



Premier Farm Credit

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AGFORUM

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PREMIER FARM CREDIT

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BOARD OF DIRECTORS

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GRO UPDATE



Brylee Meisner of Wray used her GRO grant funds to start her 4-H market lamb project. She has shown other species in the past and has the goal to someday become a vet tech so was interested in working with another species. Here she is shown with Senior Loan Officer, **Jared Koester**.



Bryn Reinick, Briggsdale, used her GRO funds for supplies for her market heifer project. Her goals were to raise a quality beef, win Senior Showmanship at the New Raymer Fair, and be a role model for younger 4-H members. She is shown here with Loan Officer Trainee, **Devin Littlefield**.



Carlie Brandt, Ovid, funded part of her new SAE project, mini Herefords with a GRO grant. A couple of her goals were to show them at the county fair and raise and sell high quality calves for show and meat. She also wants to keep accurate records including breeding, calving, health and sales.



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YEARS OF SERVICE MILESTONES

MAY

Kim Appelhans, 14 years
Melissa Hawkins, 5 years
Chris Kloberdanz, 10 years
Jared Koester, 11 years
Devin Littlefield, 1 year
Mariya Mekelburg, 3 years

JUNE

Alisha Fehringer, 4 years
Michele Gerk, 26 years
Julie Glenn, 25 years
John Michal, 21 years
Andy Piel, 9 years
Janelle Remmich, 28 years
Amy Roys, 3 years

JULY

Clint Nash, 27 years

AUGUST

Jolene Marshall, 29 years
Evan Reed, 6 years

Welcome, Jodi Veal!



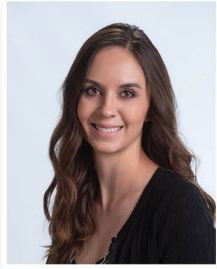
Jodi joins the PFC team as a Business Support Specialist at our Admin Office. She has experience as a Controller at Sterling Auto Sales, Pioneer Distributing, and Bank of Colorado. She has a bachelor's degree in business administration from the University of Phoenix. We are excited to have Jodi's expertise on the team.

Welcome, Russell Adels!



Russell is our Business Development Officer. Russell has several years of sales experience, and he lives outside of Sterling where he operates his own cattle business. If you see Russell at community or ag-related

events, please say hi! He's a great addition to our team.



CHERRY SLICE BARS

Recipe by *Emily Kokes* - VP Internal Audit

INGREDIENTS

- 1 cup butter
- 1 $\frac{3}{4}$ cup sugar
- 4 eggs
- 1 tsp. vanilla or almond extract
- 3 cups flour
- $\frac{1}{2}$ tsp. salt
- 1 can cherry pie filling

DIRECTIONS

- Cream butter and sugar
- Add eggs and extract and beat well
- Add flour and salt and mix until smooth
- In an 10x15 inch greased pan, spread all by 1 $\frac{1}{4}$ cups batter.
- Spread pie filling over this, leaving half inch from the edge
- Add remaining batter by spoonfuls over the filling
- Bake at 350° for about 23 minutes. When cool, sprinkle with powdered sugar or drizzle with thin powdered sugar frosting.



SOCIAL ENGINEERING

From CoBank's Fraudwise

Social engineering techniques are designed to manipulate people into performing actions or divulging confidential information by making them believe they are dealing with

a known, trustworthy, or official source.

It builds on the human tendency to trust and want to help, exacerbated by a false sense of created urgency.

Social engineering is frequently used to deceive you into opening an email attachment or link, or clicking on a pop-up window, that will in turn cause malware to be installed on

your computer. Alternatively, you might be directed to a fake website where you're asked to provide confidential information such as account numbers, passwords, balance information or your Social Security number. Or, you may be asked to initiate financial transactions that deliver information or money into the scammer's hands.

CHANGE IN BOARD OF DIRECTORS ROLES

Following the spring election of the Board, the Board restructured and elected Randy Kirkwood as Board Chairman and Lyndsey Graves as Vice Chair.

Randall W. Kirkwood has been living on the family farm his entire life and became the full-time operator in 1997. Randy raises dryland wheat and operates a cow/calf operation with help from his wife, Jolene. Randy and Jolene have been married 25 years and have 3 children, Kendyl, Kally, and Treyson.



