Premier Farm Credit
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AGFORUM

PUBLISHED FOR THE MEMBERS & FRIENDS OF PREMIER FARM CREDIT

AUGUST 2026

THIS ISSUE:

Sterling............970-522-2330
Fort Morgan....970-867-4966
Yuma...............970-848-5839
Holyoke...........970-522-2330
Insurance........970-522-2330

GRO PROGRAM Update

Kylee Sittner used her grant to purchase necessary supplies and feed for her Catch-It Steer project. This was Kylee's first year showing Market Beef. Here she is shown with Events & Engagement Coordinator Cara Draegert and Financial Analyst Trainee Bailey Dennett.

Journee Vondy used her grant to fund her 4-H market heifer project. This is Journee's first year showing beef at the Morgan County Fair. Journee is the daughter of Cari Vondy and attends Brush Middle School.

Cooper Wagner used his grant to help fund his 4-H metal working project. He expanded his metal working capabilities with the purchase of a CNC machine and plasma cutter. He made the Premier Farm Credit sign shown. Cooper is the son of Kevin and Jaci Wagner of Sterling.

The 2027 GRO Program application will be available soon! In hopes to help youth participants plan their projects more efficiently, we are changing the deadline for any prospective BEEF projects to **October 1st**. The deadline for ALL other projects will be **December 1st**.

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.

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YEARS OF SERVICE MILESTONES:

MAY
Kim Appelhans, 15 years
Melissa Hawkins, 6 years
Chris Kloberdanz, 11 years
Jared Koester, 12 years
Devin Littlefield, 2 years
Mariya Mekelburg, 4 years

JUNE
Russell Adels, 1 year
Alisha Fehringer, 5 years
Michele Gerk, 27 years
Julie Glenn, 26 years
John Michal, 22 years
Andy Piel, 10 years
Janelle Remmich, 29 years
Amy Roys, 4 years
Jodi Veal, 1 year

JULY
Clint Nash, 28 years

AUGUST
Bailey Dennett, 1 year
Jolene Marshall, 30 years
Evan Reed, 7 years

RETIREMENT
Phyllis Luft, May 2026

Welcome, Elsie Elizabeth!

Appraiser Evan Reed and his wife, Whitney, joyfully welcomed their daughter, Elsie Elizabeth, on June 27, 2026. Welcome to the world, baby Elsie!

Customer Golf Tournament!

June 19
Quail Dunes - Fort Morgan

CUSTOMER GOLF TOURNAMENT – GREAT SUCCESS!

Thank You to all of our customers that came out to the Quail Dunes Golf Course on Friday, June 19th and enjoyed the day with us! It was a beautiful day in Fort Morgan, Colorado!

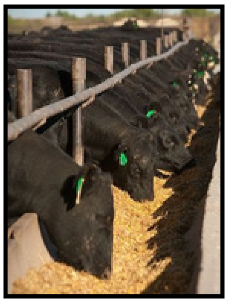
We had 24 teams of 4 players consisting of customers, employees, board members and friends of Premier Farm Credit. Events like this give us a chance to connect outside the office, share some laughs, and celebrate the relationships that make our rural communities strong.

We appreciate everyone who participated, and a special thank you to the golf course staff at Quail Dunes Golf Course who helped make the tournament a great success.

Congratulations to the Top 3 Teams:
1st Place: Luke Breidenbach, Don Breidenbach, Ethan Fritzler, and Casey Mekelburg
2nd Place: Mitch McClary, Anna McClary, Jeff Ogley, and Brenna Ogley
3rd Place: Garrett Seymour, CJ Brophy, Mark Oestman, and Mark Harding

We are grateful for the opportunity to serve you and look forward to seeing you on the course again next year!

LRP: 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.

A producer may apply for an LRP policy throughout the year. LRP doesn't require a minimum number of pounds or loads, and there are no margin calls or broker fees. The coverage endorsement will list the number of head to be insured, the number of weeks until the livestock would normally be sold, and the type and size of that livestock. Insurance coverage starts the day a producer buys a Specific Coverage Endorsement and RMA approves the purchase.

Call Kevin or Carrie, Premier Farm Credit's insurance experts, at (970) 522-2330 to learn more.

Jacy Dreier

SUMMER INTERN

Originally from Wiggins, Colorado, Jacy grew up showing livestock and riding horses, which sparked her passion for agriculture and rural communities. She is a senior at West Texas A&M University and will graduate in August with a Bachelor of Science in Agribusiness. When she's not working or studying, Jacy enjoys cooking, spending time outdoors, and photographing the people, places, and landscapes that make rural life so special. Jacy has been gaining hands-on experience and giving back to the agricultural community that helped shape her. Jacy has been based out of the Fort Morgan lending office. Thanks for joining us this summer, Jacy! Good luck finishing out your college career!

