



AGFORUM

PUBLISHED FOR THE MEMBERS & FRIENDS OF
PREMIER FARM CREDIT

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GRO RECIPIENTS

Premier Farm Credit awarded area youth a total of \$19,000. Congratulations to the following 2024-25 GRO Recipients who were awarded funds to help with their 4H and FFA projects.

NAME	TOWN	PROJECT
Kaycee Clark	Wray	Cheatgrass Research
Harper Barry	Yuma	Market Goat
Brylee Meisner	Wray	Market Lamb
Ryan Kielian	Wray	Dairy Heifer
Kaylee Coin	Yuma	Market Goat
Autumn Maggard	Otis	Hereford
Cooper Edson	Chappell	Market Steer
Carlie Brandt	Ovid	Mini Hereford
Eli Kline	Brush	Breeding Beef
Brayton Tormohlen	Ft Morgan	Breeding Beef
Dylan Wagner	Padroni	Breeding Goat
Braylon Bruns	Iliff	Rabbit
Caiden Bruns	Iliff	Rabbit
Bryn Reinick	Briggsdale	Market Heifer

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.



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THANK YOU, MIKE GRAUBERGER!

We wish CEO and President, Mike Grauberger, all the best as he heads into retirement. After 38 years of dedicated service with the Farm Credit system in various roles from loan officer, branch manager, Chief Financial Officer and then eventually CEO, Mike looks forward to playing golf, spending time with family, and working at his family farm/ranch. Known for his commitment to both employees and customers, Mike guided the association through a time of growth and success. Under his leadership, Premier Farm Credit achieved the remarkable milestone of \$1 billion in assets. "Mike's strategic vision inspired our team and helped drive our success," said Jeff Schumacher, CFO of Premier Farm Credit. "He has been instrumental in shaping the Association into the thriving institution it is today while striving to meet our customer's needs." Congratulations, Mike!

Mike Grauberger stands with his grandchildren and holds up a t-shirt that says, "I tried to retire...but now I work for my grandkids."

YEARS OF SERVICE MILESTONES

SEPTEMBER

- Jackie Barton, 13 years
- Sandy Cummings, 21 years
- Jerry Lebsack, 46 years
- Jessica Lebsock, 8 years
- Carrie Schaefer, 11 years
- Melanie Segelke, 24 years

OCTOBER

- Chris Dollerschell, 23 years
- Sarah Lueck, 5 years
- Tyson Weingardt, 7 years

NOVEMBER

- Lisa Klinzmann, 40 years
- Shiree Hull, 8 years
- Trish Kembel, 7 years
- Garrett Seymour, 7 years

DECEMBER

- Steven Kaiser, 32 years
- Emily Kokes, 13 years
- Tyler Lebsock, 1 year
- Ryan Rasmussen, 23 years

Welcome,
Ivan Moreno!



Ivan joins the Premier Farm Credit IT team as a Systems Administrator and will sit at the Sterling Administration Office.

Welcome,
Vanessa Hernandez!



Vanessa will work with customers at the Sterling Lending Office as a Credit Support Specialist.

HOLIDAY 7-LAYER BARS RECIPE

Recipe by *Kim Appelhans* - Loan Processor Team Leader, Sterling Admin Office



INGREDIENTS

- 1 roll (16.5 oz) refrigerated Pillsbury Chocolate Chip Cookie Dough
- ¼ cup unsweetened baking cocoa
- 1 cup semisweet chocolate chips (from 12 oz bag)
- 1 cup peanut butter chips (from 10 oz bag)
- 2 cups flaked coconut
- 1 cup M&Ms (use red and green for the holiday)
- 1 cup salted cocktail peanuts, coarsely chopped
- 1 can (14 oz) sweetened condensed milk (make sure its not evaporated milk)

INSTRUCTIONS

- Heat oven to 350°F. Line 9x13 inch pan with heavy-duty foil, extending foil over sides of pan. Spray with cooking spray.
- In medium bowl, crumble cookie dough; stir or knead in cocoa until well mixed (dough will be stiff). Press dough evenly in bottom of pan. Top evenly with chocolate chips, peanut butter chips, coconut, chocolate candies and peanuts. Pour sweetened condensed milk evenly over bars.
- Bake 30 to 35 minutes or until edges are golden brown (center will not be set). Cool completely, about 2 hours.
- Use foil to lift bars from pan.
- Cut bars into 6 rows by 4 rows. Store covered in refrigerator.

