



# Premier Farm Credit

The Gold Standard in Ag Lending | PREMIERACA.com

# AGFORUM

PUBLISHED FOR THE MEMBERS & FRIENDS OF  
PREMIER FARM CREDIT

NOVEMBER 2025

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## BOARD OF DIRECTORS

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## ONE LOCATION, GREATER EFFICIENCY: STERLING LENDING AND ADMIN OFFICES LOOK TO COMBINE

Many of you know that Premier Farm Credit has always operated out of two buildings in Sterling. As our team and services have grown, we've started to run out of room.

To better serve you, we're planning to bring our Sterling Lending and Admin teams together under one roof. We've purchased a lot on 3rd Avenue across from Family Food Market and are

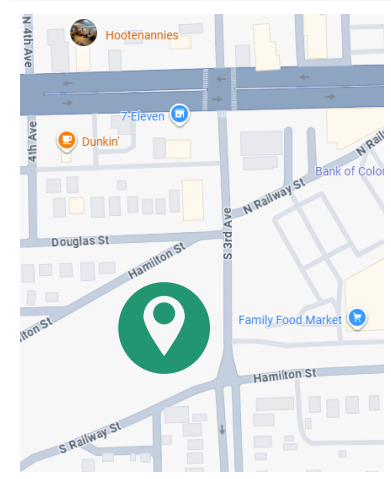
working on engineering plans for a new building. This move will help us work more efficiently, enhance our technology infrastructure, improve communication across our team, and ultimately provide a better experience for you — our member-owners.

The new building will be practical, built with your needs in mind, and backed by strong financials. Rest assured, this change won't affect our commitment to keeping rates competitive and will not impact our patronage program.

And for those of you who do business with our teams in Yuma, Fort Morgan, or Holyoke — nothing's changing there. You'll continue to receive the same great service you've come to know and expect.

We'll keep you updated as things move forward.

*Thanks for your continued trust in Premier Farm Credit.*



**STERLING  
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## YEARS OF SERVICE MILESTONES

### SEPTEMBER

Jackie Barton, 14 years  
Kris Beckers, 2 years  
Sandy Cummings, 22 years  
Jerry Lebsack, 47 years  
Jessica Lebsack, 9 years  
Carrie Schaefer, 12 years  
Melanie Segelke, 25 years

### OCTOBER

Chris Dollerschell, 24 years  
Sarah Lueck, 6 years

### NOVEMBER

Vanessa Hernandez, 1 year  
Lisa Klinzmann, 41 years  
Trish Kembel, 8 years  
Ivan Moreno, 1 year  
Garrett Seymour, 8 years

### DECEMBER

Steven Kaiser, 33 years  
Emily Kokes, 14 years  
Ryan Rasmussen, 24 years

### Welcome, Cara!



We're excited to announce **Cara Draegert** is our Events and Engagement Coordinator located at the Admin Office. She has a strong background in business communications, public relations, and event coordination. She previously

worked at Morgan Community College, Colorado Plains Medical Center, and owned and operated her own printing business. She has strong ties to the agricultural community and holds a BS in Business Administration with a marketing emphasis.

### Welcome, Baby Seymour!



Senior Loan Officer **Garrett Seymour** and his wife, **Karli**, joyfully welcomed their daughter, Lauren Jean, on May 17. Big brother Keith is thrilled to have a new sibling in the family!

## TACO SOUP

Recipe by **Lisa Klinzmann** - Senior Loan Processor



### INGREDIENTS

- 2 lb. hamburger
- 1 diced onion (or can use onion powder)
- Garlic salt/powder, to taste
- 1 (28 oz) can crushed tomatoes
- 1 (16 oz) can diced tomatoes
- 1 (16 oz) can pinto beans
- 1 (16 oz) can kidney beans
- 1 (16 oz) can corn
- 1 can diced green chilies
- 1 pkg taco seasoning mix
- 1 pkg Ranch dressing mix



### DIRECTIONS

- Brown beef and onion and drain.
- Mix all ingredients in a large pot or crockpot.
- The longer it cooks the better.
- Serve with corn chips (or good with corn chips broken up in bowl).
- Garnish with sour cream and/or grated cheese.
- Makes a large amount.

*This is a family favorite. Enjoy!*

## CHECK FRAUD

From CoBank's Fraudwise

Check fraud accounts for the largest financial losses across all types of fraud. The information needed to commit check fraud is readily available on any legitimate check payment or bank statement. Checks or statements are intercepted in the mail, or payroll or vendor checks may be "sold" to fraudsters. A business has a very short window (the next business day) to reject an unauthorized check posted to its account and ensure the funds are recovered.

