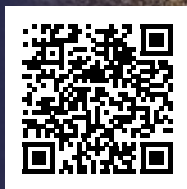


BUILDING A PLAN FOR YOUR NEW CROP BUSHELS



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LETTER FROM THE CEO

Another year has rolled around, while similar to last year in many respects, including weather, prices, and input costs, this year is looking better for FCS.

It is very easy to get wrapped up in short-term economics and performance and lose sight of the “long game”, doing today what will provide benefit and value to our members and customers 5, 10, or 20 years from now. That is what is most important.

Don’t get me wrong. If you don’t perform today, you don’t earn the right to be here 20 years from now. But thoughtfully and creatively looking to the future is critical to real success...your success and ours.

FCS has been here for 119 years, and we plan to be here providing real value, true bottom-line value, to our members for another 119 years. Our leadership team, Board of Directors, and staff do an excellent job of challenging ourselves, our customers, and our supplier partners to anticipate and strategically

plan for what the future of agriculture will look like. We continually ask ourselves what skills, services, products, and knowledge our members will need from FCS to stay ahead in an ever-changing marketplace. We are working today on what we believe will be necessary for your success 5 to 10 years from now, including systems, expertise, people, data capabilities, assets, and more.

FCS has proven to be an innovative and thoughtful organization, bringing many firsts to northwest Iowa and southeast South Dakota. We promise to continue being an outstanding partner for every member and customer who wants to be challenged to find better ways to run their business. We have the people, assets, ingenuity, foresight, and laser focus to help you prosper.

I love this business, our members, and our staff. Passion drives us at FCS. Please continue to challenge us and expect more from us. We will deliver, and we will continue to challenge and push you to help you succeed. I can confidently say that no other partner cares more about you, the member, and your success than FCS.

Have a great fall, and be safe!

-John McDaniel, CEO





Kirk Struik,

Director of Information Services

AI & DIGITAL SECURITY

Artificial intelligence (AI) is becoming a common part of everyone's lives. Even if you do not use an AI tool directly, many existing software tools and apps now have built-in AI features. These features range from chat bots to in-app automation. It is important that we all know and understand how to use these tools safely.

The most important rule is to be careful about what you share with AI. Do not enter anything into AI that you would not want posted on the internet. This includes phone numbers, addresses, bank accounts, credit cards, and Social Security numbers. AI tools are trained on the data entered into them by users. The responses given by users further enhances the AI tools ability to create reasonable sounding answers.

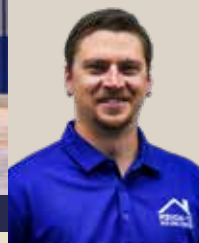
Speaking of reasonable answers, its important to remember that AI tools are programmed to give confident and helpful answers. These tools WANT to help you and make you happy with their responses. AI can give confidently incorrect answers. Think about a time you were on the internet and saw information you knew was wrong. AI is trained on that same data, but does not know the data is wrong. It just knows the data exists. It is important to fact check any answers given to you by AI. It is also important to apply common sense. Does the answer make sense

based on what you already know? Be especially cautious using AI to make decisions about finances, health, or legal questions. Consult with a trusted authority to verify the answers given by AI.

AI also makes it much easier for a bad actor to pretend to be someone else. These tools are now sophisticated enough to mimic both writing style and voice, even generating convincing video. Never trust a random phone call, email, or message claiming to be from someone you know, especially if that message is unexpected. Instead, reach out to the person or business via a known phone number or email. Remember, though, it is easy for email be compromised.

Digital safety goes beyond AI. It includes good passwords and security. Always keep your computers and phones up to date on the latest software. If your device can no longer be updated, consider upgrading it before doing sensitive things, like banking or social media. When setting up a password, remember that length trumps complexity. A simple 20 character password is better than a shorter password with complex patterns of symbols and numbers. For example the password M0nk3y! could be guessed in less than one minute, while the password WeBuyFromFarmersCoop would take hundreds of years to guess. Also use multi factor authentication wherever possible. It's an extra step, but this extra step can save you a significant amount of time and headache by preventing your password from being compromised!

As technology continues to advance, individuals who understand how to use these tools safely will be better equipped to enjoy the benefits of AI while minimizing the risks. By combining technological awareness with common sense, you can use AI and other digital tools confidently and securely in your personal life.



