

EXPERIENCE THE DIFFERENCE





ver 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.

INSIDE THIS ISSUE:

Letter from the CEO	3
Post-Harvest Update	4
Improved Efficiency = Improved Experience	5
Recycling Program/Making a Difference/Scholarship Program	6
Focusing on the RIGHT Nutrition	7
IRS Form 1099-PATR	8
Energy Outlook & Spring Contract Options	10
Reflect & Prepare	11
FFA Grant Program	12
Experience the Difference with Frontier Coop's Ultimate Acre System	13
New Year, New Goals	14
Employee Years of Service	15





Letter from the CEO

As you read this, we have just wrapped up our annual meetings in Columbus and the Cass County Fairgrounds and as reported, 2019 was a year met with challenges. The 2018 wet fall spread harvest out and allowed very little fall fertilizer and spraying, followed by the bomb cyclone winter freeze and snow, where very little dry fertilizer or lime were able to be applied.

This pushed dirt work, fertilizer and chemical application into a very short window this last spring. In a period of 21 days in April, we were able to finally get a lot of this done and the planters rolling in the field. It was a welcome sight to be back in the fields, but it was at a grueling pace, and I can't thank our patrons enough for their patience and communication, as well as our employees who stepped up to get everything accomplished. While it wasn't executed perfectly, given the circumstances, we weathered the storm fairly well.

This harvest brought us fewer acres with the river flooding and prevent plant acres; however, what did get planted was generally strong yields. We ended up achieving our five-year average on corn intake and soybean intake. Regarding the soybeans, this was 2 million more bushels than we received last year.

Once we put the crop away this fall, we had several uncovered ground piles of corn that we were able to pick up by December 27 when we finally received some decent moisture. It was a good fall, and the fall spraying acres as well as the dry fertilizer and lime acres, have all been positive to date. Fiscal year 2020 is off to a great start.





Jeremy Wilhelm
Chief Executive Officer

Years like 2019 remind us that Mother Nature is in control. While we were dealing with the weather, we were also dealing with a struggling farm economy and a trade war with China. The prospect of short-term pain for long-term gain was wearing thin, and it was nice to see some positive movement in settling the trade war with China in early January. With the volatility and uncertainty in 2019, it was a reminder as to why we continue to keep a strong balance sheet. Today the combined company has \$300 million in assets and \$145 million of members' equity, as well as a strong liquidity position. It is for this reason that when profitability is slim, we were still able to send out \$3.2 million of cash to our patrons in equity redemptions and patronage, as well as the ability to pass through tax credits of \$3.9 million on a combined basis.

For 2020, we will continue to focus on uniting the two companies and streamlining processes and procedures to make your cooperative as efficient as possible. We will continue to focus on supporting youth in agriculture by supporting FFA and 4-H, as well as ag safety. At our recent annual employee meeting, we honored 59 employees for their years of service with five of them having 35 years or more with your cooperative. Their experience and dedication over the years is truly special. With that, I 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. Let's have a great 2020!

Post-Harvest Update

The first harvest of the freshly unified Frontier Cooperative Company took place only a few short weeks after the September 1 unification date. There wasn't much time for an "adjustment phase," as the first soybeans of the 2019 harvest were crossing the scale by September 16.

We weren't sure what to expect for receipts going into harvest this year. Spring-time flooding impacted areas around multiple locations in Frontier's footprint. Spring delays also meant that some agronomy applications were performed in less than ideal conditions. We were very pleased to see receipts exceed expectations at many of those facilities. As a whole, the entire company saw grain receipts meet, or beat, our recent five-year averages in both corn and soybeans.

Once the weather was cooperating, harvest moved at an intensified pace. Clear weather allowed us to put corn in temporary ground piles due to harvest's rapid progress. Open (uncovered) piles were on the ground at Syracuse, Tecumseh-North, Mynard, Silver Creek, and Waverly. The weather allowed us to get those five piles picked back up and brought back into the elevator, or shipped to market before they saw any significant moisture. In addition to the open piles, we had another five ground piles that were tarped with fans at Brainard, Syracuse, Mead, Murdock, and Otoe.

Not everything went according to plan during harvest. Like with any farming operation, equipment breaks down, and occasionally a mistake gets made. Some setbacks were completely out of our control. Not all of the trains we loaded showed up on the day we would have liked to have had them. Six and a half million bushels of corn were shipped out by rail during harvest. It's the equivalent of 15 shuttle trains in a rather small window. With the fast pace that harvest progressed, it wasn't a surprise that not all of the trains were on track when we wanted them. Fortunately, they weren't too far behind, and we still had alternative locations that could dump our patrons' bushels.



