



# Premier Farm Credit

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# AGFORUM

PUBLISHED FOR THE MEMBERS & FRIENDS OF  
PREMIER FARM CREDIT

APRIL 2026

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**Holyoke.....970-522-2330**

**Insurance.....970-522-2330**

**PUTTING MONEY  
BACK IN  
OUR MEMBERS POCKETS**

*Sowing Seeds for the Future of Agriculture*

**\$7.5 million**  
cash patronage dividends back to our member owners

**29 years**  
consecutively paying cash patronage dividends

**P**remier Farm Credit returned a record \$7.5 million in patronage dividends to its customer-owners in the early spring of 2026. This marks the cooperative's 29th consecutive year of returning earnings to the producers and rural businesses it serves.

Patronage dividends reflect the cooperative's commitment to sharing financial success with its member-owners, reinforcing its mission to support a strong and sustainable agricultural economy across northeast Colorado.

"Returning patronage to our customers is one of the most meaningful ways we fulfill our cooperative mission," said Chris Hornung, President and CEO of Premier Farm Credit. "This \$7.5 million distribution reflects the strength of our portfolio, the trust our customers place in us, and the dedication of our team to providing reliable financial solutions year after year. This year's patronage equals a little over 33% of our net income."

Board Chair Randy Kirkwood, a farmer and member-owner of the cooperative, emphasized the importance of patronage from a producer's perspective. "I see firsthand how patronage dividends make a difference. Premier rewards member-owners for doing business with their cooperative and helps keep capital working in our local agricultural communities."

Patronage payments were distributed to eligible member-owners in spring 2026, based on business conducted with the cooperative.

For nearly three decades, Premier Farm Credit has remained committed to its core values—commitment to agriculture and rural America, success of their member-borrowers, valuing employees, stockholder ownership and control, and their commitment.

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## YEARS OF SERVICE MILESTONES:

### JANUARY

Phyllis Luft, 42 years  
Kobryn Mann, 1 year

### FEBRUARY

Jeff Schumacher, 34 years  
Ryan Lebsack, 12 years

### MARCH

Lee Salyards, 4 years  
Kevin Wright, 8 years

### APRIL

Chris Hornung, 20 years  
Curtis Schroetlin, 1 year

## Welcome. Janae Maker!



Janae started at Premier in November as a HR & Compliance Specialist. Janae has a strong background in the areas of human resource management, training and development, benefits administration, and business operations. Janae grew up in

the Merino area and has deep ties to our community. She holds a BS in Organizational Management in Human Resources from Colorado Christian University.

## Welcome. Steven Hall!



Steven Hall joined our team as a Loan Officer in the Yuma Lending Office in November. Steven has nearly 8 years of commercial banking experience. He graduated from Akron High School, attended CU Boulder, and operates a small farm south of Akron.

## Welcome. Shilo Shabram!



Shilo joined us as our new Credit Support Specialist in Yuma in January. Originally from northeast Nebraska, Shilo recently completed her final semester at Laramie County Community College in Cheyenne, Wyoming, where she graduated

with an associate's degree in Ag Business & Equine Management. Her agricultural background, customer service experience, and enthusiasm for learning make her a great fit for the role.

## BE ON THE LOOKOUT FOR ACCOUNT TAKEOVER

From CoBank FRAUD WISE

### Account Takeover

One of the common ways that fraudsters commit scams is through cyber account takeover - the ability to take control of an online account by stealing a user's login credentials or hijacking an online session. Once in control of an account, a fraudster can steal funds by initiating outgoing wires or ACH transactions, which can be extremely difficult, if not impossible, to recover if not identified quickly.

### ACH Debit Fraud

ACH debit fraud occurs when a third party initiates an unauthorized electronic withdrawal from their victim's account. All the fraudster needs is the account number and bank routing number, which are readily available on any check. Using a vendor's online payment functionality, the fraudster enters the account number and bank routing number as his own, and pays his bill.

