



# AGFORUM

PUBLISHED FOR THE MEMBERS & FRIENDS OF  
PREMIER FARM CREDIT

AUG 2024

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## GRO UPDATES

The GRO Program aims to encourage active youth participation and leadership in agriculture, helping ensure the future of rural America.

### WHAT IS THE GRO PROGRAM?

Each year Premier Farm Credit will award a one-time grant to several 4-H and/or FFA members to be used for costs associated with their 4-H project or FFA Supervised Agricultural Experience (SAE). The grant recipients will also receive age-appropriate financial education from Premier Farm Credit.

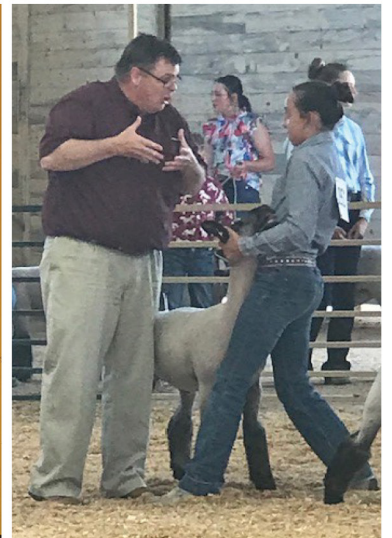
Grant funds may only be used to purchase and care for a project animal or for the purchase of supplies required for other qualifying projects, are a one-time, non-renewable amount and do not have to be repaid. Each student must keep accurate records available for Premier Farm Credit to review, and provide quarterly updates. Recipients must remain in good standing with their 4-H or FFA Club/Chapter.



**Mason Boerner** stands with his pig scale that he was able to use his GRO grant funds for. He was able to weigh his pigs throughout the year and monitor weight gain and adjust food rations accordingly. Mason showed in Phillips County.



**Payson Poland** holds up his chicken. He used his GRO funds to buy incubators, make brooders, and buy a show quality rooster. Unfortunately, Morgan County did not allow birds to be shown.



**Aubree Mason** listens to feedback from the judge at the Washington County Fair. Aubree used her GRO funds to purchase two lambs and buy feed for her animals. One of her goals was to become more confident in showmanship.



**STERLING  
HOLYOKE  
YUMA  
FT. MORGAN  
INSURANCE**

970.522.2330  
970.854.3585  
970.848.5839  
970.867.4966  
970.522.5295



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## YEARS OF SERVICE MILESTONES

### MAY

Kim Appelhans, 13 years  
Melissa Hawkins, 4 years  
Chris Kloberdanz, 9 years  
Jared Koester, 10 years  
Mariya Mekelburg, 2 years  
Bobbie Zen, 45 years

### JUNE

Aisha Fehringer, 3 years  
Michele Gerk, 25 years  
Julie Glenn, 24 years  
Mike Grauberger, 38 years  
John Michal, 20 years  
Andy Piel, 8 years  
Janelle Remmich, 27 years  
Amy Roys, 2 years

### JULY

Clint Nash, 26 years

### AUGUST

Jolene Marshall, 28 years  
Evan Reed, 5 years

### Welcome, Baby Piel!



Senior Loan Officer, **Andy Piel** and his wife, Kati, along with big brother, Maddox, welcomed Macklin Cash Piel. Macklin was born June 3rd at 1:55 p.m. weighing 5lbs 6 oz.

### Welcome, Baby Lebsock!



Credit Manager **Jessica Lebsock**, and her husband, Ty, along with big sisters, Callie and Cara, welcomed Collins Harper Lebsock on May 21st at 8:47 a.m. weighing 6 lbs 5 oz.



## CHOCOLATE PEANUT BUTTER NO-BAKE COOKIES RECIPE

Submitted by **SHIREE HULL** - Customer Service Representative, Yuma

Prep Time: 15 minutes Cook Time: 0 minutes Total Time: 1 hour Yield: 24 cookies

Give the oven a break! Whip up a batch of these 8 ingredient no bake cookies. Have your ingredients ready and review the recipe notes before beginning.

