

CONSTANT INNOVATION

We believe that meaningful, productive change- solving problems- only comes by looking at challenges and opportunities from new angles & exercising curiosity.



CARBON AS A COMMODITY

CVA Elite Carbon provides an innovative opportunity to generate additional income within your operation.



STATE OF THE CO-OP PODCAST

Get the quarterly update from CEO/President, Carl Dickinson. He provides insight on what your cooperative is doing to help you.



CONCORDIA, KS

A new family-owned truck stop north of Concordia, Kansas, that has partnered with Central Valley Ag for its fuel needs.

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CVA LAUNCHES ELITE AGRONOMY PRODUCTS

Innovative product line-up that yields solutions for our member-owners

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ACS HARVEST DATA

Data has been compiled from the 2020 sites.



Discover what we learned from our research and development efforts at the four ACS Innovation Plots during the 2020 growing season. View the booklet by visiting www.cvacoop.com.

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MISSION

Embracing the Cooperative Spirit to deliver value to our members.

VISION

To be a world-class cooperative ensuring the long-term success of our employees and customers.

CORE VALUES

Integrity

People

Constant Innovation

Lifelong Learning

Success

STAY INFORMED

FIND CENTRAL VALLEY AG ON SOCIAL MEDIA. Get timely

updates on what's happening throughout CVA territory. Follow us, like us, and join the conversation!

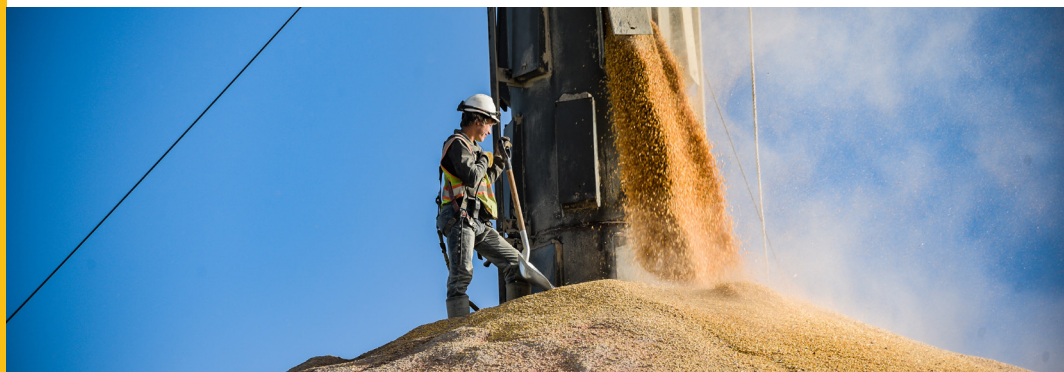
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SVP OF GRAIN ANNOUNCED

CVA WELCOMES JEFF BECHARD AS THE SENIOR VICE PRESIDENT OF GRAIN.

Central Valley Ag is pleased to announce Jeff Bechard as Senior Vice President of Grain. He will be responsible for leading the grain division of CVA, focused on providing the best markets to local producers in the challenging grain marketing environment. Bechard has extensive experience in the grain industry, including management positions with Frenchman Valley Farmers Cooperative and AgMark LLC.

"Jeff's experience in the grain business focused around merchandising of grain and grain assets within the cooperative and public sectors will be valuable for CVA and our members," said Carl Dickinson, President/CEO of Central Valley Ag. "I am very excited to have him join our leadership team and look forward to his input and leadership of our grain division."



Jeff Bechard
SVP Grain

Central Valley Ag's grain division has access to every major market west of the Mississippi, allowing them to provide competitive bids to patrons. Markets served include major export, feeder and destination processors. CVA Grain Specialists assist growers with the best grain marketing strategies for their operation.

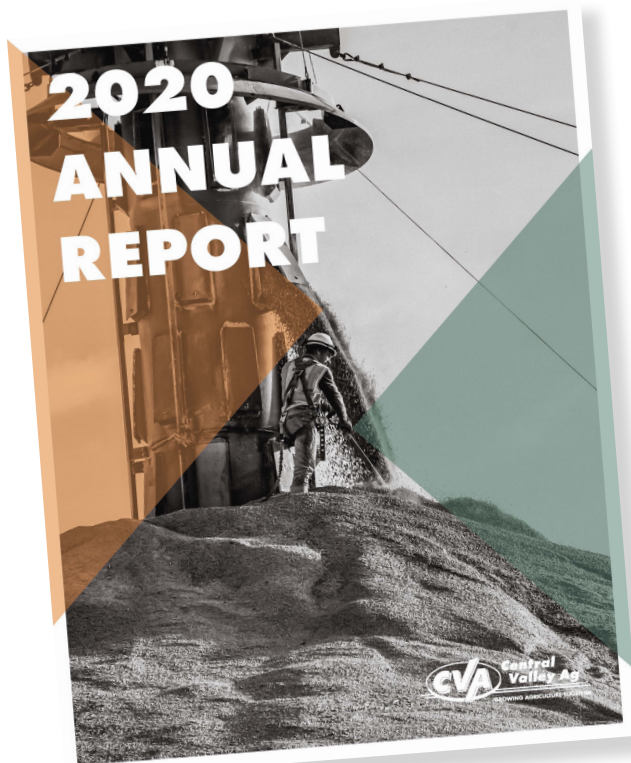
"I am excited to have the privilege to lead a talented group of people at CVA and be part of the team," said Bechard. "I look forward to the responsibility of being a steward of CVA's grain assets and creating value for our patrons."