Randy Boon, *Estimator at How-to Building Center*

MORE THAN AN ESTIMATE:

HELPING OUR COMMUNITY BUILD WITH CONFIDENCE

At the How-To Building Center we have the privilege of working with our neighbors every day. Whether someone is building a new home, remodeling a kitchen, replacing a roof, or planning a backyard deck, we enjoy being part of the process from the very beginning.

Many people are surprised to learn that our estimating and design department does much more than provide pricing. As estimators and architectural drafters, our role is to help turn ideas into well-planned, successful projects. Every project is unique, and we enjoy working with homeowners, contractors, and do-it-yourselfers to find the right materials for their projects.

One of the most important parts of our job is preparing accurate material takeoffs. A material takeoff is a detailed list of everything

needed to complete a project, from framing lumber and sheathing, to windows, doors, trim, fasteners, and finishing materials. A complete and accurate material list helps keep projects on schedule, reduces unnecessary waste, and gives customers confidence that they'll have what they need when construction begins.

From there, we prepare detailed estimates that help customers understand the cost of their project. Breaking an estimate into sections makes it easier to compare products, explore different options, and make decisions that fit both their vision and budget.

Technology is an important part of how we serve our customers. Using programs like SoftPlan, Hover, and Design Flex, we create house plans, realistic 3D renderings, cabinet layouts, and siding and roofing takeoffs. These tools allow customers to visualize their project before construction begins.

Product knowledge is a key part of what we do. We stay current, not only on the products stocked at How-To Building Center,



but also on the wide variety of solutions available through our trusted vendors. Every project has different needs, and we're here to help customers choose products that offer the right balance of performance, appearance, maintenance, and value.

Of course, much of our day is spent helping people. Whether we're answering questions at the sales counter, assisting customers over the phone, reviewing blueprints with a contractor, or discussing product options, customer service remains at the heart of everything we do. In a community like ours, there's a good chance we'll see those same customers again, making providing honest advice and dependable service even more important.

One of the most rewarding parts of our work is watching a project come to life. What starts as a conversation, a rough sketch, or an idea on a notepad gradually becomes a set of plans, a material package, and eventually a finished project. It's especially rewarding when customers stop back to share photos of their

completed project or tell us how much they're enjoying the space we helped create.

As part of Farmers Coop Society, we're more than a building supply store. We're invested in the communities we serve and take pride in helping our neighbors build homes, improve their properties, and create spaces where families will make memories for years to come.

At the end of the day, our job is about much more than measuring lumber or calculating costs. It's about listening, planning, solving problems, and helping people build with confidence. That's what makes coming to work each day so rewarding, and we're grateful for the opportunity to serve our community one project at a time.



712-722-2667

**311 3rd Street NW
Sioux Center, IA**



Joe Hofmeyer, Sr. Director of Grain
Merchandising and Origination

BUILDING A PLAN FOR YOUR NEW CROP BUSHEL

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Building a Plan for Your New Crop Bushels

September is a natural checkpoint for your farm, the crop is nearing the finish line, you have a better feel for expected yields, and storage plans are being reviewed. All of this leads to conversations quickly turning to harvest cash prices, basis values, and speculation about where prices will go after harvest.

It is also one of the most important times to ask yourself: **What's my plan to market these soon-to-be-harvested bushels or am I just waiting for the market to decide for me?**

A strong grain marketing plan does not have to be complicated. In fact, the best plans are often simple enough to follow when markets inevitably become volatile and emotions run high. Prices can move quickly because of weather, geopolitical events, export demand, crop size, fund activity, or unforeseen black swan events. No one can predict market highs before they happen, so the goal of a marketing plan is not to sell every bushel at the top. Instead, it is to make disciplined, profitable decisions that fit your operation while balancing risk and reward. **“Less volatility and more predictability”** is a good mantra.

Start With Your Farm's Numbers

When developing your marketing strategy, know your cost of production, expected yields, cash flow needs, storage capacity, and delivery options. These are the building blocks of making sound marketing decisions.

Use Price Targets to Create Discipline

Price targets give your plan structure. Instead of saying, “I’ll sell when the market feels right,” a price target says, “If the market reaches this level, I will sell this percentage of my expected or realized production.”

