

SPRING 2022

# R/INSIGHTS

WITH YOU EVERY STEP OF THE WAY



**RIVER  
VALLEY**

**COOPERATIVE**

**RVC TO ACQUIRE  
EASTERN IOWA  
PROPANE & PETRO, LTD.**

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**Central Office**

563-285-7820  
1-866-962-7820

[www.rivervalleycoop.com](http://www.rivervalleycoop.com)

**Locations**

Altona • Annawan • Bradford  
Broadmoor • Cambridge • Camp Grove  
Clarence • Danville • Deer Grove • Dixon  
Donahue • DeWitt • Durant • Edelstein  
Eldridge • Fenton • Galva • Geneseo  
Kasbeer • Lost Nation • Manlius • Martelle  
Mineral • Olin • Osco • Ryan • Sheffield  
Sperry • Stanwood • Sunbury • Walcott

# RVC INSIGHTS

WITH YOU EVERY STEP OF THE WAY

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# FEEDING THE FUTURE

Purina and Quality Liquid Feeds provide quality products to producers.

**Chris Green, Ag Finance Director & Feed Business Lead**



Chris Green, Feed Business Lead, and Shawna Lorenzen, Livestock Production Specialist.

As the calendar turns to 2022, the world has been living under the pandemic's shadow for more than two years now. Across the globe, there are worker shortages, rising prices, and product shortages seen all across the country.

River Valley Cooperative's feed department has continued to grow in cattle and swine tons. The excellence in the operations staff at the mills, support staff in Clarence and DeWitt, sales staff, and delivery drivers have enabled this growth. These folks take pride in their jobs and do it even when the temperatures dip below -10 degrees. We are proud to have such a dedicated feed team.

The Galva and Sunbury mills underwent major software updates

this winter, and everything went better than expected. River Valley Cooperative will be making improvements to the feed mills in 2022, enabling them to produce more feed with less idle time for the mixers. The mills are automated and continue to push the limits of efficiency and quality.

River Valley Cooperative is proud to partner with two great companies on the beef side of the business: Purina and Quality Liquid Feeds (QLF). These partnerships aren't new to our cooperative, as we have been doing business for decades.

Our partnership with Purina allows River Valley Cooperative to tap into their extensive resources, and most of the Purina feed is made locally

in Clarence, Iowa. Purina provides high-quality products like Precon® for starting cattle, ClariFly® and Altosid® for fly control, and Wind and Rain® Mineral along with many others.

QLF is a well-known company that supplies excellent quality liquid feed supplements. QLF can specifically modify each load to fit our customers' needs, such as MGA for heifers, Rumensin®, Bovatec®, and many more medications and nutrients. If you have a beef feedlot, you should sit down with one of our beef specialists and discuss why so many fellow cattlemen have transitioned to QLF.

Our livestock production specialists are ready to provide your animals with the feed and nutrients as they grow.



# RVC TO ACQUIRE EASTERN IOWA





# EAST IOWA PROPANE & PETRO LTD.

## Jean Bowen, Energy Business Lead

The acquisition includes two retail cardtroll locations in Clinton, Iowa, and Maysville, Iowa, and propane and refined fuel deliveries to more than 4,000 customers throughout Eastern Iowa and Western Illinois.

We are excited for the opportunity to expand our energy business and share the following news release:

River Valley Cooperative, headquartered in Davenport, Iowa, and Eastern Iowa Propane & Petro, LTD. today announced that they had signed an agreement for River Valley Cooperative to acquire the assets of Eastern Iowa Propane & Petro, LTD. River Valley Cooperative expects to complete the acquisition by April 15, 2022.

Eastern Iowa Propane & Petro, LTD entered the energy business in 1983. Today it operates two retail cardtroll locations in Clinton, Iowa, and Maysville, Iowa, and delivers propane and refined fuel products to 3,000 customers throughout Eastern Iowa and Western Illinois. Eastern Iowa Propane & Petro employs approximately 25 full-time employees, who are expected to join River Valley Cooperative and continue serving current Eastern Iowa Propane customers.

River Valley Cooperative is a full-service ag cooperative with approximately \$800 million annual sales. Owned by over 2,950 farm families in Eastern Iowa and Northwest Illinois, River Valley Cooperative has 36 locations with over 300 full-time employees. In addition to the energy business, River Valley Cooperative offers products and services in agronomy, grain, and feed. River Valley Cooperative's parent roots date back to 1906.

