

CEO UPDATE

NAVIGATING THE SPRING SEASON TOGETHER

Spring 2025 is here, and while many of us are eager to get in the field—or already are—it's no secret that the industry is facing several headwinds as we head into another growing season. From increased tariffs to volatile commodity markets, rising input costs, and ongoing logistical challenges, it's a critical time for producers and cooperatives alike.

A CHALLENGING MARKET ENVIRONMENT

Recent global trade policy changes, including newly imposed tariffs on imported fertilizers and crop protection products, have created upward pressure on input costs. For an industry already grappling with inflation and elevated interest rates, this has only added to the financial burden at the farm gate. When paired with current commodity prices that remain stagnant at best and concerning at worst, the result is a profitability squeeze that is being felt across rural America.

Unfortunately, this kind of uncertainty seems to be the new normal. Input suppliers, manufacturers, and distributors are operating in a higher-risk, higher-cost environment, and that inevitably trickles down. But while the conditions may be out of our control, how we respond is not.

OUR RESPONSE: RELIABILITY AND READINESS

At Ag Partners, we remain steadfast in our commitment to you. Despite the challenges, we've taken proactive steps to ensure we're ready for this spring planting season. Our agronomy and operations teams have worked diligently throughout the off-season to secure fertilizer, crop protection, and seed products in a timely manner. While transportation and supply chain bottlenecks still exist, our people have shown extraordinary

effort in navigating these hurdles to make sure the right products are available when and where you need them.

As always, communication is key. If you haven't already, we encourage you to contact your local Ag Partners team to meet any remaining needs for this spring. Our goal is to support your operation with not just product—but with insights, service, and flexibility.

LOOKING AHEAD, TOGETHER

This spring feels different. It feels heavier, more uncertain. But if there's one constant we have seen over the years, it's that the American farmer doesn't back down in the face of adversity. Neither will your cooperative.

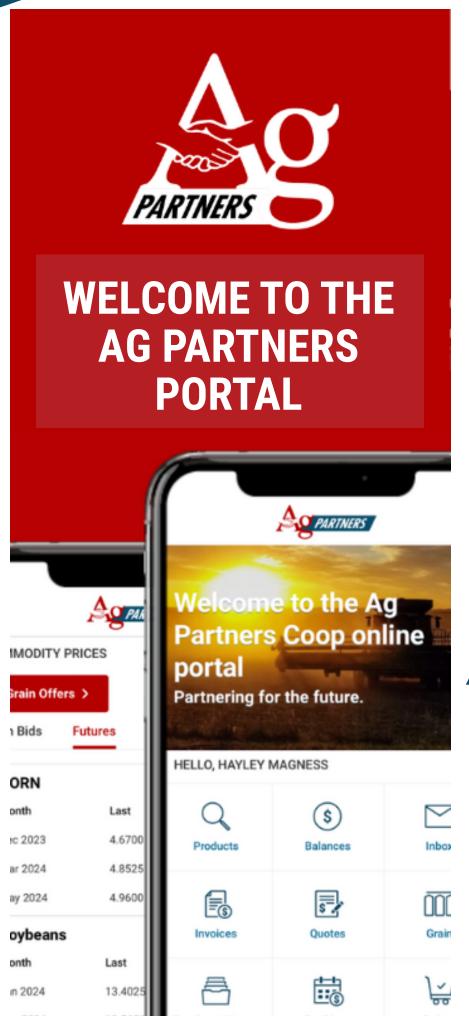
We continue to monitor market conditions closely and are working alongside our regional cooperative partners to adapt. We're also continuing to invest in digital tools, infrastructure, and supply chain resilience to better serve your evolving needs. That includes the Ag Partners portal and app, which provide quick and convenient access to your account activity, purchase history, and more.

As we step into the busiest season of the year, I want you to know we're walking with you—prepared, focused, and committed to your success.