Targets should be realistic, tied to your cost of production, and set at consistent price increments. For example, a farmer may choose to sell 10% of expected production at 20 cents above today's market and another 10% at 40 cents above today's market. *See chart 1.*

This approach helps remove emotion from the decision-making process. When the market rallies, your offers are executed automatically through a firm cash offer.

Chart 1

Time Target vs Price Target

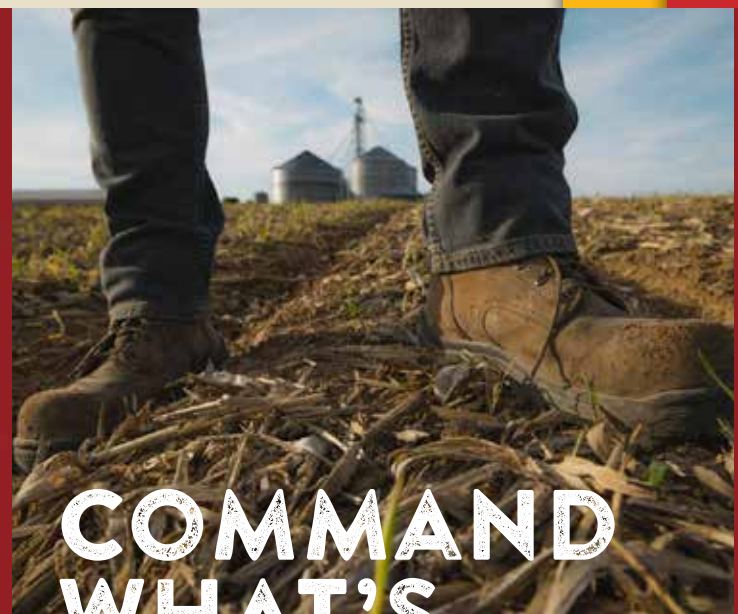
Our FCS LINK app makes this process simple. Price targets help avoid the common trap of waiting for “just a little more”, only to watch the opportunity disappear. As your target prices approach, resist the temptation to cancel them or move them higher. Stay disciplined and execute on your plan.

Add Time Targets So the Plan Becomes Actionable

Price targets are important, but price alone can turn a marketing plan into a wish list. Time targets help move the plan from intention to action. A time target establishes a deadline for making a sale, even if the market has not reached your desired price. *See chart 1.*

For example, your plan might include review dates in late winter (March 31), late spring (May 31), and mid-summer (July 4). On each date, evaluate current prices, storage costs, market conditions, cash flow needs, and your overall risk exposure. If prices are above your minimum profitable objective, your plan may call for making a sale. If prices remain below that level, it may be time to adjust your strategy or protect downside risk. Time targets keep your marketing plan moving when the market isn't providing the opportunities you expected.

**Grain article continued to next page...*



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**Grain article continued from previous page...*

Diversification Matters Because Markets Are Unpredictable

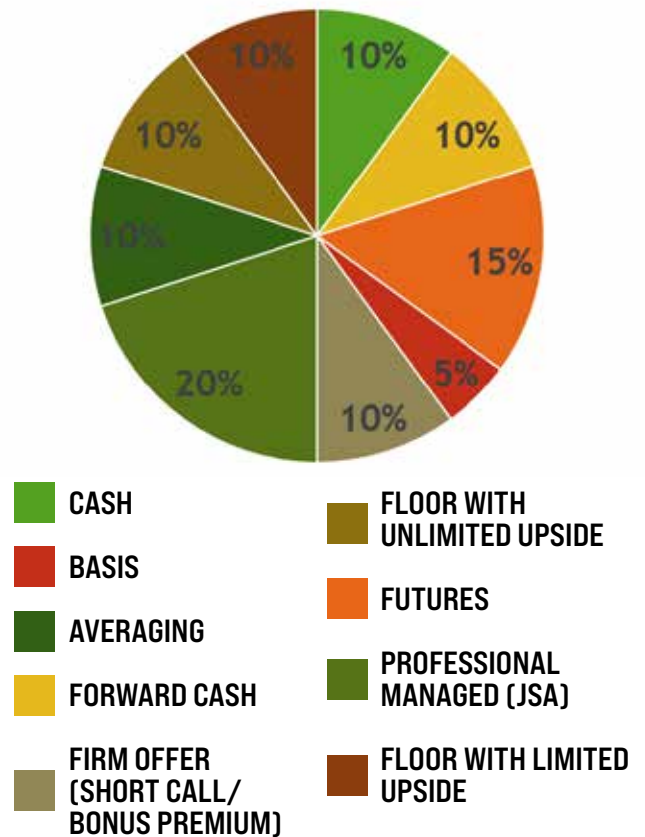
Farmers understand the value of diversification in crop rotations and input decisions. The same principle applies to grain marketing.