Bryan ChoutkaSenior VP of Grain

The Grain Marketing Advisory Team is currently busy working with producers around the company. They're putting together marketing strategies for any remaining unsold 2019 bushels, as well as discussing plans for what needs to be done for 2020 and 2021 production. They can help construct Profit Per Acre estimates based on estimated production, costs, and prices. The Profit Per Acre calculation is also used in calculating Return On Investment (ROI). They're focus is on helping producers turn grain into money, and designing a plan to do it profitably.

The Grain Advisors are also enrolling producers in the 2020 Seasonal Average Price Program. This year's average price contracts will be priced from April 15 - July 15. Contracts won't have a fee if the basis is set on the bushels prior to July 15. This can be an easy way to do some forward contracting during the time of year when prices have shown a tendency to reach their highs. One of the best things about this contract is that it takes emotion out of the equation while doing some proactive marketing. Some of the best marketing opportunities for a crop occur while it's still growing out in the field. Every bushel that isn't already sold when it's harvested, whether it goes in the bin on the farm or at the elevator, is incurring additional costs.

November and December allowed for fall fieldwork and fertilizer applications. We didn't have that luxury in 2018. Hopefully this is a sign that 2020 won't be as tough of a challenge as 2019 proved to be.

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

Improved Efficiency = Improved Experience

What a difference a year makes! Frontier Cooperative had a great harvest with decent yields throughout our trade area. As a newly formed Frontier Cooperative family, our locations were fortunate with seasonably dry weather during the harvest period. This weather helped us get all the bins and ground piles full, and also helped us get over 2,000,000 bushels of uncovered grain picked up quickly before the winter weather set in. Fall agronomy jumped out to a fast start with fall spraying completed in most areas, as well as dry fertilizer and lime acres getting applied timely and efficiently where weather allowed. The anhydrous ammonia fall application was better than last year in most areas. Although Mother Nature has thrown a few weather events at us since the first of the year, our team is committed to keep striding forward. Our locations continue preparations for the spring agronomy run. Equipment and location maintenance are being performed, application machines and tender equipment upgrades are being updated at a few locations, and personnel is getting annual training completed.

The last couple of months our team has been working on grain movements at our locations. We continue to truck to local markets, as well as ship trains at our rail loaders at Syracuse, Mead, Brainard, Yanka, Manley, North Bend, and Silver Creek. Harvest is only eight months away, so





Craig SchultzChief Operations Officer

continuing to empty bin space and getting ready for harvest is a work in progress.

We are always looking at efficiencies at Frontier Cooperative. Facilities and rolling stock-whether grain, agronomy, energy, or feed-are always being assessed on how we can improve your experience when you arrive at our locations or when we deliver to your farm or residence. Equipment upgrades are being made with the latest technology updates that can help us see where our sprayers and dry application equipment are the most efficient, monitoring run time in the field, travel time from the plant to the field, and idle time spent waiting for tender trucks. These factors can help us determine better, more efficient routing of our application equipment, chemical or dry fertilizer plant speed and upgrades for equipment, and better utilization of our tender truck fleet. We have installed GPS units in our semi-trucks and have moved to a central dispatcher for our semi fleet to dispatch efficiently and move trucks where needed during the busy agronomy, grain, and energy seasons without a breakdown in communications. We have invested in larger 5300-gallon propane and fuel delivery trucks that run efficient routes filling customer tanks vs. smaller gallon trucks running back to the plants to refill more often. These are just a few of the things we have done to improve our efficiencies, and we continue to research and administer new ideas. Spring field work is just around the corner, so please be safe in everything you do. We look forward to working with you and enhancing your customer experience at Frontier Cooperative!

Recycle & Repurpose

In September, Frontier Cooperative began a month-long campaign that not only encouraged the use of the new brand and logo, but also to involve employees in doing their part for the environment. The company launched a Uniform Recycling Program that allowed staff members to bring in their old branded items and recycle them in a responsible way. Rather than tossing out the old, employees were able to donate their outdated or unwanted items and bring them to any of eight locations within Frontier. In turn, they could exchange past uniforms for newly branded T-shirts made from 100% recycled materials. Here's how it worked:

Frontier Cooperative partnered with DRIVE Marketing Group and Recover Brands to turn old uniforms into recycled T-shirts. Employees who brought in items could also earn raffle tickets for a company prize drawing held in October. According to Recover Brands, since 2010, nearly 5.4 million plastic bottles have been diverted from landfills by using them in recycled garments.