I wish you all the best this spring planting season. Please don't hesitate to reach out with questions, concerns, or even just to talk things through.

Regards,

Wes Spohr President & CEO



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ECAP REMINDER

Don't forget to sign up for the FSA's Emergency Commodity Assistance Program (ECAP) for one-time payments to help mitigate the impacts of increased input costs and falling commodity prices!

If you have been actively engaged in farming, reported acreage in 2024 for an eligible commodity (prevent plant also eligible), and have an interest in input expenses for those commodities, you may be eligible!

Examples of common eligible crops in our area: Corn @ \$42.91/ac, Soybeans @ \$29.76/ac, and Wheat @ \$30.69/ac

To apply, visit fsa.usda.gov/ecap using your Login.gov account or contact your local FSA office to request an application.

Applications must be submitted by August 15, 2025 to qualify for payments.

*Note: first payments are 85% of total potential with the remaining payment made after August 15, 2025 depending on funds availability.

RISK MANAGEMENT UPDATE

RISKS AND RAIN

Planting season is officially upon us and the Risk Management team wants to thank all the producers who chose us for their Crop Insurance needs this year. Whether you have worked with us for years or you're one of the new operations that joined us this year, we are grateful to be able to serve all of you! This year there were several nice changes to Crop Insurance products and government programs, plus the Crop Insurance prices set at \$4.70 Corn and \$10.54 Soybeans were better than expected. As we head into another uncertain year at least there are a few things to be thankful for.

We are exiting a very dry March for a lot of the Ag Partners territory. Which is great for getting fields prepped, but hopefully we catch rains throughout April and May to get seeds growing. If you have any questions about replant or prevent plant don't hesitate to reach out to us Crop Insurance Specialists this Spring. Also, keep in mind that prevent plant doesn't have to be in muddy conditions. It can also be the hard, dried-out dirt that hasn't seen rain in 2 months.

If we do start catching storms and the sound of hail on the roof keeps you up at night, please consider looking at a Hail and Wind policy. These can supplement your Multi-Peril Crop Insurance, and hundreds of operations are already using these in our very wind and hail-prone territory. Unlike Multi-Peril Crop Insurance, this type of policy varies company to company, so please do some research or better yet, let us simplify it for you and find a Hail policy that fits your needs.

Don't hesitate to ask questions or reach out if you notice issues this planting season. It's usually better to ask ahead of time with Crop Insurance concerns, plus Jim Ward and Darcy Pralle are always happy to help

you at Ag Partners.



NEW EMPLOYEES

Shawn Peterson

Operations & Delivery Tech, Belvue, KS

Brad Schmitz

Maintenance/Electrician, Seneca, KS

Anson Whetstine

Custom Applicator, Fanning, KS

Blake Bouchey

Agronomy Account Manager, Belvue, KS

Garret Dunlap

Operations Technician, Fanning, KS

Jacob Fields

Intern Maintenance/Electrician, Seneca, KS

Keaton Billings

Maintenance/Electrician, Seneca, KS

Josh Curtis

Warehouse Attendant, Lathrop, MO

Charlie May

Energy Delivery Driver, St. Marys, KS

Melissa Smith

QA Specialist, Lathrop, MO



The AgCEPTIONAL Award recognizes employees who go above and beyond in their work. Nominated anonymously by coworkers and reviewed by the Employee Advisory Group, winners are selected quarterly and entered into a drawing for AgCEPTIONAL Employee of the Year—announced at the Christmas party in December.



Matt Winkler Agronomy Account Manager, Region 2



Anita Schmitz Energy Accounting Specialist, Seneca, KS



Brad ZerrOperations Technician,
Wamego, KS



Lisa Clevenger Energy Accounting Specialist, Seneca, KS

Our 2025 first quarter winners are:

ENERGY UPDATE

As Spring/Summer temperatures start to arrive, we cleaning up the last of our propane routes. We will be delivering the last of our contracts that we are able to and also filling any low-percentage tanks enough to get our customers through until our summer/fall fills.