Bechard holds a bachelor's degree in agricultural economics from Kansas State University. He and his wife Laura have six children and enjoy spending time with family and volunteering in their community. Laura is an education professional that works with early childhood development organizations. • • •

GRAIN EXCHANGE PODCAST

Don't forget to tune into the CVA Grain Exchange Podcast. The CVA Grain Team dissects the latest USDA updates and discuss other key market features. Listen by visiting: www.cvacoop.com/cva-grain-exchange





LEARN MORE ABOUT YOUR COOPERATIVES PAST FISCAL YEAR IN THE **2020 ANNUAL REPORT**. THE REPORT CAN BE FOUND AT **WWW.CVACOOP.COM/ABOUT#ANNUAL-REPORT**

Central Valley Ag Cooperative hosted its Annual Meeting virtually on November 23, 2020, for member-owners to review the fiscal year. CVA reported \$22.9 million in total profit from \$1.5 billion in total sales for their fiscal year 2020, ending on August 31, 2020.

"In the face of massive challenges, our people were able to rally around our mission and vision to find a way to win," said Carl Dickinson, CEO/President of Central Valley Ag. "We added to our ability to be successful long term with a stronger balance sheet. We reinvested in people, technology, and assets. As I reflect on fiscal year 19/20, I am proud to say that we lived up to our vision of being a world-class cooperative."

"CVA, who has one of the strongest balance sheets in the nation for local cooperatives, not only survived 2020 but thrived," said Don Swanson, Chief Financial Officer. "Much of this is due to merging in Farmers and Ranchers Cooperative in Ainsworth, Nebraska and purchasing the assets of Agrex in Laurel, Nebraska." The cooperative also invested \$46.3 Million in several capital improvement and expansion projects to better serve patrons.

At the meeting, CVA also announced the newly elected members of their Board of Directors. CVA member-owners elected the following individuals to represent their voice on the board:

- Kurt Thoene (Hartington, NE) – Region 2
- Paul Jarecke (Clarks, NE) – Region 3
- Carmen Schlickbernd (West Point, NE) – Region 4
- Luke Carlson (York, NE) – Region 5
- Tom Vodicka (Surprise, NE) – Region 6
- Ryan May (Hunter, KS) – Region 9

"Our Board of Directors play a visionary role in helping CVA succeed," said Dave Beckman, CVA Board Chairman. "I want to thank our departing board members, Raymond Larson from Green, Kansas, and Rob Chatt from Tekamah, Nebraska, for their service and dedication to CVA. Rob was appointed to the CVA board as an associate director; he was later elected and served ten years. Raymond began his board service as an associate director at Farmers Coop Elevator in Upper Greenleaf, Kansas in 1985 and served 35 years at predecessor Coops and CVA."

CVA relies on its Board of Directors to position CVA for future success and profitability for member-owners. CVA's Board of Directors is made up of local, agricultural producers who are recognized for their industry expertise, as well as economic and community development skills.

"Serving on the board of directors for the co-op is a challenge, a reward, and a learning experience, all wrapped in one," said Mark Philips, CVA Board Member from Akron, Iowa. "It's an honor to serve the members and be a part of the strategic planning that goes into what the co-op will look like in the future." • • •

CVA ANNOUNCES LAUNCH OF ELITE AGRONOMY PRODUCTS

WITH THE CHANGING AGRONOMY MARKET, CVA SEEKS OPPORTUNITY TO **DELIVER MORE VALUE TO CUSTOMERS** BY LAUNCHING A PRIVATE LABEL BRAND OF PRODUCTS.



Nic McCarthy
SVP Agronomy

Central Valley Ag is excited to announce CVA Elite, a proprietary line-up of Adjuvants, Stabilizers, Growth Promoters & Seed Treatments that will be offered for the 2021 growing season.

CVA believes that meaningful, productive change only comes by looking at challenges and opportunities from new angles and exercising curiosity. With the changing agronomy market, CVA feels there is an opportunity to deliver more value to the customers by launching a private label brand of agronomy products.

CVA Elite products will provide a more systematic approach, providing customers reliable solutions in a complex world of Adjuvants, Stabilizers, Growth Promoters & Seed Treatments.

These CVA Products include:

- **Protect UREA**
- **Protect UAN**
- **PHP**
- **COC**
- **NIS**
- **MSO**
- **Drift & Deposition**
- **AMS + Surfactant**



CVA Elite products have been proven in the geography of CVA via field testing and are built for the dynamic growing conditions and stresses growers face each year, resulting in more profit per acre.