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.

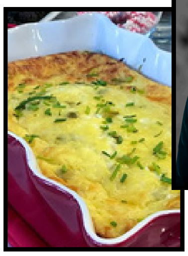
Currently, we are working closely with our partners to ensure the new space meets both our immediate needs and supports future growth. Every detail is being carefully considered to create a functional, modern, and welcoming environment.

We broke ground in May, which was a major milestone in the project. From there, construction began with dirt moving, cement foundations and footings poured, and utility work performed and we will soon 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 are also happy to report that both buildings we currently use are under contract and will be actively used in the future by their new owners. 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.

GREEN CHILE EGG PUFF RECIPE

Recipe by Sarah Lueck
VP - Controller, Sterling Admin



Ingredients:
1 lb. sausage, browned and drained
1 dozen eggs
½ cup flour
1 teaspoon baking powder
½ teaspoon salt
3-4 cups shredded Monterey Jack cheese (or use your favorite)
2 cups cottage cheese
1 can (4 oz.) chopped green chiles

Instructions:
In a large bowl, beat eggs on medium-high speed for 3 minutes or until light and lemon-colored. Combine the flour, baking powder, and salt; gradually add to eggs and mix well. Stir in the cheeses and chiles and add the meat to the mixture.

Pour into a greased 9x13" baking dish and bake uncovered at 350 degrees for 35-40 minutes until a knife inserted near the center comes out clean.

ELECTION RESULTS

Having a member-elected Board of Directors gives all stockholders a meaningful voice in the direction of Premier Farm Credit and is just one benefit of being part of our member-owned lending cooperative. Premier Farm Credit recently completed the 2026 Board of Directors election, and the results have been tallied and verified. Congratulations to **Randy Kirkwood, Andy Gerken, and Mark Oestman** on their re-election to the Board of Directors. Thank you to each candidate that ran for a position in this year's election. Your time and commitment only strengthens this process and our association.

During this process, we also voted to approve all 2027 Nominating Committee candidates and alternates.

Thank you to everyone that took an active role in the election and voting process!

PHYLLIS LUFT RETIRES!

We wish Phyllis Luft, VP-Admin, all the best in her retirement. She retired in May, and she had a huge impact at the Association.

A Sterling native, Phyllis began her career in 1986 as a part-time receptionist with the Federal Land Bank. Over the years, she held several roles across the Farm Credit System, including Accountant in Greeley with Farm Credit Services of the Mountain Plains and Vice President of Administration in Yuma with the Federal Land Bank of Yuma. She ultimately returned to Sterling, where she served as Vice President of Administration for Premier Farm Credit for several years. She wore many hats in that position, and she always had a positive attitude and kept the members top of mind. When reflecting on her career, Phyllis shared, "I've enjoyed all my roles throughout the years because I've always been surrounded by a great group of talented people. However, the time I spent working directly with borrowers in the lending offices was the most entertaining—every day was unpredictable."

Lauryn, Darren & Phyllis

Given her long tenure with Premier Farm Credit, Phyllis's influence has profoundly impacted business results, employees, and members. "Phyllis's impact at Premier extends far beyond numbers. Over her remarkable 42-year career, she has been a trusted leader, dedicated mentor, and an exceptional role model who is deeply respected across the Farm Credit System. Her legacy is woven into the very foundation of Premier Farm Credit, and there is no doubt the organization is stronger because of Phyllis and her lasting contributions," said Chris Hornung, President and CEO, of his longtime colleague.

Phyllis says she will miss the people most. "The camaraderie and shared dedication to serve our mission made the work meaningful and enjoyable."

We are deeply grateful for Phyllis's many contributions and lasting impact. Please join us in wishing her all the best in retirement!

ANNUAL CUSTOMER APPRECIATION PRIME RIB DINNER!

A heartfelt thank you to everyone who joined us for our Annual Premier Farm Credit Customer Appreciation Prime Rib Dinner! We truly enjoyed spending the evening with so many of our customers, friends, and neighbors and sharing great food and conversation. We are grateful for the opportunity to serve our members and look forward to many more opportunities to connect.

We'd like to extend a special thank you to Christy Seyfert from the Farm Credit Council for joining us at our Annual Customer Appreciation Prime Rib Dinner. We appreciate her dedication to advocating for agriculture and representing the interests of farmers and ranchers in Washington, D.C. Thank you for helping us celebrate the people who make our rural communities strong.