In the end, Frontier employees donated a total of 3910 uniform items to repurpose into T-shirts and other materials, which equals nearly 1,100 pounds of clothing. Not only did Frontier employees do their part by being environmentally friendly, but they can wear their newly branded threads with pride.



Making A Difference

Over the holiday season, Frontier Cooperative had the opportunity to participate in a fun Angel Tree activity to help local families in need. Local children submitted a Christmas wish list of clothing, toys, and other items, and the Frontier Family stepped up to make a difference and fulfill the wishes for local families.

This activity was 100% voluntary. The goal was to simply provide an avenue and make a connection for anyone interested in helping during the holidays. Frontier partnered with two school organizations that are within the Frontier footprint, including a local Backpack Program and a Head Start Program. Frontier helped fulfill a total of 33 wishes for children this holiday season! ■

Frontier Scholarship Program

Frontier Cooperative is offering a scholarship for a student entering a college or technical school to further his or her education in agricultural related studies.

The Frontier Cooperative Scholarship will be awarded to a son/daughter of a parent/legal guardian who is an active stockholder of Frontier Cooperative as defined by the Articles and By-laws of the association. The scholarship recipient's family must do a minimum of \$5,000 in business with the cooperative during the year.

The recipient must be accepted as a student in a college or technical school majoring in agricultural-related studies as determined by that school. Upon completion of the first semester of school, the recipient will receive up to \$1,000. The recipient must have demonstrated academic excellence as determined by SAT/ACT scores and also rank in the top one-half of his/her class.

Please contact any of your Frontier Cooperative offices for an application. Please return necessary paperwork to the main office of Frontier Cooperative, 3333 Landmark Circle, Lincoln, NE 68504, no later than March 1, 2020.

Focusing on the RIGHT Nutrition

The Frontier Feed Team and Central Plains Milling (CPM) are excited to move into the next decade of livestock feeding. Here at Frontier and CPM, we are always talking about relationships, both strengthening existing ones and building new ones. The CPM and Frontier relationship is an important one. CPM is an LLC owned by Frontier Cooperative along with myself, Russ Vering.

The CPM partnership began in 2007 with the construction of a new feed mill in Howells. We believed it was time to add new technology and increase the speed of manufacturing feed in the milling industry in Nebraska. CPM then added the Columbus mill in 2016, allowing us to offer cow calf mineral, pellets, and crumbles for producers in northeast Nebraska. Today, CPM ships feed all over the Midwest and advises customers through the relationships we have built, giving producers a local option for animal feed solutions.

We continue to evolve, as even today we look a little bit different as we complete the unification of Frontier and Midwest Farmers Cooperative. Unification creates strength; bringing the recognizable Purina and Kent brands into the mix, along with our CPM brand, will allow us to offer several options to our customers. Today's producers expect more from their feed company, including things like balancing rations, ingredient sampling, feed budgeting and high, consistent quality. Our team is focused not

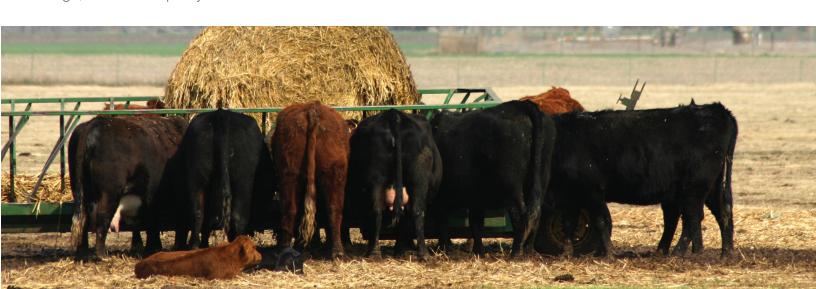


Russ VeringVP of Nutrition

only on bringing our customers the best nutrition but bringing the RIGHT nutrition. Our sales team wants to get to know our customers' operations so that we can offer economical and sound nutritional options for every situation on the farm or ranch.