"The CVA Elite line-up was built with the vision of innovative products that yield solutions for our member-owners," said Nic McCarthy, Senior VP of Agronomy for CVA, "As agriculture is changing around us, we must lead with innovation and CVA Elite products meet the demands of our members". • • •



A LIST OF OUR FULL PRODUCT LINE-UP IS AVAILABLE TO VIEW AT
WWW.CVACOOP.COM/CVA_ELITE

CONTACT YOUR LOCAL FIELD SALES AGRONOMIST TO LEARN MORE ABOUT CVA ELITE.

DEREK APPLEY & RYAN MAY MAY COMPLETE DIRECTOR CERTIFICATION PROGRAM

THIS PROGRAM IS A **UNIQUE EDUCATIONAL PROGRAM** DESIGNED TO ASSIST COOPERATIVE DIRECTORS.

Derek Appley and Ryan May, directors of the Central Valley Ag Cooperative, recently completed a four-phase educational program co-sponsored by the Nebraska Cooperative Council and CoBank. Each will receive a Certificate of Recognition acknowledging completion of the program.

The Director Certification Program is a unique educational program specifically designed to assist cooperative directors to more fully understand their ever-changing responsibilities. The program has been presented annually at various locations throughout Nebraska since its inception in 1978. More than 8,400 phases have been completed. This year, due to the pandemic, we

offered the program virtually.

The program consists of four one-day courses designed to help participants become more effective cooperative directors. Some of the workshop topics include legal obligations of directors; cooperative principles and practices; using financial statements in making decisions; the benefits of long-range planning; capitalization of cooperatives; and a director's role in establishing proper controls. Workshop segments are patterned to closely follow the growing responsibilities of cooperative directors.

Rocky Weber, President & General Counsel of the Nebraska Cooperative Council of Lincoln, said, Farm supply and marketing cooperatives are

essential segments of the agribusiness industry in Nebraska. These local cooperatives contribute to the success of today's farmers and ranchers, and the complexities of cooperatives only grows. This requires local directors to continually seek out training programs to enhance their skill set. The Council continues to place a high priority on director education programs because education will be a key factor in determining the future success of Nebraska's cooperatives."

The Nebraska Cooperative Council is the trade association for agricultural cooperatives. Over 96% of the agricultural cooperatives throughout Nebraska are members of the Council.. • • •



Derek Appley
Akron, IA



Ryan May
Hunter, KS



SCHOLARSHIPS
can make all the difference.

GO FOR IT!

APPLY NOW
for \$1,000 awards this year!





Carl B. Dickinson
CEO/President



Luke Beckman
Grain Sales Manager

Change is in the air and grain prices are rallying. On January 13, 2021, Luke Beckman, CVA Grain Sales Manager, sat down with Carl Dickinson, CEO/President, to discuss grain markets, improvements to locations, and new board members. The translation below includes a few short excerpts from their

EACH QUARTER GET UPDATES FROM CEO/PRESIDENT, CARL DICKINSON. GET INSIGHT ON **WHAT YOUR COOPERATIVE IS DOING TO HELP YOU, OUR MEMBER-OWNERS.**

conversation on the State of the Co-op podcast.

CAN YOU GIVE US A BRIEF UPDATE ON WHAT YOU'RE SEEING IN THE MARKETPLACE?

LUKE Looking big picture – 30,000 feet – if you go back to mid-summer, the size of the US carryout was looking rather ominous. And in seven months, that script has completely flipped. The US crop has gotten smaller, some global crops have gotten smaller, notably Ukraine, as well as the Chinese corn crop, and that's coincided with renewed Chinese demand at the same time. We've had the perfect storm, if you will; shrinking global stocks, expanding demand, and throw in the outside markets of a cheap US dollar, cheap interest, and conversations about inflation coming out of COVID. Corn, soybeans, and wheat are all at six-year highs as we sit here and talk.

HOW DOES THAT TRANSLATE TO THE COOPERATIVE AND THE VALUE IT BRINGS TO OUR MEMBER-OWNERS?

LUKE It has certainly been an anxious

time as producers try to navigate a vast change in market dynamics. Our team is focused on helping the producers market grain by providing information, resources, and tools to do that. At the cooperative level, producers have been rewarding this rally from harvest until now, so there has been an awful lot of grain moving through the transaction string from the farmer all the way to consumptive markets. At the cooperative, grain receipts have been incredibly active; we've been active shippers at our rail houses, and a lot of grain has moved earlier in the calendar than it typically does. CVA's been an active shipper of grain, the producer's been an active shipper of grain, and that's been positive from a cash flow perspective.

WE'RE WRAPPING UP OUR FIRST FOUR MONTHS OF OUR FISCAL YEAR 2021. CAN YOU SHARE SOME OF THE HIGHLIGHTS SPECIFICALLY OF WHAT IS IMPACTING CVA AND ITS MEMBERSHIP?