OPTIONS: You can always substitute items for ones you don't like. Leave out Coconut; peanuts if there is someone that has an allergy. Add in butterscotch chips or caramel bits.



FRAUD CAN TAKE MANY FORMS

- FROM COBANK FRAUDWISE

(Invoice/Vendor Fraud) In this type of fraud scheme, the fraudster – posing as the vendor – sends an email or letter or calls to inform the company that the vendor has a new bank account where future electronic payments should be sent or a new physical address for check payments. In addition to depositing the checks, the fraudster can also use them to make counterfeit checks using the account information on your legitimate check as a template.

In another approach, a hacker breaches the company email system and studies the pattern of payment requests received by the accounts payable department. The hacker then creates a fraudulent invoice that appears legitimate, except for subtle changes to the payment instructions. A hacker can also breach a vendor's accounts receivable system and generate a fraudulent invoice or payment request. Similarly, a fraudster can take control over or spoof the email account of a company vendor.

Reminders

Don't forget to pay interest by year-end!

Offices Closed
December 24 & 25 and January 1

Scholarship Applications Due
March 1, 2025

CUSTOMER SPOTLIGHT

DOUG VONDY - FROM A TEENAGER GROWING HIS HERD TO AGRIBUSINESS OWNER

At just 14 years old, Doug Vondy knew he wanted to build something of his own. With the guidance of his father, who cosigned on his very first loan, Vondy approached his local cooperative lending bank, Sterling Production Credit Association, in Fort Morgan, CO. It was a small loan, just enough to buy a handful of cattle, but it represented something much bigger—a promise of hard work, trust, and faith in what the future could hold.

That first step set the foundation for a relationship that has spanned decades. From the unpredictable ups and downs of farming, ranching, and later a silage-chopping business—droughts, market fluctuations, and bumper harvests—Premier Farm Credit has stood by him, offering more than just financial support. They provided the flexibility he needed to weather tough years and seize opportunities to upgrade equipment in good years.

Vondy attributes much of his success to his faith and his willingness to adapt. “Farming teaches patience, humility, and perseverance,” he says. When asked what advice he might have for someone starting out he said, “Be open to change, trust in God, and I try not to take on more than I can handle.” That trust is what inspired him



Doug and his daughter, Hannah, work together during the recent harvest.

to take calculated risks, like growing his silage chopping business. He knew it wasn't something he could do alone.

“The silage business is a team effort,” Vondy explains. “It's the guys out in the field who make it happen. Every piece of equipment we've added, every contract we've signed, has been possible because I've had hardworking people beside me. We respect one another and safety is a focus.” Vondy's business has grown over time as local dairies have grown their own operations and needed more feed. During that time, Vondy parted with his cattle as he realized he can't be in two places at once.

Now, Vondy's team includes two very special members—his wife, Katie, and daughter, Hannah. Katie is an integral part of keeping the trucks moving during harvest by running the scale houses, sampling, and tracking loads. From a young age, Hannah has been by Doug's side, watching and learning as he worked cattle and built his operation. Today, Hannah is honing her skills running harvesters and learning all it takes to run the constantly

moving harvesting crews. She's also following in dad's footsteps with her own cow/calf operation.

As the silage operation has expanded, so has Vondy's reliance on the same cooperative bank, Premier Farm Credit, that had believed in him as a teenager. With each new upgrade or piece of equipment, Vondy works with his loan officer, Trish Kembel. “I enjoy working with Doug. He takes care of all aspects of his business, meaning the financial side, the getting your hands dirty side, and especially the communication side. We talk regularly about the things that are going right and those that aren't. This enables me to better service his needs”.



