders streamlines the loadout process, too. The automating of this workflow will help us serve our customers in a more efficient manner.

FieldAlytics also connects with Climate and several WinField United agronomy tools that we will continue to explore and build out as we discover additional ways to bring value to your operation. A difference you may recognize right away is the addition of profitability maps as part of the farm plan. These maps will give you a spatial view into areas of the field that are making the most profit and other areas that may need improvement. The additional reporting will give growers the opportunity to evaluate field profitability in a new way leading to better agronomic decisions. If you have questions or want to know more about FieldAlytics and how farm plans can help you be prepared for next season, reach out to your local Ag Advisor. ■

NEW!
My Frontier Business App

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

DOWNLOAD THE **FREE** APP FROM THE APP OR PLAY STORES

POWERED BY **BUSHEL**

Planning for Success

As we close out 2020, it will definitely go down as a year where we learned how to adapt, game plan, and move forward. Yes, there have been several challenges that all of us had to work through, but there have also been lots of opportunities presented to us this year. That's why at Frontier you consistently hear the people that work here talk about the importance of creating a plan. Specifically talking about farm plans, and how they can create a roadmap of how to navigate through the decisions you have to make each day, week, month, and year, and to help you plan for the next five years of your farming operation. A plan can help you control the emotions that come into the mix when making decisions for your operation. In this newsletter, I'm going to talk about a different kind of planning, one that affects your families, communities, and your cooperative.

I like to think that all of us share a common goal. For you, the producer, to be able to pass on your family farm to the next generation, this affects the communities, families, and Frontier 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.

Here are a couple important questions to ask yourself: Do you have a plan to transfer your farm down to the next generation of owners? Have you spent the time thinking about how you will do this? Most of you already know what you want to have happen and generally when. You just need guidance to help walk you through the process of farm transition. A good planning process will examine how each action you take affects the farm and your family. This is critical planning that will help align your actions with your goals. We have partners that provide access to planning resources you can leverage when you are ready to begin this process or simply to take an updated look at your current plans.



Jon Brabec
Chief Marketing Officer

For the last three years, we have offered farm transition planning assistance to our members through our partnership with Doug Krasne, a local planning resource. Some of you have met him at our Ultimate Acre event, others at Frontier meetings, or by introduction from someone at Frontier. While we have heard consistent, favorable feedback, we felt too few of you have had the opportunity to engage Doug and learn more about how planning can make a difference to what matters most - your family and the farm. Having access to someone with Doug's skills can give insight on 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 in the hope that you will take time to explore and find success in this very important process. We know if your farm transfers smoothly that we will have a mutually beneficial business relationship for years to come. One that will add value to your family, the community and your cooperative.

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. If you have further questions, please contact Doug Krasne at 402-850-7368. ■



Recognizing Our People & Recruiting New Talent

At Frontier, we invest resources and time maintaining our physical assets in order to perform the best customer experience for our patrons. What can be easily overlooked are our most important assets: our employees. To grow and develop our employees, we also invest resources toward safety, career growth, and benefit/retirement programs that support our employees and their families.

However, we also like to have fun and celebrate employee successes through our Employee Excellence & Years of Service Recognition programs. In 2020, the Employee Excellence program honored four teams and 26 employees.

Each calendar quarter, the Employee Advisory Group will recognize employee(s) for community service or going above and beyond for our customers and/or fellow co-workers.

The Above & Beyond award recognizes employees who:

1. Improve and/or streamline an internal operational process or procedure.
2. Improve the quality of service to fellow employees.
3. Place an employee and/or customer interest over their personal interest.
4. Perform a service that enhances the customer experience with Frontier Cooperative.

Our Community Service award recognizes employees who make a significant community contribution through their time, talents and dedication to make their communities a better place to live and work.

The Years of Service program also recognizes dedication and loyalty to Frontier Cooperative. Each year, we will recognize employees who have years of service in five-year increments. This year we will celebrate a 45-year employee and four employees with 35 and 30 years. The following is the list of employees recognized for their years of service in 2020. Thank you!



Mike Carroll

VP of People Engagement
and Safety

Where do we find this great talent? At the People Engagement & Safety office, one of our recruiting tools we use is the Frontier Internship Program. This program is an excellent opportunity for Frontier and students to connect with a goal to develop a long-lasting working relationship. Recruiting for interns begins early with students at the high school level through our participation with local FFA chapters and programs such as Southeast Community College - Jr Academy in Lincoln. Our team participates in classroom presentations and mock job interviews with the high school students.

We then enter the college ranks by connecting and meeting with numerous college career services offices, attending career fairs, participating in classroom presentations and offering internship programs to college students. Our goal is to recruit seven to 10 interns each year that typically work the summer months. We will then identify mentors that will work side-by-side with our interns giving them practical experience about our business and how to develop customer relationships.

During the course of the internship, there will be periodical check-ins with the students and mentors to make sure we are on track with their goals and our goals. At the end of the internship, our interns will present to the Board of Directors their experiences and what they achieved during their time at Frontier. Over the years, the internship program has proven to be very successful, as Frontier currently has several employees that elected to carve out their career with Frontier Coop after their internship experience. ■

Frontier employees recognized for their years of service in 2020:

45 YEARS: Ron Ruhge

35 YEARS: Kevin Havlovic
Gene Gembica

30 YEARS: Randy Barnhart
Allen Meduna

25 YEARS: Dale Uhe
Bryan Way

20 YEARS: Jamie Lindgren
Luke Parr

15 YEARS:

Mike Babel Sara Ramsey
Kirk Bartels Rob Ahlers
Dennis Lane Dave Polacek

10 YEARS:

Bill Moates Jesus Morales
Derrin Kula Chris Boeck
Keith Wynegar Roger Dolezal
Amy Jelinek Jesse Snyder
Zach Boss Tye Bantz
Brandon Welch

5 YEARS:

Marsha Whetham Lynn DeJonge
Kyle Blessen Troy Pribnow
Doug Lueders Nick Sousek
John Smith Scott Pernicek
Dan Lueders Craig Beougher
Caleb Kort Roger Bohling
Larry Hathaway Lauren Willis
Scott Marburger Cody Hull
Cheryl Hamula Jeremy Baker

Thank you for your service!



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