CARL It's been a difficult couple of years, from the floods, and then right into a pandemic, and difficult grain

prices at times. But we're coming off one of the biggest harvests we've ever had and right into an open fall, so your co-op is really having a great year. We're handling a lot of grain. We shipped early. We've got great shuttle-loading capacity, and we've been pushing hard, frankly, we've been loading trains about as fast as we can. We shipped early which we're very thankful for with this large crop. It just takes a tremendous amount of cash to operate the cooperative, right now. The balance sheet that we've built over the years is one of the strongest in the cooperative system, it has come to serve us well now. Our investment in the assets, the shuttle loaders, the work that the board and management team does together to build a strong balance sheet to be able to handle whatever comes at us from a financial standpoint really shines, we're real excited about where we're at and what the rest of the year holds.

THE STRENGTH OF THAT ALL COMES THROUGH THE PEOPLE, BOTH THE MEMBERSHIP AND THE FARMERS THAT WE RELY ON, AS WELL AS THE EMPLOYEE

TEAM TOO.

CARL Absolutely. Anyone can build the elevators and buy stuff, but it's the people who make the difference. We had some pretty expensive truck houses for a few years, where we weren't shipping a lot of trains. To have those assets go to work and provide value back to the owners is pretty exciting.

CVA HAS A WHOLE TEAM OF GRAIN SPECIALISTS THAT GROWERS CAN RELY ON, AND LUKE, YOU OVERSEE THIS TEAM. WHAT KIND OF VALUE DOES HAVING AN EXPERT AVAILABLE TO OUR GROWERS BRING TO THEIR OPERATIONS?

LUKE It is an anxious time for producers. Grain marketing often is that way, but the farmer seems to be more anxious with higher grain prices than really with a depressed grain price. Our team of grain specialists out in the country helps the farmer through those decisions and can hold them accountable. In times like this, you get wrapped up into FOMO, fear of missing out; it's a real thing in grain marketing. Nobody wants to sell too cheap and watch the market move away from them. Sometimes that can be a problem because it forces us into making poor decisions. Our team out in the country is trained to help the producer through that decision-making process.

WHEN GROWERS DO BUSINESS WITH THE COOPERATIVE, THEY'RE ALSO EARNING PATRONAGE, WHICH THE CVA BOARD OF DIRECTORS RECENTLY APPROVED FOR THE FISCAL YEAR 2020. CARL, CAN YOU GIVE US AN UPDATE ON THE PATRONAGE THAT THE BOARD APPROVED?

CARL We're always excited to be a cooperative that when it does well; we share the profits back with the member-owners. This year, the board of directors allocated \$10 million worth of profits back to the owners across the business lines of grain, ,

storage and drying, crop production, and petroleum. We're going to return just about \$8 million in cash to members this year. Half of the patronage is in cash, and the other half is non-qualified, which means the co-op is paying the taxes on that, and you're not responsible for the taxes until you actually receive the cash. This is a really nice benefit, so a great year of sharing profits back with the owners.

LOOKING AHEAD, WHAT ARE SOME OF THE INVESTMENTS THAT THE COOPERATIVE IS MAKING ON BEHALF OF ITS MEMBERS?

CARL We've got 1.2 million bushels of new storage going up at Royal, Nebraska. At The Junction in Kansas, we are adding another 750,000 bushels there. These storage expansions will allow us to be more fluid, more mixing and blending to bring value. The third thing we're going to combine some bulk plants in the legacy Farmers & Ranchers area. We've got a new bulk plant going in there; it's more efficient, safer, . We focus on concrete and steel as assets, but we've also invested in equipment. This year we've got ten new floaters, ten new pieces of application equipment, coming to the co-op, the average cost of those is pushing almost half a million dollars a-piece now, so significant investment there. The investment people don't see is in IT; data, data collection, and the new and different ways we are exploring to interact with our customers. That spend is growing and growing.

CARL It's a really exciting time in the life of Ag, it's nice to see profits returning to the farm. We're looking forward to a really strong year, so we certainly thank our members for their business and their support, and we're looking forward to what the rest of his year is going to bring. • • •



Construction of a new energy bulk plant at the Central Valley Ag location between Long Pine and Ainsworth, Nebraska. This new bulk plant will feature eight upright tanks with 215,000 gallons of diesel and gasoline capacity. It will allow consolidation of three current bulk locations each of which needed safety and environmental upgrading.

LISTEN TO THE FULL CONVERSATION BY VISITING:
[HTTPS://WWW.CVACOO.COM/NEWS/STATE-OF-THE-COOP](https://www.cvacoop.com/news/state-of-the-coop)



CARBON AS A COMMODITY: A NEW WAY TO CREATE ADDITIONAL REVENUE



Aaron Sindelar, PH.D.
Conservation Agronomist

Balancing conservation with profitability can be hard. Trying new ideas when your current practices are producing yields that meet your expectations can be even more challenging.

As an agronomist, my objective is to help you generate more revenue on every acre in your operation. When we think about how to do this, we automatically look at the common decisions: hybrid or variety selection, nutrient management choices, or weed or pest control, to name a few. Regardless of what the choices look like, the objective is trying to generate more of a commodity, grain in this case.