Diversification means not relying on one price, one date, or one marketing tool. A diversified marketing plan may include a combination of cash sales, forward contracts, basis contracts, hedge-to-arrive contracts (NBEs), minimum price contracts, futures, options, storage, or delayed pricing strategies, depending on your operation and risk tolerance. *See chart 2.*

Diversification does not guarantee the highest price, but it does help manage risk and create less volatility.

Chart 2

Where to Diversify?



Write It Down and Stick With It

Writing your marketing plan down creates accountability. It gives you a framework for measuring decisions against your goals. Avoid deviating from the plan unless you have discussed the situation with a trusted advisor and have a sound strategic reason for making a change.

We're Here to Help

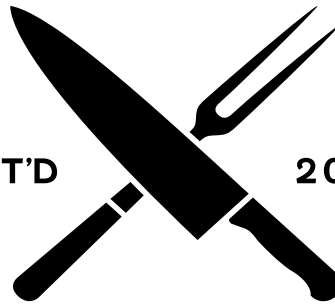
At FCS, our goal is to help our customers make informed, confident marketing decisions. We can help you evaluate local pricing opportunities, delivery options, and contract alternatives. Every operation is different, which is why every marketing plan should be built around your specific goals and needs.

As harvest approaches, take time to review your grain position and marketing plan, and work with the FCS grain marketing team to make the most of this year's crop.



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Anyone involved in the swine industry is aware of the disease pressure we face in northwest Iowa. Over the past several years, we have seen a considerable number of PRRS outbreaks in sow farms, nurseries, finishers, and wean-to-finish barns. As PRRS viruses continue to evolve and become increasingly virulent the disease demands even greater attention. With a high concentration of pigs in the region, the movement of PRRS-positive pigs into northwest Iowa, and the changing landscape of barn labor, we're likely to continue to face these challenges. Success in this situation requires a broad approach that combines sound biosecurity, strong management practices, and

attention to detail. As we continue to navigate the evolving world of swine production, here are a few key points to keep in mind.

Before discussing treatment strategies, let's start with the first step: keeping disease out of your barns. While even the best biosecurity programs are not foolproof, we'd be foolish not to implement every practical measure available to keep costly and devastating diseases off our sites. When we're facing PRRS strains capable of causing 20%, 30%, or even more than 40% mortality, prevention is in everyone's best interest. Most people in the industry can easily list the biosecurity protocols they have in place, and that's a good thing. The bigger challenge, however, isn't knowing what to do, it's doing it every single time. It's easy to hop out of the truck to open a feed bin slide without putting on disposable boot covers. It's tempting to run through a barn to restart a feed line without changing clothes. It's convenient to step into the next barn without showering. Biosecurity protocols only work when they're followed consistently. Shortcuts, even small ones, can have costly consequences.

Today's swine industry is more complex than ever. In many cases, one company owns

the pigs, another manages the barns, and separate crews handle vaccinations or market hog loading. With so many people involved in day-to-day production, every movement creates another opportunity for disease to spread. Everyone, from owners and managers to employees and contractors, must remain committed to following biosecurity protocols. Consistent execution gives us the best chance of keeping disease out and protecting the health of our herds.

Even when we've done everything right, pigs still get sick. We wash and disinfect barns, wear clean boots and coveralls, disinfect again, move the dead pile off-site, chore sick barns last, wash our vehicles, and disinfect once more. The reality is that the viruses we're dealing with today can and do spread through the air.

If you've spent any time in Iowa, you know it blows, literally. In our pig-dense region of northwest Iowa, it often feels like it's a matter of when, not if, pigs are going to get sick. When that happens, our greatest advantage is identifying the problem and responding early. Initial signs may include coughing, lethargy, thinning pigs, or other visible and audible symptoms. In many cases, carefully monitoring feed and water consumption can alert us to a health challenge before clinical signs become widespread.