"The culture and values of River Valley Cooperative are consistent with what my family and Eastern Iowa Propane & Petro have developed over its almost 40-year history, and I am excited to know that our customers will continue to get the same great service their loyalty deserves," said Eastern Iowa Propane & Petro, LTD owner, Brent Seeser.

"We look forward to working alongside Eastern Iowa Propane & Petro employees within the combined organization and continuing our mutual commitment to excellent customer service," added Tim Burress,



River Valley Cooperative CEO. “Having the ability to bring together two dedicated employee teams, shared culture, and values, along with financial stability, is a tremendous opportunity. This partnership, along with our current energy business footprint in the Clinton, Scott, and Whiteside County areas, further enhances our commitment to serving customers in Eastern Iowa and Western Illinois.”

### MARKET UPDATE

The energy market is continuing its volatility as we enter 2022. Most recently, the headlines are very bullish and are not following historical trends in the refined fuels market. The energy analysts point to the continued supply disruptions causing lower inventories and higher pricing. Many point to the COVID recovery resurgence in demand which has been outpacing the production increases in 2021. U.S. energy companies are slow to come back online as the focus is on returns to shareholders, and OPEC + countries are not producing increased allocations. As of December, OPEC+ countries have underproduced 800,000 barrels per day.

In 2022, petroleum production is expected to increase while the growth in demand will moderate. It was anticipated the typical supply and demand balance would occur earlier than now being forecasted.

The U. S. propane market continues to run at extremely low inventory levels. This invariably causes volatility as any weather or news event immediately impacts the market.

Many ask what has changed in the propane industry to drive the volatility

we haven’t seen in the past; the answer is exports! The U.S. has tripled its export capacity in the last five years and is exporting two-thirds of the propane inventory. In the past, propane providers were concerned with the domestic weather forecast; now, the propane market is much more global in nature due to the exports. The propane industry has genuinely changed the applicability of historical trends and conditions which are irrelevant in today’s world.

One thing can be certain as we look to the 2022 energy market, volatility will remain. Our energy account managers are here to support you and provide insight and risk management guidance. Please call your account manager for assistance in securing your refined fuels and propane needs. For weekly energy updates, please see the River Valley Cooperative website.

## THE ACQUISITION ADDS:

**25 EMPLOYEES**

**2 RETAIL LOCATIONS**

**3,000 CUSTOMERS**

**IOWA + ILLINOIS**



Sean Isaacson, Energy Account Manager, Jean Bowen, Energy Account Lead, and Gary Carpenter, Energy Account Manager.



# CONTRACTING REFINED FUELS

Looking for answers on contracting fuel in a volatile market?  
River Valley Cooperative can help.

As the old saying goes, “Hindsight is 20/20”. Recently, many customers have been asking about contracting diesel in this volatile market. Historically, the energy markets soften in the winter months; and indications leading up to this point were favorable for a pullback in prices. Unfortunately, global inventories remain low, U.S. production is slow to recover, and OPEC+ is under-producing allocations.

Our advice to our customers:

- Stay informed. Review weekly energy updates.
- Understand your risk tolerance.
- Determine what price works for your business.
- Check your inventory and assess short-term needs.

Analysts are still saying production will increase throughout 2022. Everyone’s situation is different. Understanding the above items will help make the best decision for your business. At River Valley, we are here to help navigate these difficult times. Please call your Energy Account Manager to determine what is right for you.

## INTRODUCING

### Sean Isaacson, Energy Account Manager

Sean grew up in Waterman, Illinois, where he developed his passion for showing cattle and helping neighbors with their row crop farm. He attended Blackhawk East and Western Illinois University. After college, he managed a feed mill for the Hueber family, which is where he discovered his passion for the agriculture industry and working with farmers.

Sean moved to Iowa six years ago from Illinois to sell John Deere equipment. Since then, he’s made many memories, and it’s even where he met his wife, fittingly at the Iowa State Fair. He’s excited to call Iowa his forever home.

“I’m excited about this opportunity with River Valley Cooperative. From the first time sitting down to interview, up until this day, the cooperative has provided constant support. I’m surrounded by a true support system, and not just with my energy team. Everyone I’ve met in the cooperative has been very nice and polite. I’m a team player, and with River Valley Cooperative, I feel like I’ve joined a great team! I believe this is somewhere I want to be for many years to come. I’m looking forward to serving your energy needs!”