Consumer demand is often the sparkplug for changes in agriculture. We've mainly experienced this with livestock, but another example is in row crop agriculture with pesticide usage. The new demand is sustainably-produced products. For example, consumers are now becoming tuned-in to the environmental footprint, specifically greenhouse gas emissions, of their food and products. Many companies, ranging from food services to retail to technology, have made public announcements to reduce their greenhouse gas emissions, or even potentially become net-zero. Some food companies and restaurant chains plan to publish the greenhouse gas footprint information on their products.

You're probably wondering about how this impacts you? Agriculture is being viewed as the solution to offsetting greenhouse gas emissions. Even through the best estimates, these companies striving to become carbon-neutral will need to purchase carbon credits to achieve this goal. These carbon credits can be generated by adopting conservation practices that you may already be considering adopting anyway.

Scientifically, carbon trading revolves around the concept of capturing carbon dioxide from the atmosphere and converting it to an organic carbon form in the soil. This exact process happens during photosynthesis, which is the backbone for plant growth and, ultimately, grain production. Conservation tillage, specifically no-till and strip-tillage, and cover crop are the two primary conservation practices that have the greatest potential to capture carbon. That carbon is then measured and sold to a prospective buyer, which can be used as an offset credit for their own greenhouse gas production.

“Conservation tillage, specifically no-till and strip-tillage, and cover crop are the two primary conservation practices that have the greatest potential to capture carbon.”

The science is clear that adopting practices like no-till, strip-tillage, or cover crops can increase soil organic matter, and there is a strong correlation between soil organic matter and yield potential.

Specifically, improving soil organic matter also results in faster water infiltration, better soil tilth, and improved nutrient cycling, to name a few. The combination of these benefits with the opportunity to get paid for the carbon you capture creates a unique opportunity that we rarely see.



Carbon markets and trading is a concept that can be hard to understand. We understand that. CVA Elite Carbon is designed to help you navigate this process. This is an all-inclusive program that directly links you to the buyer, removing the necessity of selling the carbon on an open market, like we do for other commodities. The mission of CVA Elite Carbon is to make the sale of carbon credits as seamless as possible for you. The program manages all administrative aspects, meaning no huge time commitment is required from you. The program also handles all technical parts, meaning that you do not need to be a soil scientist to be successful. Above all, CVA Elite Carbon prioritizes your success and provides opportunities to sell carbon credits to reputable buyers, while culling any programs that are not advantageous to you.

CVA Elite Carbon provides an innovative opportunity to generate additional income within your operation. Reach out to your Field Sales Agronomist to further explore how this program can help your operation.

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APPLICATION DEADLINE

SPRING PLANTED CROP ACRES | 4.30.2021
APPLICATION AVAILABLE AT CVACOOOP.COM

For more information contact your local CVA Field Sales Agronomist.

CVA YEARS OF SERVICE AWARDS

THANK YOU TO THESE EMPLOYEES FOR THEIR **DEDICATION TO CENTRAL VALLEY AG'S SUCCESS.**



Tim Esser
SVP Human Resources

Every year, Central Valley Ag celebrates its employees by awarding them with gifts on key years of employment for their dedication to CVA. Most years, the awards are distributed at the annual Employee Retreat. However, due to the ongoing pandemic and the canceled retreat, the CVA Unity Council took charge of distributing the awards to the honored recipients.

Carl Dickinson, President and CEO of Central Valley Ag, praised these employees, "I am so proud of our employees and how they continue

to meet the objectives of delivering value to our member-owners." He added, "Our employees truly are the engine of value creation for our cooperative. It's always an honor to recognize their dedication to CVA's success."

The following employees were awarded for their Years of Service:

5 YEARS Brent Beekman, Lynelle Bergstrom, Melanie Bogh, Cory Brester, Shelby Brose, Christian Conn, Ashley Dean, Tony Dunbar, Trent Elsasser, Kandi Gaspar, Bill Gillespie, Michael Goodaker, LuAnn Granfield, Jared Gray, Justin Gross, Ann Guenther, Alex Heiden, Greg Henn, Kendall Hostler, Ashley Hudson, Jeff Ingalls, Chris Knoell, Joseph Kronhofman, Nick Lammers, Joshua Lamphier, Rhonda Lindsay, Darin Loberg, Ryan Londene, Billie Ludowese, Brett McBride, Chris McMillan, Allison Miller, Kara Morehead, Justin Murdock, Dan Mutum, David Peterson, Kevin Peterson, Mark Pollet, Stephanie Reikofski, Ryan Renken, Cassie Schindler, Lowell Schlecht, April Schmitt, and Kasey Strong.

10 YEARS Larry Clemons, Marvin Edwards, Travis Eischeid, Audie Elsberry, Barb Grove, Jerry Hale, Jeff Hirst, Rachel Jacobsen, Matthew Jones, Pat Kahler, Jason Loecker, Caleb Martin, John Meyer, Randall Micek, Jason Muenchrath, Austin

Person, Jackie Petersen, Paul Peterson, Darin Ringer, Rod Schlueter, and Lawrence Whitmore.

15 YEARS Brad Bousquet, Andy Bowman, Chris D. Carlson, Troy Garman, Justin Hoefer, Val Legino, Kent Meyer, Jennifer Schutt, Karl Serrien, Cary Skibinski, Jared Sprunk, Marty Thorell, and Marc Towle.