Because the ACH codes typically used for these types of payments categorize them as "consumer" transactions, the ACH Network allows a longer timeframe for returns of unauthorized debits, so these fraudulent transactions are often recovered. However, ACH debit still has the potential for significant losses.



## TEQUILA LIME CHICKEN RECIPE

Recipe by Jodi Veal - Business Support Specialist, Sterling Admin

### Ingredients:

- ¼ cup Fresh Lime Juice
- ¼ cup Extra Virgin Olive Oil
- 2 Tbsp Tequila Gold
- 1 Tsp Kosher Salt
- 1 Tsp Lime Zest
- ½ Tsp Cayenne Pepper
- 4 Chicken Breasts - thawed

### Instructions:

Combine all ingredients in a resealable bag. Marinate for 1 hour (or up to 24 hours). Grill for approximately 10 minutes on each side.

Top with your favorite toppings of choice such as pico de gallo, salsa, chopped cilantro, jalapeno slices, or tortilla strips and serve with rice on the side or in a tortilla! Enjoy!



## COME JOIN US!

You're invited to join us on Friday, June 19 at Quail Dunes Golf Course in Fort Morgan for a 4-person scramble with lunch to follow. Registration is at 8 AM with a shotgun start beginning at 9 AM. Men and women are both welcome to play, and you don't need a full team to sign up!

**SIGN UP AT THE  
STERLING ADMIN OFFICE,  
CALL 970-522-5295, or  
EMAIL**

**cara.draeger@premieraca.com  
TO JOIN IN ON THIS  
FREE EVENT!**



## NEW STERLING OFFICE UPDATE

We're excited to share that our new building project—designed to bring our two Sterling locations together under one roof—is continuing to move forward right on schedule. This important step will allow us to better collaborate, improve efficiency, and create a more unified experience for both our team and the customers we serve.

Currently, we are in the final stages of planning and design, working closely with our partners to ensure the new space meets both our immediate needs and supports future growth. Every detail is being carefully considered to create a functional, modern, and welcoming environment.

We remain on track to break ground in May, which will mark a major milestone in the project. From there, construction will begin, and we'll start to see our vision take shape.

Looking ahead, we anticipate moving into the new building by Summer of 2027. While that may seem a bit down the road, there will be plenty of exciting progress along the way. We'll continue to keep everyone informed as key milestones are reached and appreciate your support and enthusiasm as we move forward with this project.

**2026 Annual  
Premier Farm Credit  
Customer Appreciation  
Prime Rib Dinner!**

**One Event - Tuesday, June 16, 2026**  
**Sterling Elks Lodge**  
**321 Ash Street, Sterling, CO**  
**5:30 - 7:30 PM**

**Join us for an Evening of Great Food & Gratitude!**  
**RSVP by 6/5/26 to Sterling Admin at 970-522-5295**  
**or email [cara.draeger@premieraca.com](mailto:cara.draeger@premieraca.com)**

## 2026-2027 SCHOLARSHIP RECIPIENTS

Congratulations to the following recipients of the 2026-2027 Premier Farm Credit scholarship! Premier Farm Credit will be offering six \$1,000 scholarships to students who have not yet obtained their undergraduate degree. Selection was based on academic aptitude, vocational promise, personal attributes, leadership and financial need. Applicants must be a child or grandchild of a current stockholder or be a current stockholder themselves. Children or grandchildren of employees or Board members were not eligible. Numerous quality applications were received and Premier Farm Credit is proud to announce the selection of the following six individuals:



**Jocelynn Middlemist** is graduating from Brush High School and is planning to attend Colorado Mesa University to pursue a degree in Mechanical Engineering for a future possible career in Agricultural Robotics. She is the daughter of Chance and Ceri Middlemist.



**Teagan Martin** is graduating from Holyoke High School and is planning to attend either CU-Boulder or University of Wyoming to pursue a degree in Accounting and Ag Business for a future possible career in Public Accounting. He is the son of KC and Gina Martin.