CPM offers a blend of custom mixes and in-house options that allow our customers the power to customize. Our Columbus facility offers pellets, mineral, and texturized feeds in bag or bulk. We blend a successful portfolio of swine, beef, goat, sheep, horse, and chicken feeds. On the show side, we utilize Purina Show Feeds along with Lindner Swine Show Feeds to assist with FFA and 4-H projects. You don't need to expect your relationship with your Frontier or CPM team member to change, but please do expect the option of more tools being available to you to assist in making you more successful in the future.

We appreciate our customers and strive to bring our best to them every day. Be sure to contact your local branch or our sales team to build a calving or feedlot program for your operation. Have a safe and bountiful 2020.



IRS Form 1099-PATR

Distributions you received from either Frontier Cooperative or Midwest Farmers Cooperative in the 2019 calendar year may need to be included in your income when you prepare your 2019 tax return. The 1099-PATR forms from both entities were mailed in January. Below is a brief explanation of what the numbers represent.

Box 1: PATRONAGE DIVIDENDS. Qualified Patronage Allocations paid to you by the Cooperative during the year in cash.

Box 3: PER-UNIT RETAIN ALLOCATIONS. Patron Grain Sales to the Cooperative for grain; reported in gross dollars before deductions for quality, storage, check off, etc.

Box 4: FEDERAL INCOME TAX WITHHELD. The Cooperative is required to withhold and deposit backup withholding on your behalf if you didn't furnish your taxpayer identification number (TIN).



Marsha WhethamChief Financial Officer

Box 5: REDEEMED NON-QUALIFIED NOTICES.Non-qualified equity redeemed and paid in cash.

Box 6: SECTION 199A. Pass through credit passed from the Cooperative to the Patron. Entities eligible for the qualified business income deduction include sole proprietorships, partnerships, S corporations and limited liability companies.

Box 7: QUALIFIED PAYMENTS. This is a new box this year. This is the sum of boxes 1, 3 and 5.

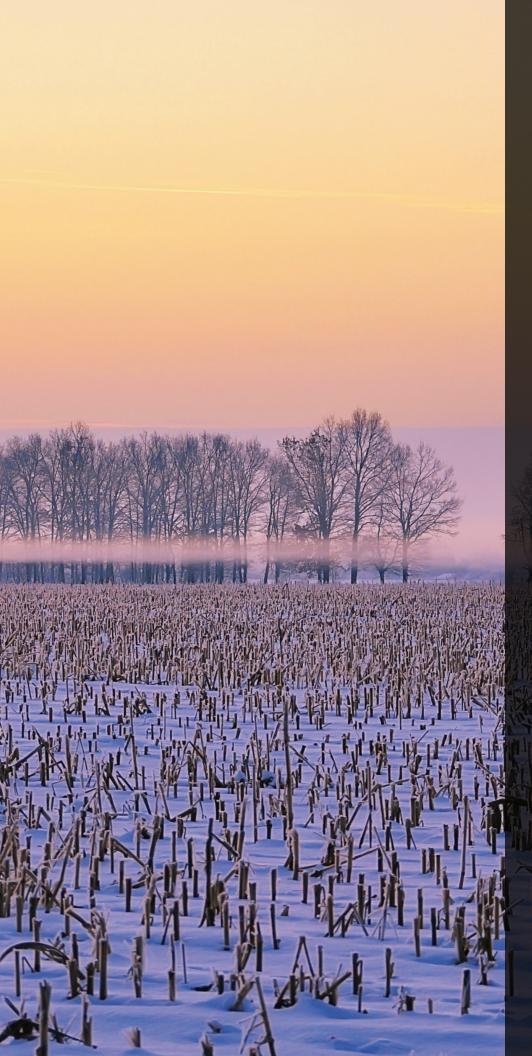
Tax computation is complicated and we suggest you provide the 1099-PATR forms to your tax preparer and discuss how these payments and credits will affect your tax return.

Certificate of Investment Program -

Frontier Cooperative provides to its members the opportunity to invest funds in the Cooperative with the Certificate of Investment Program. Stockholders of the Cooperative may choose to deposit funds for the Cooperative to use in general business operations. When a patron chooses to invest, a certificate is generated in the name of the patron. A competitive interest rate is accrued and then capitalized back into the principal value of the certificate. The interest rate is evaluated semi-annually and is calculated using the current rate charged by CoBank, the Cooperative's primary lender. Effective January 1, the current interest rate for patron investments is 3.25%. This rate will be re-evaluated June 30.