Randy Kirkwood coaches the boys HS basketball team in addition to the girls. Mr. Kirkwood previously served as President of the Fleming School Board. Randy and Jolene are currently active in the LeRoy Community Church and United Church of Crook. Randy graduated from Northeastern Junior College in 1997 with an Associate's Degree in Business Management. Randy serves as Chairman of the Board and is a member of the Executive, Compensation, and Risk Committees.



Lyndsey Graves serves as the Vice Chair of the Board and Chair of the Audit Committee. Mrs. Graves is the Outside Appointed Director and Financial Expert for Premier Farm Credit. Lyndsey and her husband, Kale, are the parents of two boys, Decker and Carter. She is a CPA and provides tax, business, and estate consulting services to clients in Nebraska and northeast Colorado. Mrs. Graves graduated Summa Cum Laude from UNC/Monfort College of Business in Greeley and received her Master's degree in Taxation from DU/Sturm College of Law.

COUNTY FAIR SEASON!



We enjoyed seeing so many of you at the local county fairs and watching all the exhibitors compete. There are so many lessons about life that kids learn in the barn prepping for fair and competing.



INSPIRING CUSTOMER STORIES



See our latest Customer Video on our website homepage www.premieraca.com. Check out the story of young ranchers, Joe and Katie Hatch, and their operation outside of Stoneham. The rain in our area has been a blessing, and there were several drone videos and images that captured that. Joe talked about the importance of knowing their finances well, working closely with their loan officer, and his love for agriculture.

PFC'S ACCREDITED APPRAISAL TEAM IS HERE FOR YOU

Did you know our experienced and accredited appraisal team can help you out with fee appraisals? There's no need to be a borrower to call upon their services. Fee appraisals can be used for estate planning and settlements, business planning, buying or selling farmland, or legal disputes.

Reach out to the Appraisal Team if you have questions at 970-848-5839 or 970-522-5295



Jerry Lebsack



Ryan Lebsack



Evan Reed

CUSTOMER APPRECIATION EVENTS

STEAK FRY

Customer Appreciation Steak Fry Events-Thank you to those who attended our Steak Fry events in Yuma and Brush. It was wonderful to see so many of you out and share a meal with our members!



GOLF TOURNAMENT



It was a warm, fun day during the Customer Appreciation Golf Tournament at Sky Ranch in Sterling earlier this summer. 17 4-person teams competed. The team of the McClary's, **Seth Thompson** and **Andy Piel** were the top team with a score of 62.

SAY HELLO TO OUR SUMMER INTERN



Say hello to our Summer Intern! Recent NJC graduate, **Bailey Dennett**, has been interning at our Sterling Lending Office with our analyst team. Bailey will come on board with our team in the fall as she was offered a full-time position as a Financial Analyst Trainee. Bailey, left, is shown here with Financial Analyst, **Melissa Hawkins** and Customer Service Representative, **Julie Glenn**.



**Premier
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CHRIS HORNUNG

PRESIDENT'S MESSAGE

Every year, I'm fortunate to take some time away from the office to help my family with wheat harvest. That time in the field is a powerful reminder of the hard work each of you puts into growing the food, fuel, and fiber that feed and sustain the world.

There's something incredibly grounding about watching grain pour into the combine and make its way to the grain bin. Growing food isn't just a job - it's a mission. And it's one that we, as a community rooted in agriculture, do not take lightly.

I appreciate everything that comes with harvest—early mornings, late nights, time with family, harvest meals, and the hope that all the hard work will be rewarded with a good crop. No two years are ever the same. It's hard to predict how Mother Nature will treat us, how long harvest will last, what breakdowns we'll face, or whether the market price will be strong enough to turn a profit. These moments always remind me how lucky I am to have grown up on a farm—and how much those experiences continue to shape who I am today.



Left is a picture of the Hornung Family Harvest Crew. Thanks to a light rain the night before, I managed to talk everyone into a quick photo before we got started the next morning. I'm grateful for everything they do and always enjoy the time I get to spend with them. I must not be too bad of a helper—they keep inviting me back!

I hope this harvest season has treated your family well, and that you've had more good days than stressful ones. Thank you for all you do to feed and fuel this country. It's easy for others to forget where their food comes from—but at Premier Farm Credit, we never do.

Wishing you a safe and bountiful harvest!
– Chris Hornung, President and CEO