20 YEARS Brandt Anderson, Jon Bice, Bradley Brooke, Chris Carlson, Tyson Cruise, Brian Dubas, Michael Hamilton, Jason Hans, Larry Heese, Brenda Jasa Gary Kaiser, Scot Keagle, Nick Kobza, John Lammers, Nic McCarthy, Marlin Ouellette, Ryan Scheele, Rick Straight, and Gary Voichahoske.

25 YEARS Mark Allemang, Kevin Ang, Ronald Clark, Charles Irwin, Ron Kackmeister, Tom Ortmeier, Rick Sanley, Cindy Schulte, Joel Wochner, and Randy Zmek.

30 YEARS Brad Hoffman, Jeff Krebs, Dennis McBride, Dean Schultz, Joe Senger, and Devon Venburg .

35 YEARS Julie Harrison, John Hild, Tina Ostberg, and George Streit.

40 YEARS Dave Henn and Garold Stromquist.

45 YEARS Craig Dallegge and Kaye Klucas.

50 YEARS Stephen Dirkschneider. • • •

2020 HARVEST DATA

THE TRIALS AND DATA PROVIDED WITHIN THE BOOK ARE DERIVED FROM THE FOUR 2020 ACS INNOVATION SITES LOCATED IN **CUBA, KS; POLK, NE; NORFOLK, NE AND AKRON, IA.**

2020 was another challenging year for all of us in new ways with the onset and persistence of Covid-19. However, we were able to plant and harvest our plots in a timely manner. Not many people get the opportunity to plant corn in three states in a ten-day period and then harvest in three states in a 7-day period in the same year.

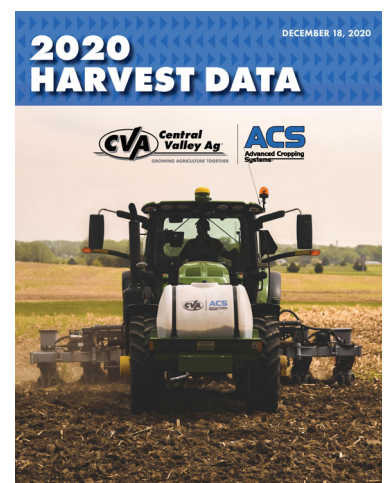
Our team was very efficient in both planting and harvest in 2020. With the new site in Akron, Iowa, we had some real challenges thrown at us by Mother Nature with the severe drought that led to a lot of stress in our corn plots. Weather and moisture affected results throughout our testing in 2020. Unfortunately, we were not able to collect data from every single trial at each site. This is the challenge we face when working in nature; some things are out of our control and disrupt the data. However, we collected the data we could and combed through it to share some realistic scenarios that can help you with the decision making process. We have eliminated data where there were soil consistency issues, planter issues, application issues, or animal issues. Our team is confident to present you with data that is repeatable and can help you make decisions to improve your farm's profitability.

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Mick Goedeken
ACS Innovation Agronomist

THE 2020 HARVEST
DATA BOOK IS
AVAILABLE TO VIEW
ONLINE AT
WWW.CVACOOOP.COM



RESEARCH

RESEARCH

RESEARCH

RESEARCH

RESEARCH



happy retirement peggy hopwood

**SENIOR VICE PRESIDENT OF
MEMBER-SERVICES RETIRES AFTER
42 YEARS AT THE COOPERATIVE.**



Peggy Hopwood, SVP of Member Services at Central Valley Ag, announces her retirement after working with CVA, or its predecessor cooperatives, for 42 years. Peggy has been instrumental in serving both the cooperative and its membership.

"I am so grateful to have had the opportunity to work alongside Peggy," said Carl Dickinson, President/CEO of CVA. "She was constantly focused on others, always asking, 'how can I add value.' She truly lived the mission of CVA, focusing on our customers. I will miss her, and I hope she enjoys her next chapter as much as she has the last 42 years."

Peggy graduated from Shelby Public School in 1975, and her career following has revolved around the cooperative. Her co-op journey began in 1978 at Farmers Co-op in Shelby, Nebraska, where she did data entry. At that time, Farmers Co-op consisted of three locations: Shelby, Rising City, and Gresham. "I began by helping out for a few days with data entry, posting cardtrol tickets by hand, for hours," said Peggy. "Then, I was offered a full-time job doing daily data entry and calling customers to pay bills leading to my career in collections. I just tried my best each day, which lead me through the journey of my career at CVA."

Farmers Co-op merged into United Farmers Cooperative in 2002. Following the merger, Peggy began working in the credit and human resources department. Then in 2014, United Farmers Cooperative merged with Central Valley Ag. Following the merger, Peggy became the Senior Vice President of Member-Services, working directly with CVA customers and the credit department.

"Peggy has been a huge part of CVA," said Yvette Mentink, Accounts Receivable Specialist at CVA. "She

sees and considers what is best for the customers and what's best for the future of the cooperative. She has shown me what CVA stands for and how to apply that in everyday work. She is a great worker and a wonderful person."