### Sean Isaacson Energy Account Manager

Serving Eastern Iowa and Western Illinois  
sisaacson@rivervalleycoop.com  
563.221.3308





# CROP PROTECTION BUSINESS REMAINS UPHEAVED

**Dustin Hoeft, Agronomy Business Manager**

For the foreseeable future, supply chain issues and supply constraints will upheave the crop protection business. So, what challenges and opportunities lay ahead that could affect your operation in 2022?

## **The Challenges**

The supply chain in agriculture faces supply constraints, which have never been experienced before. There is not an endless supply of common crop protection products that have been used for years, such as atrazine, 2,4-D, clethodim, glyphosate (Roundup), and glufosinate (Liberty). Many of the active and inert ingredients needed to produce these products have been affected by world events this past year.

The COVID-19 pandemic has caused an influx of issues across the board. Manufacturing plants have had to shut down because of employee outbreaks, and seaports have shut down because of single workers receiving a positive test. Transporting products from China to the United States has bottlenecked and is causing severe delivery delays.

Mother nature has caused its share of challenges this past year. The crippling cold last winter in the southern United States resulted in temperatures that most manufacturing facilities in those areas were not designed to handle. Many facilities sustained damage that took months to repair. (Most of us know how frustrating a frozen waterer is on a bitterly cold day in the Midwest and the damage it can cause if not thawed quickly. Just imagine thousands of feet of pipe freezing and bursting!) It took weeks and months to get those facilities up and running again. In August, Hurricane Ida struck the southern coast of the United States and left its mark as the second most damaging hurricane to ever make landfall in the US. Sustained winds of 150 MPH damaged Bayer's glyphosate production facility in Luling, Louisiana. The damage shut down one of the world's most extensive glyphosate production facilities for over a month as repairs were made before coming back online.







Pictured left to right: Aaron Trenkamp, Kirk Dosland, Matt VanSloten, Dylan Meyer, Rick McCulloh, Pam Ratjhen.

China, China, China... like it or not; the United States is very dependent upon Chinese manufacturing. Covid lockdowns in China are very real and have impacted the timely shipping of raw ingredients and finished products during the pandemic. In addition, environmental issues are also causing disruptions. Historically, environmental stewardship has not been a top concern of this communist country- we have all seen the images of smog-filled skies in China. Until recent months, manufacturing facilities have not had to follow environmental regulations. Why now? China wanted the world to see clean, smog-free skies during the winter Olympics that were held in February. Facilities were forced to slow or, in some cases, even stop operations, to limit air emissions in advance of the global event. Even now, after the Olympics are over, China knows they must clean up their act, literally, and we should expect them to continue these environmental regulations, affecting their supply chain processes.

### **The Opportunities**

Given all of the changes happening in the world, how could there possibly be opportunities in 2022? You've just reviewed numerous reasons why the supply chain will be challenged in 2022 and likely beyond.

As a member-owner of River Valley Cooperative, you have chosen to do your business with a sound and responsible organization. You can be sure River Valley Cooperative has not been sitting back and watching these events unfold without taking early action to secure its customers' needs. Forecasting the product needs of our customers for spring, summer, and even fall and purchasing products based on those forecasts began months before the 2021 crop was even harvested. Our warehouses are filling up more and more every day, and our chemical bulk tanks are being topped off earlier than ever before. Agronomy account managers are educated on the best chemical programs available today to control yield-robbing pests and weeds on your farm. These programs and rates may look different from what you are used to and are different from those you have used in the recent past, but know these programs are agronomically sound and will give you the results you want and expect.

### **Your opportunity?**

Planning, communicating, and partnering with River Valley Cooperative for a successful growing season in 2022!



# MICRONUTRIENT BIOSTIMULANT PRODUCTS

Small changes in plant nutrition can have a large influence on yield.

**Matt Boeckmann, Product Manager**

Micronutrients are needed in smaller quantities compared to macronutrients, but their importance on plant nutrition in corn and soybeans can't be overstated.

Return-on-investment (ROI) decisions apply to just about every product and practice you might throw at your corn and soybeans to maximize profitable yields while simultaneously managing production costs.

It's your choice of multiple nutrient management products that offer the greatest potential to increase ROI. River Valley Cooperative offers a differentiated line of products to formulate recommendations to maximize ROI on your operation. Below are a few key products to manage plant nutritional needs.