**Joseph May** is a graduate of Seton Home Study School and is currently attending the University of Wyoming pursuing a degree in Finance for a future possible career as a Financial Advisor. He is the son of Scott and Holly May of Brush.



**Chase Goddard** is graduating from Haxtun High School and is planning to attend Kansas State University to pursue a degree in Animal Sciences and Industry for a future possible career in Livestock Consulting. He is the son of Casey and Lindsey Goddard.



**Coleman Firme** is graduating from Haxtun High School and is planning to attend Kansas State University to pursue a degree in Finance for a future possible career in Investment Analysis. He is the son of Dan and Steffany Firme.



**Addison Imhof** is graduating from Haxtun High School and is planning to attend the University of Wyoming to pursue a degree in Animal & Veterinary Science for a future possible career in Cattle Ranching & Production. She is the daughter of Justin and Jamie Imhof.



## DIRECTOR ELECTION COMING SOON!

PLEASE RETURN YOUR BALLOTS & EXERCISE YOUR RIGHT TO VOTE!

# VOTE

**BALLOTS WILL BE MAILED ON MAY 6, 2026!  
WATCH YOUR MAIL!**



## GROW YOUR FUTURE FORUM!

The 4<sup>th</sup> Annual Grow Your Future Forum took place on February 25-27, 2026, in Oklahoma City, OK. The 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 was proud to sponsor customers to attend this exciting opportunity! Attending were L-R: Levi Hawkins of Orchard, Reid and Kaitlyn Ernst of Haxtun, Taylor and Bryan Rieder of Roggen, and Senior Loan Officer Trish Kembel from the Fort Morgan Lending Office. Thank you for representing Premier Farm Credit in Oklahoma City! You made us proud!

## COLORADO AG HALL OF FAME BANQUET!

The Colorado Agriculture Hall of Fame, presented by The Farm Credit Associations of Colorado, recognizes individuals that have made significant contributions to agriculture. Impact can be locally, statewide, nationally, and/or internationally. Premier Farm Credit congratulates Morgan County's very own, Marlin Eisenach, for his induction into the Colorado Ag Hall of Fame for 2026. Eisenach, who was born and raised in Fort Morgan, has served at the Morgan County Extension Agent for the past 37 years. He has also served as the Livestock Superintendent at both the Colorado State Fair and the National Western Stock Show for 30+ years. Marlin has coached and mentored hundreds of youth ag producers and empowered the next generation in all that he does. Congratulations to Marlin Eisenach! A job well done!



## GRO RECIPIENTS!

Congratulations to our 2025-2026 GRO Recipients! The GRO Program aims to encourage active youth participation and leadership in agriculture, helping to ensure the future of rural America. Each year Premier Farm Credit awards 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 SAE. The grant recipients will also receive age-appropriate financial education from Premier Farm Credit. Each student must keep accurate records available for Premier Farm Credit to review, and provide quarterly updates. All agriculture-related projects are eligible to apply. We are strong supporters of traditional and innovative projects.



GRO Recipient **Addyson Schwindt** with Curtis Schroetlin, Loan Officer Sterling Lending

GRO Recipient **Kylee Sittner** with Cara Draeger, Events & Engagement Coordinator, and Bailey Dennett, Financial Analyst Trainee

### 2025-2026 Recipients:

**Addyson Schwindt, Brush - Poultry • Braden Weibert, Weldona - Market Steer •  
Journey Vondy, Fort Morgan - Market Heifer • Kimber Heid, Weldona - Game Birds  
for Local Hunting Lodge • Cooper Wagner, Sterling - Metal Project (CNC Machine  
& Plasma Cutter) • Meritt Ringlein, Sterling - Market Steer • Gracie Abrahamson,  
Sterling - Market Hog • Taylor Frank, Haxtun - Breeding Beef • Kylee Sittner, Ovid -  
Catch-it Steer • Farrah Koberstein, Julesburg - Market Heifer • Chloe Farmer, Akron  
- Market Lamb or Goat • Serenity Westerfer, Kirk - Market Hog • Paxton McCellan,  
Joes - Game Birds for Local Hunting Lodge**