Fuel markets have been somewhat steady over the long period of time. I would say there hasn't been a lot of movement one way or the other in the last 1-2 months. Crude Oil is sitting around the \$70 area. Outside of potential war threats, there really is nothing out there driving the markets one way or the other. I know many had the feeling that when President Trump got into office, we would see a downward trend in fuel prices. Again, there is nothing pointing to this happening. While we do feel that he is on the side of producing more oil to help drive prices down, I do think that it is going to take quite a few months until we see that come into play.

We do have a few projects currently underway. First, many of you have probably noticed some groundwork being done at our Mr. Tire area. This is the first phase of relocating our fuel pumps from their current site over to a new site at Mr. Tire. The new site will have a similar setup to what we have now, with one new addition. We will be installing a diesel satellite dispenser so semi-trucks can fill on both sides of their truck at the same time, rather than having to "throw" the nozzle and hose across the truck to fill the other side. I'm sure this will be a very welcomed addition.

We explored many options in town when deciding where to relocate our dispensers. We identified a few sites along 36 Highway, but with costs and locations that we felt weren't quite right, we decided the Mr. Tire area was the best fit.

We have also constructed a new truck and implement shed just east of our fuel and propane bulk tanks in Seneca. We will start utilizing this facility to house all of our energy trucks and

equipment,

along with the majority of our agronomy and grain assets. Our hope is to keep our assets in better condition for longer by not having them sit out in the elements all the time.

These two projects, relocating the fuel dispensers and constructing the equipment shed, are the first steps in constructing a new agronomy warehouse facility where the current dispensers and truck shed are. That facility is something that has been discussed for quite some time and is a needed asset for our ever-growing business.

A couple of other projects coming up include adding in a new fuel bulk plant at our Wamego site to help us with delivery efficiencies and taking a couple of the existing fuel dispensers at Seneca to replace the dispensers at Axtell that are past their life cycle.

We plan on getting our 2025-26 winter propane contracts out in July again. Over the last few years, we have had many customers whose contracts do not arrive, so I would strongly recommend reaching out to our offices if you do not receive anything by the end of July.

Also as a reminder, we can contract fuel at any time of the year. We have multiple options that we can work with you on regarding timeframes, full prepays, \$0.25 deposit prepays, \$0 down bookings, and many other options. Please don't hesitate to contact our offices for more information.

I would like to say Thank You very much for your continued business and support of our energy department, and I wish you all a very safe planting season!

Eric Osterhaus, VP of Energy

GRAIN UPDATE

One of the best attributes of our Co-Op is all the different ways we can bring value to our memberowners from multiple angles. The newest example of this is our Identity Preserved (IP) Department. In recent years, the agricultural industry has seen a growing demand for non-GMO soybeans, offering promising opportunities for farmers seeking to diversify and increase their income streams. Non-GMO soybeans offer a niche market that appeals to consumers concerned about the environmental and health effects of genetically engineered crops. This market differentiation can be a significant economic advantage for farmers who choose to incorporate non-GMO soybeans into their crop rotation, meeting the needs of a segment of consumers who are willing to pay a premium for products that align with their values.

Non-GMO soybeans provide farmers with an opportunity to position themselves in a unique market that is not only expanding but also expected to grow as consumer awareness and demand increase. By cultivating non-GMO soybeans, farmers can achieve higher market prices compared to GMO soybeans. This premium pricing results from the increased demand from food companies looking to label their products as non-GMO,

thus capturing more health-conscious consumers. This shift enables farmers to potentially earn higher profits by capturing the premium we offer with this program.

Moreover, producing non-GMO soybeans can enhance biodiversity on farms and contribute to more sustainable agricultural practices. Many farmers who adopt non-GMO crops often implement less intensive pesticide and herbicide programs, reducing their ecological footprint and promoting soil health. By doing so, they not only address consumer concerns but also align with global trends toward sustainable farming. This approach can attract partnerships and collaborations with organizations committed to sustainability, further enhancing the farmer's reputation and market reach. On the flip side, someone who has never grown a non-GMO soybean can do so without having to drastically change their current farming practices.