At CVA, Peggy has worked diligently to create positive customer service solutions in billing, monthly statements, accounts receivable, the establishment of new accounts, and equity disbursements. "I have always tried to make sure our customers are getting the best service possible," said Peggy. "They have a choice where they do business, and if we don't bring value, they can go somewhere else. Without the customer, we don't exist." She has also been influential at CVA by leading the CVA Unity Council, responding to Gallup customer survey feedback, and planning many events through the years. Peggy also played a crucial role in working with customers to take advantage of the Input Finance Programming offered by CVA and supported by The Cooperative Finance Association, Inc. (CFA). CVA has received an award for being a leader using CFA in 2016, 2017, and 2018.

"I am truly blessed to have had the opportunities I had over the last 42 years," said Peggy. "My success is because of the great managers I have had through the years. They saw the value I could bring to the cooperative, and they gave me the opportunity to succeed."

She has also shown her influence outside of CVA. Through the years, Peggy has been active in her community coaching and volunteering. She has been involved in many organizations, including Nebraska Credit Managers, Nebraska Bookkeepers Association, Shelby Sacred Heart Church Board, St. Anne's Guild Member, Member of the Shelby Chamber of Commerce, and Shelby Ball Association. Once Peggy retires, she hopes to spend even more time volunteering in her community.

Peggy's first thing to do upon retirement is throw away the day planner, sleep in and go on vacation. After that, she plans to stay active golfing and at the lake. Spending more time with grandkids, family, and friends is what she looks forward to most. "I'm just excited to take time to relax and enjoy my retirement," said Peggy. "We have to live for today because tomorrow isn't guaranteed." Peggy is an avid Husker fan, and she also plans to travel to away games and cheer on the Nebraska Volleyball team.

Peggy and her husband, Drew, reside in Shelby, Nebraska. They have two daughters; Amanda (Clint) Thelen, Amber (Korey) Schweers, and four grandchildren; Noah, Nixon, Kingston, and Ava.

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GIFT CARDS FOR GALLONS

THE 2020 LUBRICANT PROMOTION ENDS ON FEBRUARY 28, 2021.

PARTICIPATE NOW AND SAVE!



Justin Fleming
Certified Energy Specialist

Agriculture is a work environment that relies heavily on countless moving parts and equipment breakdowns can be costly. Therefore, using lubricants that might not go the distance is not an option. That is why the agriculture industry has relied on Cenex® as their trusted supplier for quality lubricant products and fuel since 1931.

As we are now in the winter months, I wanted to update you on a valuable program that can put money back in your pocket this year. As you consider the maintenance costs of your equipment, one program to consider

from Central Valley Ag is the Cenex® Gift Cards for Gallons Program. The Gift Cards for Gallons Program allows you to save .50 cents per gallon on every 100 gallons of qualifying product.

This promotion runs from November 1, 2020 to **February 28, 2021**. For every 100 gallons of qualifying Cenex® lubricants you purchase from Central Valley Ag, you will receive a \$50.00 Visa gift card. There is no limit to the gallons you can buy during this four-month promotion period or the number of Visa gift cards you can earn. Listed below are the qualifying Cenex® lubricants that are eligible. Plus, greases are also eligible towards the 100-gallon threshold.

Qualifying Lubricant Products:

- Maxtron® DEO Synthetic Blend Diesel Engine Oil
- Maxtron® Enviro-Edge® Full Synthetic Diesel Engine Oil
- Superlube TMS® Conventional Diesel Engine Oil
- Superlube 518® Conventional Diesel Engine Oil

- Maxtron® GL Full Synthetic EP Gear lubricant
- Maxtron® THF+ Full Synthetic Tractor Hydraulic Fluid
- MP Gear Lube
- Qwiklift® HTB® Hydraulic Fluid
- Irriflex®

Qualifying Grease Products:

- Blueguard® 500+
- HD Moly Extreme
- Maxtron® EP
- Maxtron® FS
- ML 365®
- Molyplex 500+
- Poly Extreme®
- Red Protect XT®
- Corn Head Grease
- Fluid Gear Grease

This program allows you to fill your oil totes early so you are not worrying about managing your inventory throughout your busy spring season. It also allows you to be ready for the

unexpected breakdown during the busy spring as well. If you are currently considering your input costs for 2021 growing season, don't overlook what Central Valley Ag can do for you when planning for the upkeep and maintenance of your farm equipment.

To learn more about the Gift Cards for Gallons Program, Total Protection Plan Warranty, or to place a lubricant order, feel free to call me at 785-534-0298 or email me at justin.fleming@cvacoop.com. You can also contact one of your local energy offices at the numbers listed below for more information.

Kansas: 785-392-3031

Nebraska: 402-362-8434

Iowa: 712-546-6382

Thank you for choosing Central Valley Ag to be your Cenex® lubricants supplier. ●●●

CENEX EQUIPMENT LOOKUP

Not sure about what products you need? Check out this link to the CENEX Equipment lookup tool

[HTTPS://CHS-CENEX.EWP.EARLWEB.NET/](https://chs-cenex.ewp.earlweb.net/)



NEW RETAIL SITE IN CONCORDIA, KS

THE NEW SITE IN CONCORDIA, KS
DELIVERS VALUE TO COMMUNITY.