## LET'S TALK INSURANCE...

Our crop and life insurance experts offer new (2026) federal, umbrella-style **CLIP Insurance** or Crop and Livestock Income Protection. This protection offers specialized, high-level umbrella revenue coverage for producers managing multiple commodities, providing premium savings through risk diversification, and enhancing protection beyond standard policies. Not all crops qualify but some eligible crops include corn, soybeans, grain sorghum, and oats, as well as livestock insured under a weaned calf revenue protection plan.

### Key Aspects of CLIP Insurance:

**Coverage Structure:** Acts as an umbrella policy for two or more qualifying Revenue Protection (RP) policies.

**Benefits:** Offers higher overall coverage levels and potential premium savings.

**Eligible Commodities:** Coverage includes, but is not limited to, corn, cotton, soybeans, grain sorghum, barley, canola, sunflowers, dry beans, dry peas, flax, oats, peanuts, popcorn, rice, and weaned calves.

**Purpose:** Protects farm income against revenue losses across diversified operations.

For specific, up-to-date quotes and to check eligibility for your operation, it is recommended to contact Kevin or Carrie at Premier Farm Credit directly, as they offer tailored risk management solutions, including CLIP.



**Kevin Wright**  
VP - Insurance



**Carrie Schaefer**  
Insurance Coordinator

### Premier Farm Credit Insurance Services

970-522-2330

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You count on your insurance agency to take care of the details quickly and accurately. We promise to do just that - in a friendly and reliable way. We are committed to finding the best fit for your Crop and Life Insurance needs, and are affiliated with five different insurance companies to help get this done. You don't have to be a borrower to get your insurance at Premier Farm Credit – call us today and let us get started protecting your peace of mind!



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### Resources. Training. Financing. For the Young, Beginning, and Small Farmer.

Premier Farm Credit is a proud contributing partner of AgBizInfo. AgBizInfo is the most comprehensive source of education and business resources for young, beginning, and small farmers and ranchers in the United States.

**Check it out at [AgBizInfo.com](#)**



202 Poplar Street – PO Box 1785  
Sterling, CO 80751  
970.522.5295 Phone  
www.premieraca.com



**CHRIS HORNING**  
President & CEO

## PRESIDENT'S MESSAGE

If you borrowed money from Premier Farm Credit in 2025, you recently received a patronage check from the Association. I hope that check served not only as a financial benefit, but also as a reminder of the unique relationship we share as a cooperative. Thank you for your continued loyalty, trust, and partnership.

We have now delivered patronage to our members for 29 consecutive years – an achievement that reflects our financial strength and our unwavering commitment to sharing success with those we serve.

I am pleased to report that, due to our strong financial performance in 2025, we returned a record level of patronage to our member-borrowers. On average, this reduced borrowing costs by approximately 98 basis points. That's a tangible benefit that directly impacts your bottom line and reinforces the value of doing business with a customer-owned cooperative.

This achievement reflects the strong commitment of both our staff and Board of Directors to our core value proposition: delivering stable, consistent, and competitive patronage alongside reliable credit and personalized service. Our success is directly tied to yours, and we take that responsibility seriously.

We also recognize that agriculture is an industry shaped by uncertainty, and that having a dependable financial partner matters. Our strength as a cooperative allows us to take a long-term perspective, remain steady through changing conditions, and continue supporting you when it matters most. That reliability is central to the relationships we strive to build every day.

As we move through 2026, our commitment remains strong. We will continue to provide competitive rates, exceptional service, and a dependable patronage program—all designed to support your operation and help you succeed in an ever-changing agricultural environment.

Thank you for the opportunity to serve as your financial partner.