### CHECK FRAUD VARIATIONS

• **ALTERATION** – changing the payee name, the check amount or both. A fraudster intercepts a check and uses a "washing" technique to remove information such as the payee or amount. The fraudster inserts new information and cashes the check under the falsified name. The check flows through the banking system

as normal using the original account and bank routing numbers.

• **COUNTERFEIT** – a fake check created using a company's actual account and bank routing numbers. Using commonly available printing technology, the fraudster creates a check, with or without the company's logo, and inserts a payee name and amount. Check stock security features, while important, only help protect against check alternations, not counterfeits.

• **PAYEE ENDORSEMENT** – a fraudster intercepts a check, forges the payee's endorsement and deposits or cashes it. The check could even be deposited electronically without any endorsement at all. The theft may remain undetected for weeks or months until the intended payee follows up on the missing payment.

• **LOST OR STOLEN CHECKS** – Issued checks and new blank check stock are easily stolen from an unsecured postal mailbox, giving the scammer the raw materials to perpetuate check fraud.

## ARE YOU INTERESTED IN BEING A DIRECTOR CANDIDATE?

The 2026 Nominating Committee will meet in early 2026 to identify, recruit, and nominate candidates to stand for election to the Association's Board of Directors. The Nominating Committee seeks individuals with the following characteristics and traits:

- Has experience with production agriculture practiced in the Association's geographic territory and an understanding of financial and credit matters
- Is independent and void of real or potential conflicts of interest
- Has a proven record of honesty, high moral character, and strong integrity
- Is interested in the well-being of the Association and would fairly represent the interests of both the stockholders and Association

If you are a stockholder and interested in becoming a director candidate, contact any Nominating Committee member. Their names can be found online at: <https://premieraca.com/about/nominating-committee/>





## HORIZON TURF NURSERY, FORT MORGAN, CO – DICK AND WYATT RUPPEL

Dick Ruppel of Horizon Turf Nursery in Fort Morgan remembers the feeling as a kid of his parents, Dick Sr. and JoAnn, having him dress up to head into the commercial bank with them to get their operating loan renewed. He can remember that bank telling his parents they wouldn't renew their loan. That's when Ruppel's parents walked into Premier Farm Credit, PCA to get a loan. The Ruppel family have been customers ever since and value working with a lender with knowledge about agriculture and customer service.



Prior to the sod farm, the Ruppel family struggled to make money growing corn and alfalfa and raising heifers. "I remember stacking sod for the sod operation across the road thinking we can do this too," Dick recalls. The Ruppel family started growing sod on 30 acres. They would deliver their sod on an old International and help their customers install it. Premier Farm Credit, PCA financed Dick's first sod farm location that they still operate on today. He remembers long days and nights building his operation, "drinking Mountain Dew and stacking sod at midnight." Dick and his son, Wyatt, and his team now operate on about 7.4 million square feet of sod and sell their sod to landscapers and others for commercial and residential project from the front range and in eastern Colorado.

The use of water for growing sod and its use in lawncare continues to be a concern in Colorado today and in the future. The Ruppel family sees opportunity in the Tahoma 31 product line. Studies have shown that it requires 50-70% less water than Kentucky Bluegrass and only requires watering every 3-4 days. It can survive months without watering and greens up when watered again. "I hope Tahoma 31 provides a sustainable future for Wyatt and his family in the sod business. I'd love to see the family operation provide a living for him as it has for me. He's the one doing the cutting, mowing, harvesting, and running the pivots now."

When asked what he likes about working with his cooperative ag-lender, Premier Farm Credit, "It's a conversation. Not just a paper transaction. Their interest is helping me succeed." We appreciate the Ruppel family's loyalty to our association.

## PREMIER FARM CREDIT SCHOLARSHIPS AVAILABLE

Recognizing the need to help the next generation, we are now giving away six scholarships. 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 six \$1,000 scholarships.

**The application window will open on December 1, 2025, with applications due by March 1, 2026. Don't delay!**

## GROW YOUR FUTURE FORUM 2025



We're excited to invite eligible\* young and beginning producers to apply for the 4th Annual Grow Your Future Forum taking place in Oklahoma City, OK from February 25-27, 2026. This conference, organized by the Farm Credit Associations in the CoBank District, is designed to help young and beginning farmers and ranchers enhance their business skills, build valuable relationships, and learn from producers across the country.