### INGREDIENTS

- 1/4 cup (4 Tbsp; 56g) unsalted butter
- 1 and 1/2 cups (300g) granulated sugar
- 1/2 cup (120ml) milk
- 1/4 cup (21g) natural unsweetened or dutch-process cocoa powder
- 2/3 cup (170g) creamy peanut butter
- 1 Tablespoon (15ml) pure vanilla extract (yes, a full Tablespoon!)
- 3 cups (255g) old-fashioned whole rolled oats or quick oats
- 1/8 teaspoon salt

### INSTRUCTIONS

1. Combine the butter, sugar, milk, and cocoa powder together in a medium saucepan (about 3 quart) over medium heat. Whisk constantly until the butter melts. Whisking occasionally, bring to a boil. Once boiling, stop whisking and allow to boil for 1 minute. Remove from heat, then immediately stir in the peanut butter and vanilla extract until completely combined. Stir in the oats and salt.
2. Allow mixture to sit for 5 minutes. This allows the oats to soak up some moisture.
3. During the 5 minutes, line two baking sheets with parchment paper or silicone baking mats. And make sure there is enough room in your refrigerator for the baking sheets.
4. Using a 1-Tablespoon cookie scoop (or simply a spoon), drop a Tablespoon of dough onto the lined baking sheets. If desired, slightly flatten down with the back of a spoon. Repeat with the rest of the dough.
5. Refrigerate the cookies for 30-60 minutes so they set. Remove from the refrigerator and enjoy!
6. Cover and store leftover cookies in the refrigerator for up to 1 week.

### Welcome, Devin Littlefield!



Devin joined the Fort Morgan lending office as a Loan Officer Trainee. Devin holds a degree in Agricultural Business from the University of Wyoming and has spent several years working on his family's farm, gaining practical experience in crop production, livestock management, and financial planning. His passion for agriculture and his keen understanding of the financial challenges faced by farmers and ranchers make him an ideal fit for this role. He spent the summer of 2022 working as a Farm Loan Program Technician at FSA.

### Summer Intern



Our summer intern, Kobryn Mann, gained a broad overview of all aspects of our business, but his focus was at the Sterling Lending Office. He is originally from Fleming and is attending Fort Hays University in Hays, KS. He is working on completing his Bachelor of Business Administration with a Banking Concentration. We thank Kobryn for his time helping us out this summer and wish him the best of luck as he finishes his last semester of school.

# FRAUD PROTECTION

- From CoBank Fraudwise

Most people are aware of the danger of having a check—or blank check stock—stolen and how this can lead to altered check fraud.

However, perpetrators of check fraud have another tool in their arsenal of deceit. They can create counterfeit checks using their own paper, but with your legitimate account and bank routing numbers. All they need is those numbers – which they can get from a legitimate check, or through phishing schemes such as requesting the information for fake reasons through email or phone scams.

Once they have a counterfeit check – your counterfeit check – they can use it to commit any number of fraud scams. Here are just a few.

In a check overpayment scam, the perpetrator will send the counterfeit check for more than the amount they owe someone, and then ask them to wire back the balance. Or, they send a check and ask the recipient to deposit it, keep part of the amount for their own compensation, and then

wire the rest back for one reason or another. The danger here is that the money is coming out of your bank account, and it looks like you're the one perpetrating the fraud.

In a lottery or sweepstakes scheme, the perpetrator will send a counterfeit check to a target with notification that it's for payment of their winnings. They then ask the target to pay a fee to process the payment. The target deposits the check, which is eventually found to be fraudulent, and then is also out any fees they paid. Again, fingers may point your way, and you'll need to prove that the check was not yours.

In a secret shopper scheme, the perpetrator sends a counterfeit check to the target, telling them that it's pre-payment for their services as a secret shopper. They're directed to deposit the check, and then use some of the proceeds to test a store's money wiring service by sending money back to the perpetrator, or to buy gift cards and then send pictures or the card numbers. Once the bank discovers that the initial check was

fraudulent – which can take a few weeks – the target is out all the money they spent on their secret. And the person who inadvertently provided the account numbers used on the counterfeit check may be on the hook for the check amount.

Positive Pay processes can help you detect counterfeit check fraud, either when the bank compares these incoming check payments to your issued item list, or you make the comparison in a reverse positive pay approach.