What was a dream became a reality for J. Trost, co-owner of 4 Kids Fuel & More, a new family-owned truck stop north of Concordia, Kansas, that has partnered with Central Valley Ag for its fuel needs.

"I'm so glad to be partners with the cooperative because CVA believes in this, and I think we have a good partnership," said Trost.

Trost and his wife, Charlene, officially opened the truck stop on December 16, 2020. It is named after the couple's four children and their families: Jeremy and Kristi Adams, Wade and Amanda Adams, Andrea and Craig Boeglin, and Jason and Shayla Trost.

4 Kids Fuel & More, located right off Highway 81, greets customers with an antique truck and an entryway lined with American flags honoring Trost's late father and fellow veterans. The 11 employees act more like a family and treat each customer with a smile. The truck stop offers unleaded fuel, diesel, DEF and accepts CVA fuel cards.

The 24/7 truck stop is complete with plenty of truck parking spaces, clean showers, over 1000 different convenience items, and homemade breakfast, lunch, and dinner. Customers can enjoy their meal to-go or inside the convenience store.

"We've received excellent support from the Concordia community, and we look forward to serving local and regional customers," said Trost.

"We are really excited to get this site opened," said Jeff Ingalls, SVP Energy. "It has great truck access, something that the Concordia area needed, and it makes it easier for our customers to do business with us. Working with a local business person is a bonus, Jay and his family will do a great job with this site."

Customers can contact 4 Kids Fuel & More at 785-243-9644, follow them on Facebook, and stop by the truck stop at 2087 145th Rd, Concordia, KS. 66901. • • •



J. and Charlene Trost stand in front of the 4 Kids Fuel & More Truck Stop North of Concordia, Kansas.



DELIVERING VALUE

TOTAL PAYOUT OF \$10.0 MILLION APPROVED BY CENTRAL VALLEY AG BOARD OF DIRECTORS.

CVA continues to give back to patrons, demonstrating the cooperative spirit. Recently, CVA's Board of Directors approved the distribution of patronage to its member-owners. A total payout of \$10.0 Million was approved based on Central Valley Ag's continuing success. \$4.35 Million will be returned in cash, while the remaining \$5.65 Million has been allocated as non-qualified equity to be returned in a future year.

"I am proud of CVA's performance, and our ability to deliver these payments to our patrons," said Carl Dickinson, CEO of Central Valley Ag. "We truly appreciate the business of our member-owners and are excited to share in the success of the cooperative."

Patronage is calculated based on volume during CVA's fiscal year. Fiscal Year 2020 began September 1, 2019 and ended on August 31, 2020. Checks were mailed to patrons on December 9, 2020.

The success of Central Valley Ag is a result of its member-owners support, Board of Director's vision, and the employee's dedication to excellent customer service. • • •



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Where do I sign up?

- Apply online: cvacoop.com/careers
- Questions: Call Colby Vesley at 402.362.8456

CONGRATS TO CVA APPLICATORS OF THE YEAR!

Each year Central Valley Ag Cooperative selects applicators to receive The Applicator of the Year award. This year nine applicators were named for their efforts throughout the 2020 growing season. Each recipient is chosen based on criteria developed by their Regional Operations Manager. Recipients are not only selected based on acres applied but are awarded based on other qualities such as willingness to help others, treatment of customers/equipment, and a positive attitude.

The following applicators were recognized for their hard work and dedication.

- Mike Summers – Region 1
- Troy Rasmussen – Region 2
- Dillon Sprunk – Region 3
- Justin Taylor – Region 4
- Dan Epp – Region 5
- Scott Engel – Region 6
- Justin Murdock – Region 7
- Ryan Baldwin – Region 8
- Brett Remus – Region 9

To show their appreciation, Central Valley Ag took these eight individuals on a hunting trip in November. Each award winner also received a Franchi Infinity 12-gauge shotgun. "The Applicator of the Year award is a great way for CVA to show appreciation to the hard work and dedications of its top applicators" said Andy Bowman, Regional Operations Manager. "This year's group is another great representation of our employee group's dedication to CVA and its member owners." • • •



2803 N Nebraska Ave.
York, NE 68467



BLUE JACKET CHALLENGE

[NATIONAL
FFA WEEK] **FFA**

DEADLINE FEBRUARY 15, 2021

Participants will be entered in a drawing for a \$100 Gift Card.

- **Find your FFA Jacket** - *Have more than one? Find them all!*
- **Put it On or Hold it Up**
- **Snap a photo** - *Take it solo or group together with fellow FFA Alumni*
- **Email it to marketing@cvacoop.com** - *For each person in the photo, include:*

Name, Town and State | FFA Chapter Name and Town, State | Share a story or testimony (optional)

**CVA will share the Blue Jacket Challenge photos during National FFA Week
February 20-27, 2021.**

FUN FACT: CVA donated more than \$30,000 to FFA in 2020, and countless employees donated their time and passion to helping FFA throughout the year.