Premier Farm Credit will sponsor up to three customer groups (two members from each group) to attend this event, covering all trip-related and conference expenses. Don't miss this opportunity to advance your business acumen and connect with industry peers. Apply now to be a part of this invaluable experience! Application deadline is December 14, 2025, with selected attendees to be notified by December 19, 2025.

Apply online using the QR code or by following this link: <https://forms.office.com/r/JjBvg7hRrv?origin=IprLink>

\*Young producers are under the age of 35 and Beginning producers have been farming or ranching for less than 10 years.

## FARM CREDIT FLY IN

Founded in 1909, Larson Family Farms is a sixth-generation farming operation dedicated to sustainable agriculture. Today, they responsibly manage over 12,000 acres in Colorado and Kansas. They've continued their legacy as stewards of the land, water, and environment. They produce wheat, millet, corn, hay, milo and popcorn.



**Greg and BreAnn Larson** along with Board member, **Lisa Shinn**, and employees, **Phyllis Luft**, VP-Admin and **Lee Salyards**, Director of Marketing and Communications, all traveled to Washington DC in early November during the Farm Credit Fly-In to share the Larson's ag story with members of Congress and advocate for

farmers and ranchers. During the visits on Capitol Hill, the Larsons and Farm Credit staff were able to discuss current conditions in Northeast Colorado, the impact of tariffs, the beef market, commodity prices, input costs, and the importance of a Farm Bill. Congress members and staff were then invited to attend the Farm Credit Reception and Marketplace. Premier Farm Credit was proud to feature Larson Family Farms' popcorn at the event.

## ONLINE BANKING & REMOTE DEPOSITS



Online banking is offered at no charge to our borrowers and is designed to help you better manage your business and save you time and money. Through online banking, you can easily view account balances, view current day activity, customize accounts with account names, view and print statements, access mobile banking, remotely deposit checks, export to Quicken and Quickbooks, and more.

### PLEASE CONTACT

**Mariya Mekelburg** at 970-848-5839  
or **Vanessa Hernandez** at 970-522-2330 with any of your online banking or mobile deposit needs.



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**CHRIS HORNUNG**

## PRESIDENT'S MESSAGE

As we approach the end of another productive year, I want to take a moment to reflect on our continued commitment to delivering on our mission of supporting young, beginning, and small (YBS) farmers and ranchers across our territory. At Premier Farm Credit, we believe that helping the next generation of producers succeed is not only vital to our Association's mission but essential to the future of American agriculture.

Our YBS Mission Statement clearly defines this commitment: Premier Farm Credit supports the financing of young, beginning, and small farmers and ranchers by providing strategic lending programs and related services in coordination with public and private sources to meet the needs of these applicants to the fullest extent of their creditworthiness.

We take pride in the structure and strength of our YBS Program. This program was intentionally designed to meet the unique financial needs of YBS producers through customized loan underwriting standards, loan guarantee programs, fee waivers, and competitive interest rates. Beyond providing credit, we actively coordinate with FSA to expand access to resources and services that empower our YBS members to thrive.

However, our commitment goes well beyond financing. We believe outreach and education are critical to building lasting relationships and sustaining rural communities. Throughout the year, our team has continued to support YBS engagement through sponsorships, seminars, and events that connect producers with valuable tools and networks. We proudly support organizations such as 4-H, FFA, Colorado Ag Forum, Colorado Ag Leadership, and the Colorado FFA Foundation—investing in tomorrow's agricultural leaders through scholarships, volunteering, and donations. Premier Farm Credit contributes to over 100 different groups and organizations where YBS members are active.

Key initiatives like our GRO Program (grants for 4-H and FFA projects), Growing the Gold Standard YBS Advisory Committee, sending YBS borrowers to the Grow Your Future Forum, serving local county fair BBQs, and purchasing animals at the Junior Livestock auctions continue to provide learning, networking, and recognition opportunities for the next generation of producers throughout our service area.

We are also honored to support the Farm Credit system's partnership with the Farmer Veteran Coalition and the Home Grown by Heroes program—initiatives that empower U.S. veterans to transition into agriculture and promote their homegrown products nationwide.

As we close out 2025, I want to extend heartfelt thanks to our members, partners, and staff who make these efforts possible. Together, we are not only financing agriculture—we are cultivating its future. If you have any questions about these programs, be sure to reach out to any of our lending offices to learn more.

Wishing you and your families a joyful and prosperous holiday season!  
— Chris Hornung, President and CEO