Certificates are payable upon demand, but the program is designed for investments of at least six months. We suggest a minimum investment of \$5000.00 for new depositors. There are no salespeople or brokers for these investments. The administrative staff at the Lincoln office will be involved in the issuance of the certificates and the administration of the program. This program is registered with the Nebraska Department of Banking and Finance.

If you have any questions or would like to invest in the Frontier Cooperative Certificate of Investment program, please contact Bob True at 402-937-8063.





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

Energy Outlook & Spring Contract Options

During the past couple of months, we've fielded questions regarding the supply of propane. These questions are coming from reports in the news that propane was in short supply. Here's the situation: The 2019 corn crop in the upper Midwest was unusually wet resulting in a large share of the corn crop needing to be dried with propane on the farms. The wet corn harvest drew propane supplies down. By the end of November, propane supplies in the Midwest load-out terminals were pretty much gone. As home heating demand kicked in, the pipelines could not keep up with demand. Storage tanks at terminals were empty, and trucks could only load as quickly as the speed of propane coming up the pipelines. Nationwide propane supplies were good; it was just not in the Midwest where we needed it.

We are fortunate to have multiple propane terminals in our area. Within our footprint are two loading facilities: Greenwood and Plattsmouth. Just outside our trade area, we can also use the terminal at Geneva. Fortunately, these three terminals are separate pipeline companies meaning one or two may have product while the other(s) don't. This gives us more opportunity to get product. While on allocation we were never in danger of running out of propane, for a couple of reasons. We keep our storage tanks full year-round but most importantly, we fill customer tanks in the summer so they are ready for winter. Pipeline companies want us to use their assets year-round, not just in the winter. When we use the pipelines/terminals in the summer, we build allocation credits (and buy at the lowest price of the year). Going forward, the best policy is to have your tank on our "scheduled delivery" program which gives you the best price and us the opportunity to deliver gallons in the most efficient way.

On the fuel side, heating oil futures continue their downward slide, reaching toward the low last seen on August 7, 2019, at 1.7450. In the last couple of weeks, future values have declined nearly \$0.36, a loss of almost 17%. The relative strength index is calling for a weak market as the selloff continues. In



Randy Birchem
VP of Energy

theory, an indication that heating oil futures could be potentially oversold, and a buy back would be seen in the future. We've been waiting for this opportunity to contract some of your needs for 2020 crop season. We offer two contracts:

Fixed Contract: You lock in a fixed price for a number of gallons for a specified period. No money down. **Maximum Price Contract:** You lock in a contract price with basis for a small option fee, again for a specified period. With this contract if the price would go under your fixed contract price, you would receive the lower price—but would not go over—your contract price.

Please give one of our Energy Advisors a call, and they can help you with these contracts.

One more thing to think about is your fuel storage tanks. Through the years since Ultra Low Sulfur has been introduced, 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 down time as a result of clogged filters. There's 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 machine to remove the algae, rust, moisture or any other contaminates from your tank. This would be the best long-term solution. Please refer below to the list of Energy Advisors in your region to answers any questions you may have for any of our programs.

Region 1 & 2 - Derrin Kula - 402-276-1868 **Region 3 & 4** - BJ Matulka - 402-405-4488 **Region 4 & 5** - Brian Irwin - 402-499-6801

Reflect & Prepare

As I sit in my office this morning and begin to write this article for the newsletter, I can't help but to reflect upon last year at this time. As many of you will remember, we were able to apply very little anhydrous, dry, and ag lime in the fall and winter. Fertilizer prices were moving up with the increased demand for the upgraded nitrogen products in the spring, and we all had a lot to get done in a short amount of time.

I won't spend a lot of time talking about the spring, but I will say that given all of the challenges that were in front of us that I am very proud of how you're cooperative and our customers pulled together and were able to get the job done. We were able to get everything fertilized, sprayed, and planted, and yields were very good considering all of the challenges Mother Nature threw at us.

As this fall began, we were wondering if we were looking at a repeat of last fall. Fortunately, the weather cooperated, and we were able to get the crops out timely, which allowed us to get a tremendous amount of anhydrous, dry fertilizer, and fall spraying done. In addition to being able to get all of this done, the fertilizer markets had a reset, and on many products you were able to purchases them at 10-year lows.