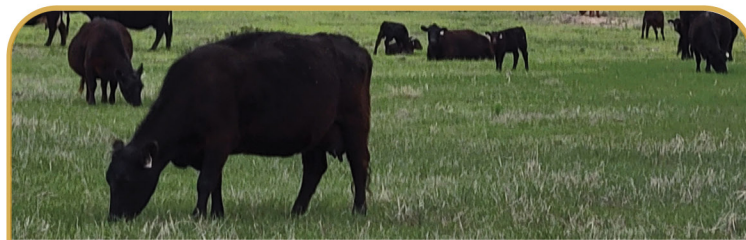
Your best protection is to protect your bank account and routing numbers so no counterfeit checks can be created in the first place. Keep your check stock and written checks secure. And, if you don't have Positive Pay, reconcile your accounts frequently, if not daily, to identify any fraud quickly.

If you're the victim of counterfeit check fraud, report it immediately.

# COUNTY FAIR SEASON



Morgan, Sedgwick and Washington County Livestock Exhibitors pose in their "My Favorite Season is Fair Season" t-shirts. Premier provided shirts to the livestock exhibitors in Yuma, Logan, and Phillips counties as well. The staff enjoyed being able to wish the local youth good luck before their shows.



## LRP: A WAY TO INSURE YOUR LIVESTOCK REVENUE

Is your cattle operation prepared for market volatility? Livestock Risk Protection Insurance (LRP) is designed to insure against an unexpected decline in the market price for Fed Cattle, Feeder Cattle, or Swine. It is a federally subsidized risk-management program and is available in each county and state for livestock that are intended for market/slaughter. Reach out to Kevin or Carrie to learn more.

*"LRP allowed me to lock in a high price last year, safeguarding my investment. I appreciate the flexibility that LRP offers and having another risk protection tool in my toolkit. Carrie is knowledgeable and purchasing an LRP policy was quick and simple."*

-a testimonial by Emily

# AMERICAN FLAG COOLER WINNERS



Holly May winner out of Fort Morgan Lending office

Congrats to our American flag cooler winners. We hope you enjoyed them over Independence Day! Holly May was our winner out of the Fort Morgan lending office. Tom Koester was our winner out of the Sterling lending office. Luke Whitehill (not pictured) was our winner out of the Yuma lending office.



Tom Koester winner out of Sterling Lending office



**Tuesday, August 27th**  
**Sterling Elks Lodge**  
**We hope you will join us for food and fellowship from 5:30 - 7:30pm**

Please let us know if you can make it to the Customer Appreciation Meal on August 27th from 5:30-7:30 at the Sterling Elks Club. We hope you'll come enjoy a delicious prime rib meal with us.



**Premier  
Farm Credit**

202 Poplar | PO Box 1785  
Sterling, CO 80751  
970.522.5295 ph  
970.522.6584 fax  
www.premieraca.com



MIKE GRAUBERGER

## PRESIDENT'S MESSAGE

I hope you have all had an enjoyable summer. It has certainly been a very warm one! As I write this message, we are in the middle of fair season in Northeast Colorado. Premier Farm Credit is proud to be an active supporter of our county fairs, and I would like to acknowledge all youth and parents for your hard work and support of fair projects.

In my last message, I shared some information related to the role the board plays in the governance of your Association. Another important role of the board is to provide business planning and strategic direction. In late August, the board and management team will get together for our annual business planning meeting. During this meeting, we will spend time reviewing past business trends, evaluating enterprise risk, reviewing capital strategies, and discussing our strengths, weaknesses, opportunities and challenges. We also bring in speakers to stay abreast of industry trends and economic conditions. The Board then establishes business plan goals for 2025 and provides strategic direction management. The business planning process is vital to the long-term success of the Association as it translates the board's vision into measurable goals with strategies to achieve them. We also bring in speakers to stay abreast of industry trends and economic conditions. The Board then establishes business plan goals for 2025 and provides strategic direction to management.

As I reflect on my 38-year career with Farm Credit and write my last President's Message, one of the most rewarding aspects of my career has been working with so many great farming and ranching families as I served in various lending and leadership roles. I started my career in 1986 as a loan officer in Burlington, CO before moving back home to Northeast Colorado in 1989. As a loan officer, branch manager, CFO and ultimately President & CEO, I have had the opportunity to get to know and thoroughly enjoyed working with many producers across the region – including some of you reading this message. I am thankful to live and work in this agricultural community where people still look out for each other and hold traditional values. I'm also thankful for the talented and dedicated co-workers, Board members, and leaders across the Farm Credit System I've been able to work with. It's been an honor and privilege to serve as your President & CEO the past seven years.

Thank you for your continued business and support. Please reach out to us if we can be of additional service to you.

– Mike Grauberger, President and CEO