This opportunity is somewhat rare within the grain industry as a whole, generally speaking. There are not a lot of companies or programs out there that offer a true "field-to-table" approach, especially when that table is in Tokyo, Japan. In this program growers will have the opportunity to look at everything from seed cost, to crop nutrition, to



herbicide applications, to marketing and be able to determine what the cost per acre will be and be able to do it all under one roof. We want this experience to be sustainable and enjoyable for all, which is why we are working hard on developing a full-service IP program that will include purchasing seed, CPP, CN products, delivery schedule, and marketing flexibility, all with Ag Partners.

Lastly, cultivating non-GMO soybeans can provide our growers with a competitive edge and an opportunity to access new markets both domestically and internationally. As global interest in non-GMO products rises, farmers are in a position to export their crops to regions with strict regulations on genetically modified organisms, like our many customers in Japan, Korea, and surrounding countries. This ability to tap into diverse markets increases the resilience of farming businesses, ensuring they can withstand fluctuations in global market conditions. In conclusion, embracing non-GMO soybean opportunities not only aligns with current consumer trends but also brings substantial value to farmers, both economically and environmentally.

Andy Determan, Director of Identity Preserved

NEW CROP INCENTIVE PROGRAM

Four winners will receive a 25 cent premium on new crop contracts up to a maximum of 10,000 bushels!

- Timeline: Applies to new crop sales contracted between February 18, 2025 and June 13, 2025.
- Requirements: Must contract at least 5,000 bushels (or a combination of multiple contracts) to be eligible.
- Contracts: Must be a cash or basis contract for new crop delivery (September 1 - November 30)
- Contact our grain department to market new crop!



CONGRATULATIONS SCHOLARSHIP WINNERS!







ROYALS SCHOLARSHIP

Marketing



Aubrey Gengler
Benedictine College
First Place: Agriculture Marketing



Madelyn Schiltz
Oakley High School
Second Place: Agriculture Marketing



Kassiday Schumann

Kansas State University
Third Place: Agriculture Marketing

Ag Partners, in partnership with the Kansas City Royals Foundation and Globally Responsible Production (GRP), is proud to announce our 2025 Scholarship winners!

The program awarded scholarships in two categories— Education and Marketing—with first-place recipients earning \$4,000 and second and third each receiving \$500.

We extend our gratitude to all applicants for their dedication and passion for the agricultural industry. Your commitment to advancing agriculture is truly commendable.

Education



Jenna Gengler
Kansas State University
First Place: Agriculture Educati



Acacia Erdley

Hiawatha High School Second Place: Agriculture Educ

AG PARTNERS SCHOLARSHIP



John Grathwohl

Hiawatha High School Northwest Missouri State University Major: Agriculture Science



Abigail Harms

Tarkio R-1 High School University of Missouri-Columbia Major: Agriculture Education & Plant Sciences



Derek Wurtz

Nemaha Central High School Kansas State University Major: Animal Science



Katie Johnson

Doniphan West High School Northwest Missouri State University Major: Marketing



Trent Lockwood

Horton High School Southeast Community College Major: Agriculture Technician Ag Partners is pleased to announce the five recipients of the 2024-2025 Ag Partners Scholarship Program. Each recipient will receive \$1,000 to assist in furthering their education after high school in an agricultural-related field.

Thank you to all the students who applied for our scholarship program this year. We received numerous applications and can see the determination and passion for the ag industry in our youth. Students of Ag Partners member-owners and Ag Partners employees were eligible to apply and submitted an essay describing how they saw cooperatives impacting the next generation of the agriculture industry.

Ag Partners hopes this program will help the youth in our area pursue their future goals.



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Between the Seeds

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