Dave ReeseVP of Agronomy

This gives us a great jump start for the upcoming year. The nitrogen fertilizer markets are holding steady right now. I would anticipate a slight uptick in nitrogen values as we get closer to spring, and the manufacturers evaluate their supply and demand for the spring. Phosphate prices had almost a \$200-per-ton market reset this fall mainly because of some competitors from other parts of the world wanting to move a significant amount of tons into the United States. This has caused three phosphate plants to shut down, and I anticipate that phosphate will start to move up and continue to be strong into spring.

This time of year is a great opportunity to review and finalize your farm plan. It is critical that we place the correct hybrid or variety of seed on the right acre. Different hybrids and varieties are developed for different soil types, nutrient management situations and responses to stress. Placement is critical to maximizing your yield. After that, choosing the appropriate herbicide and in-season disease and crop nutrient programs are very important to nourishing the crop and protecting it from disease and insects throughout the summer. Ask your local Frontier Ag Advisor about our Ultimate Acre System. The UAS is a detailed systems approach that creates long-term strategy for your operation based on ROI.

As we head into spring, I would like to remind everyone to please think about safety first. We all will have a lot going on, and things will get a little crazy. I am sure of it. But we need to keep in mind that is when accidents happen. I hope everyone has a safe and productive spring!



Local FFA Grant Program

Frontier Cooperative is a proud supporter of Nebraska FFA and a corporate sponsor of the "I Believe in the Future of Ag" campaign. In addition, Frontier is always seeking opportunities to connect with and build partnerships on the local chapter level.

Beginning January 1, Nebraska FFA chapters within the Frontier Cooperative trade area had the opportunity to submit a request for funding up to \$3,000 for programs, activities, and projects that promote ag education and chapter development. Funding requests are reviewed by Frontier Cooperative staff and managed by the Nebraska FFA Foundation. Applications were accepted until February 1, with recipient awards announced by mid-February.

Above: Frontier Cooperative CEO Jeremy Wihelm and employees Linne Vavrina and Jon Brabec welcomed Nebraska State FFA officers Luke Krabel and Savannah Gerlach to the Lincoln home office in January.

Frontier Cooperative is pleased to announce that a total of 22 chapters applied and over \$50,000 was requested in the grant application submissions. Frontier will be working with its industry partners to fund the grant winners over the next couple of months.

Experience the Difference with Frontier Cooperative's Ultimate Acre System

When you see the Frontier Coop tagline "Experience the Difference," what does it mean to you? At Frontier, we want your experiences that you have with your cooperative to be different. Think about this, if one of our advisors asks you what you want more or less of, what would it be? A common answer would probably be higher grain prices and lower input costs. I get It. We all want more or less of something, but what are the little things in your business that can add up in a big way to ensure your operation is successful for generations to come?

As a producer, you get to choose where you want to sell your grain, buy crop inputs, purchase your energy products and also your livestock nutrition needs. One method of doing business is to just make a transactional purchase or sale with very little interaction with people and the company. What is the value in this one-time transactional purchase? It may seem very simple, because you can get information you need off the internet or via phone to make decisions on what you need for a specific situation. The industry has played right into this trap of thinking we need higher grain prices or cheaper inputs to be successful. To me, these conversations don't help anyone to discover the deeper challenges that a producer really faces. Frontier's approach is straightforward in accomplishing your goals with no hokey programs or gimmick ideas. We believe part of experiencing the difference is creating a strategic approach to your entire farm that is laser-focused on each specific area.

We have created a system that is unique in the ag industry. It is called the Ultimate Acre System, or UAS. UAS is a detailed systems approach that creates a long-term strategy for your operation based on ROI (Return on Investment). It is a strategic approach





Jon Brabec Chief Marketing Officer

that focuses on a detailed cropping plan specific to your farm and unique to your individual acre. An example of how our Frontier Advisors approach your business with the concepts of the Ultimate Acre System is as follows:

- 1. An Ag Advisor meets with you 8 to 10 months before next year's planting season to start putting together a cropping plan. The level of detail of your cropping plan is completely up to you. Myself, I like a very detailed plan that has all crop inputs, fixed expenses and operating expenses.
- 2. Next, a conversation between the producer and Energy Advisor takes place so they can help create an accurate estimate of energy usage you will need for the upcoming crop year.
- 3. Your preferred Grain Marketing Advisor and you now have a true understanding of breakeven for each of your farms. This is an extremely helpful tool for you to start creating grain marketing strategies that will create ROI results!
- 4. That last part of the system happens during harvest when you review your plan with each advisor. Similar to how you would review a report card, this shows how close we came out to what we were targeting to do.