SPIRIT OF AMERICA... CELEBRATING 250 YEARS!

As part of our celebration of America's 250th anniversary, we were honored to recognize and thank our customers and communities with our Spirit of America giveaway.

Congratulations to our 3 prize winners - one each from the Fort Morgan, Yuma, and Sterling offices! We appreciate the opportunity to serve the farmers, ranchers, rural homeowners, and agribusinesses that make our communities strong.

Thank you for being a part of the Premier Farm Credit family, and here's to celebrating our nation's rich agricultural heritage and the people who continue to shape its future.

Jonathan Nelson

Steve Seedorf

Tony Carlson

BE AWARE...MORTGAGE AND HOME WARRANTY SCAM LETTERS

Customer Notice: Mortgage and Home Warranty Mailings

Some customers have recently received postcards or letters titled "Final Notice – Immediate Response Required" or "Important Notice – Response Needed" regarding their mortgage or home warranty coverage. Please be aware that these mailings were not sent by us. Although Premier Farm Credit may appear on the mailing, the fine print states that the sender is not affiliated with us. These are third-party solicitations, and we do not endorse or have any connection with the companies or the services being offered.

If you receive this mailing and have questions about its legitimacy, please contact us directly before responding or sharing any personal or financial information. We are always happy to verify whether a communication is from our team. We appreciate your trust and want to help ensure you can easily distinguish official communications from third-party solicitations.

These solicitations often use deceptive tactics to appear legitimate. They may reference your mortgage loan, Premier Farm Credit, and your property address, while using urgent language such as "important matter regarding this loan" or "time sensitive." They may also include a fictitious Mortgage ID number and an unfamiliar phone number to encourage you to respond.

Mortgage records are generally public. Information about your home purchase or refinance, along with certain mortgage details, is recorded in public land records. As a result, companies, including scammers, may obtain your information from these records.

What to Know:

1. These postcards and letters do not come from or represent Premier Farm Credit. They are from third-party vendors looking to sell you something.
2. Premier Farm Credit is committed to protecting our customer's personal information. However, some information about mortgages, regardless of what lender the consumer works with, is public record.
3. We advise all customers DO NOT call the number on these postcards. The best thing to do is disregard any vague, alarming solicitations regarding your mortgage. Consider them junk mail.
4. When in doubt, contact Premier Farm Credit. We're happy to answer any questions you have. You can call or submit a message via our Contact Us form at www.premieraca.com.

Premier Farm Credit
202 Poplar Street - PO Box 1785
Sterling, CO 80751
970.522.5295 Phone
www.premieraca.com

CHRIS HORNUNG
President & CEO

PRESIDENT'S MESSAGE

On July 17th, Farm Credit celebrated its 110th birthday — a remarkable milestone that reflects a proud legacy of supporting agricultural producers and rural communities through generations of change. For more than a century, the Farm Credit System has stood alongside farmers, ranchers, and rural businesses, providing dependable access to credit and financial solutions that help agriculture thrive. From our founding charter to support producers with essential lending resources, through challenging times such as the Great Depression and the Farm Crisis, Farm Credit has remained steadfast in its commitment to the people who feed and clothe the world.

At Premier Farm Credit, our greatest strength has always been the partnership we share with our customer-owners. As a cooperative, we are more than a lender — we are a trusted partner with a shared interest in your success. Your dedication, resilience, and commitment to agriculture inspire everything we do. We are honored to work alongside you, providing the resources and support needed to grow your operations, strengthen rural communities, and create opportunities for future generations.

As we celebrate this milestone, we also reflect on the meaning behind the Farm Credit BioStar — a symbol that represents our mission, history, and dedication to serving agriculture. The leaves of the BioStar represent the three primary types of lending offered across the Farm Credit System: long-term real estate financing, short-term operating credit, and cooperative financing. The roots symbolize our cooperative foundation and more than a century of grassroots support for rural America. At the center, the star represents vibrancy, direction, and our shared commitment to progress. The green color reflects the work of our customer-owners — growing, producing, and harvesting the food and fiber that sustain our communities.

Every element of the BioStar tells a story of resilience, partnership, and dedication to excellence. As we honor 110 years of Farm Credit's history, we celebrate the people who make our mission possible — you, our customer-owners.

Thank you for your partnership, your trust, and your continued commitment to agriculture. We are grateful for the opportunity to serve alongside you throughout our history, today, and into the future.

Chris Hornung