Even working with toy equipment can wear a boy out. Vondy credited his parents' work ethic for helping to create who he is today.

“Looking back, I'm grateful for every challenge and every success,” Vondy reflects. “I couldn't have done it alone—God, my family, and my team have all been part of this journey. That's how agriculture works. It's about pulling together and lifting each other up.”

LUECK COMPLETES COBANK AMBASSADOR PROGRAM



Sarah Lueck, Controller, in Sterling, recently participated in the CoBank Ambassador Program. The 6-month program focused on increasing participants' abilities to advocate for the Farm Credit System with local, state and national officials. Lueck spent the week in NYC and Washington D.C. advocating for agriculture. Advocacy skills are important now and in years to come, and we're thankful to have Lueck's insight and experience in this area. A voice for agriculture in northeast Colorado and beyond should be heard by our legislators. Thank you, Sarah, for your hard work.

PFC SCHOLARSHIPS AVAILABLE

If you know a high school senior or student currently attending college who is a child or grandchild of a current stockholder or customer, please have him/her pick up an application or apply on our website for one of Premier Farm Credit's four \$1,000 scholarships.



THE APPLICATION DEADLINE IS MARCH 1, 2025.

INSURANCE OFFICE RELOCATION

To better meet the needs of our customers, the Insurance Department is relocating to the Sterling Lending Office at 229 S. 3rd Street Sterling, CO 80751 at the end of January.



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CHRIS HORNUNG

PRESIDENT'S MESSAGE

As the incoming President & CEO of Premier Farm Credit, it is with great pride and gratitude that I address you today as we reflect on another successful year at Premier Farm Credit. I have been fortunate to be part of Premier's success for over 18 years in various roles in the Lending offices. I am honored to be in this role and express my deepest gratitude for your continued trust and partnership. Growing up on a family farm and ranch, and now working for a financial institution built on the strong foundation of agriculture, I understand that the work you do is the lifeblood of our nation. Your success is our success, and we are proud to be a trusted partner in your journey.

At Premier Farm Credit, our mission is clear: to provide reliable, tailored financial solutions that help farmers, ranchers, and rural communities thrive. We are here to support you in times of growth and prosperity, as well as during the challenges that inevitably come with farming and rural business. Your commitment to feeding and sustaining communities is something we take great pride in supporting, and we remain dedicated to helping you achieve your financial goals with confidence and ease.

Our core values guide everything we do. These values are the foundation upon which we build strong relationships and deliver solutions that meet your needs. As we look back on the past year and forward to the future, we are proud to uphold these values in our work:

- **Commitment to Agriculture and Rural America:** We are deeply rooted in the belief that agriculture is not only the backbone of our economy but also the heart of our communities. Our dedication to serving rural America drives our every decision and fuels our desire to support those who work tirelessly to feed and sustain the world.
 - **Success of our Member-Borrowers:** Your success is our success. We are committed to providing tailored financial solutions that help you grow your business, whether it's expanding your farm, upgrading equipment, or navigating seasonal challenges. Our mission is to empower you with the resources and expertise to achieve your goals.
 - **Valued Employees:** Our employees are our most important asset. We are proud of the talented, hardworking individuals who are committed to providing you with the best service and expertise. Their passion for agriculture and customer service ensures that we meet your needs with integrity and care.
 - **Stockholder Ownership and Control:** As a member-driven cooperative, we are proud to offer stockholder ownership and control. This unique structure ensures that our members have a voice in the decisions that shape our association, and it aligns our success with your success. We believe in fostering a sense of ownership and responsibility that empowers you to take part in our continued growth.
 - **Commitment to Excellent Customer Service:** At the heart of everything we do is our commitment to providing exceptional service. We strive to exceed your expectations by offering personalized, efficient, and accessible financial solutions. Your satisfaction is our priority, and we continuously work to improve our services to better meet your needs.
- On behalf of the entire team at Premier Farm Credit, thank you for your ongoing partnership. Our focus remains on you—the customer—ensuring that we are not only your trusted financial partner today but for generations to come.

Thank you for your continued business and support.
– Chris Hornung, President and CEO