Our systems approach helps producers and your advisor remove some of the variables that are presented to us each year. Our Ag Advisors focus on making pragmatic business decisions that positively affect your bottom line. Your financial lenders and CPA also like it when you have a network of advisors that are continuously working with you. Your cooperative and its employees believe in creating long lasting partnerships with you to enable thriving local communities. If you would like to hear more about Frontier's Ultimate Acre System, please contact your local Ag Advisor, Grain Marketing Advisor, Sustainable Energy Advisor, or Livestock Advisor.

New Year, New Goals

As we close out 2019, with year-end payroll and benefit responsibilities behind us, the People Engagement & Safety office has turned its attention to establish new goals for 2020. Our focus will be a renewed commitment to improve the employee experience for our Frontier family.

To meet our commitment, the People Engagement & Safety team has developed internal goals to improve the services for our customers, the employees of Frontier. Our talent acquisition and benefits team of Joe Farley, Rick Zoucha and Jenny Green will concentrate on:

- Improving our message that Frontier Cooperative is an employer of choice
- Improving our marketing efforts centered on our outstanding retirement and benefit package to prospective new employees
- Developing an employee portal for sharing company information
- Enhancing our current vertical and horizontal career development programs

Our safety team, Cody Hull and Adam Benes, Safety Managers and Christi Roth, DOT (Department of Transportation) Compliance Specialist will focus on:

- Advancing our safety culture to include more awareness and accountability
- On-the-job and classroom employee safety training
- Developing managers/supervisors in all areas of safety

To meet these goals, the safety team will be conducting two mandatory employee operational safety trainings in the spring and fall, management safety training on OSHA and developing a truck driver training program to meet DOT standards. In addition, Christi will lead our employee wellness program for a second year.



Mike CarrollVP of People Engagement and Safety

We are also fortunate to have assistance from Frontier employees to enhance the employee experience and safety culture. The People Engagement & Safety office facilitates two employee groups: the Employee Advisory Group (EAG) and the Safety Committee. The EAG is a group of employees that represent all employees in regular meetings with Jeremy Wilhelm, CEO, to update each other about company information and events occurring at the local offices. The EAG also gets involved in company sponsored events for employees, and they manage the employee recognition program. The safety committee members are also employees from across the company. Within this committee there are two sub-committees: the grain/operations team and the DOT team. The grain/operations team will be assigned various locations to make visual inspections of bins, elevators, shops, and fertilizer plants. The DOT team will also have various assignments to make visual inspections of commercial trucks, trailers and forklifts. After inspections are completed, the teams will submit their reports to the Safety team. Cody, Adam and Christi will then develop corrective recommendations to the Operations, Agronomy, Energy and Feed business units.

As we enter 2020, I am excited about our EAG and Safety committees and my dedicated staff to meet our 2020 goals of creating a successful employee experience. The People Engagement & Safety office will always be driven to provide fair and equitable services to our employees and to provide a safe workplace for our employees and patrons.

Employee Years of Service

The following employees were recognized for their years of service at the Annual Employee Meeting held in La Vista January 25. Thank you for your dedication to Frontier Cooperative!



Joyce Novak



Doug Stewart
Scott Alexander



John Mausbach Duane Uhe Gayln Boesiger



Randall Nelson
Sean Petersen
Dave Reese
Michelle Swiatek
Frank Vetick



Todd Connelly
Ira Mousel
Rodney Podtburg
Marvin Marushak



Rick Zoucha
Jim Bauman
Sheri Trimmer
Fred Bredehoeft
Benji Connelly
Lonnie Holthus



Joel Booe Kyle Stein Herman Dohmen Jason Penlerick Niel Kaup



Andrew Chvatal
Lisa Eggerling
Anthony Hartman
Jason Shannon
Joey Reisdorff
Beau Hartman
Jerad Kreikmever

Andy Mendes
Jason Strand
Dave Borkowski
Mike Bradbury
Kayla Chase
Jenny Green
Kevin Egger
Kurtis Kiburz
Natalie Philips
Josh Hlavac
Teresa Pernicek
Thomas J Sloup
Kirk Schroder
Charles Bechhold

Matt Arps
Tara Price
Jeff Clatt
Jay Lenigan
Andy Thies
Del Hingst
Cory Haupt
Bryan Roe
Dan Rottman
Pete Fencl





3333 Landmark Circle • Lincoln, NE 68504-4760