Before developing a treatment plan, it's important to determine what's causing the disease. Work closely with your herd health professional or veterinarian to make an accurate diagnosis. Treatment of bacterial infections is often successful with the appropriate antibiotic. Viral diseases such as PRRS and influenza won't respond directly to antibiotics, but treating secondary bacterial infections can significantly reduce losses and improve recovery. Medications can be administered through the feed, water, or by injection. Feed and water medications are both effective and convenient, but I can't emphasize enough the

importance of individual injections.

It's all too common to assume that medicating the water eliminates the need for shots. It doesn't. The most effective way to ensure the pigs receive the correct dose as quickly as possible is to treat them individually with an injection. As pigs work through a disease challenge, walking pens daily is essential. Get every pig up on its feet to encourage feed and water intake while taking the opportunity to evaluate each animal's condition. Individual pig care is often undervalued, but from my experience, the best caretakers are the ones who walk every pen, identify pigs that need extra attention, and aren't afraid to give shots every day. Those small, consistent efforts often make the biggest difference in the final outcome.

While I've shared a few ideas to consider in barn and herd health management, the reality is that raising pigs in northwest Iowa is not always easy. If you find yourself battling through a tough group, know that you are not alone. We have all been there, and with time and good management, herd health will improve. Until then, remember the fundamentals. Individual pig care is still king, use water medications when recommended by your veterinarian, don't hesitate to treat the pigs that need individual attention, and remain diligent with biosecurity to keep disease from spreading to the rest of your sites.





Joshua Plueger, *Conservation and New Market Agronomist, CCA, 4RNMS, RMS, SS*



AGRONOMIC INNOVATION & EXPANDING MARKET ACCESS

Data, Tools, and Changes for Market Access

In 2013, FCS launched our High Road to High Yields strategy, which has since evolved into our broader innovation initiatives. It has served as the foundation of our agronomy strategy, shaping how we work with our farmers, train our team, invest our capital, and develop new products and services.

For more than 13 years, we have invested in and built a strong cover crop business, added multiple nitrogen and fertilizer management tools, and expanded our data

management services. To support these investments, we also invested in our team and developed new roles, including a Conservation Agronomist, Sustainability Specialist, and a growing Advance+ team. These changes, along with many others, are intended to help both FCS and our farmers navigate an evolving agricultural landscape, driven by changing consumer demands, increased focus on water quality, and rapidly advancing farming technologies.

45Z and Other Domestic Market Growth

As domestic demand for crops continues to grow through markets such as biofuels, and foreign exports become a smaller piece of the overall picture, new economic opportunities are emerging. These markets are built around evolving production practices and the ability to document and verify them through data.

While the details of 45Z and other biofuel policies continue to develop, we know that additional income opportunities will likely be tied to specific farming practices. Some of these practices may include reduced tillage, cover crops, variable rate technology, and effective data management. Many of you have already begun implementing these practices to improve your bottom line, putting your operation in a strong position to capitalize on future market opportunities.

Agronomic Tools and Data Drive Market Access

FCS offers a wide range of agronomic tools, including soil sampling, variable rate technologies, cover crop seed and application options, data management services, and Certified Crop Adviser (CCA) expertise to help customize these tools for your operation. We also have years of experience with carbon programs and other sustainability market opportunities. FCS offers a wide range of

agronomic tools, including soil sampling, variable rate technologies, cover crop seed and application options, data management services, and Certified Crop Adviser (CCA) expertise to help customize these tools for your operation. We also have years of experience with carbon programs and other sustainability market opportunities, being able to measure and field specific CI Scores for your operation. This experience has allowed us to work towards helping you gather data from multiple sources and platforms to position yourself for future market opportunities.

FCS Is Built Around Grain and Crop Inputs

As a 100% farmer-owned cooperative, grain marketing and crop inputs are at the core of what we do. Over the past several years, FCS has been working to better connect crop inputs, such as fertilizer, manure, seed, and crop protection products, with grain marketing opportunities.



At the center of that connection is data. By combining the information we generate with the data our customers collect, we can help create opportunities as new markets continue to evolve. Whatever direction these markets take, FCS is prepared to work alongside you and provide the tools, expertise, and support you need to succeed.

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