## **Seed+ Graphite:**

Seed+ Graphite is a nutritional seed treatment that is intended to replace the use of talc/graphite on your planter. Applied directly to seeds in the planter box or seed tender, Seed+ Graphite enhances seedling vigor, emergence, and overall helps mitigate abiotic stresses that many occur during the springtime. Over a 2-year period, we have seen consistent yield responses and ROI from utilizing Seed+ Graphite on both corn and soybeans.

Soybeans:  
+3 bu/ac Advantage  
10X grower ROI  
\$30/ac average net return to the grower

Corn:  
+3.8 bu/ac advantage  
7X grower ROI  
\$16/ac average net return to the grower



## MicroSync Pro™:

MicroSync Pro™ Granular Micronutrient Fertilizer is formulated for use in broad acre crops and designed to be blended with NPK granular fertilizer programs. This combination micronutrient formulation is a free flowing, low dust, and uniform granular fertilizer, which contains a unique combination of Sulfates and Sucrates for enhanced microbial activity and bioavailability. MicroSync Pro boosts soil fertility programs by providing a superior balance of nutrients precisely formulated to prevent or correct micronutrient deficiencies.

Soybeans:

+3 bu/ac Advantage

3X grower ROI

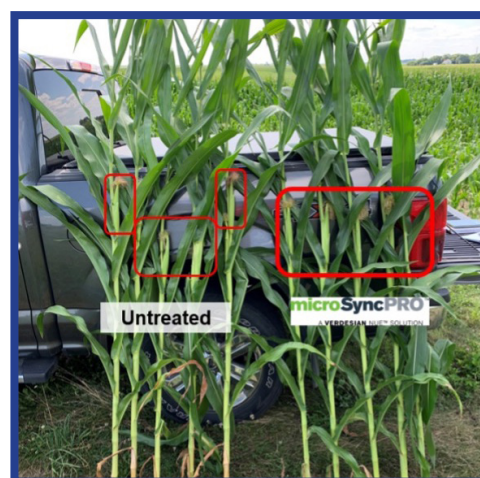
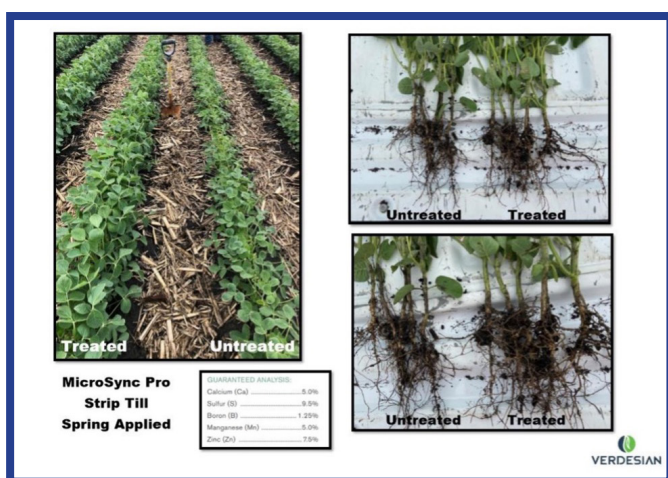
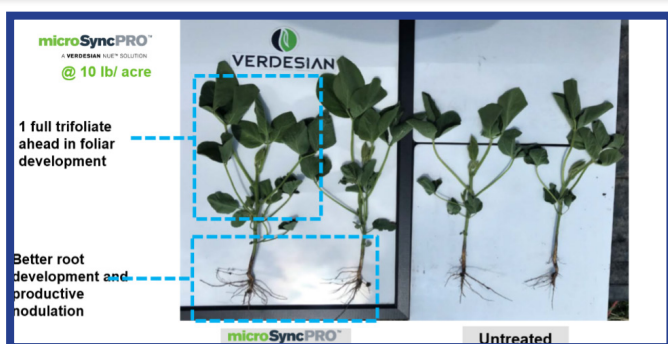
\$24/ac average net return to the grower

Corn:

+9 bu/ac Advantage

3.5X grower ROI

\$32/ac average net return to the grower



## Take Off® LS:

Take Off® LS is a revolutionary nutrient management technology that helps build bigger, stronger plants. This proprietary formulation is designed to mimic a naturally occurring molecule within the plant that optimizes the nutrient acquisition and assimilation process. Simply put, Take Off LS allows plants to assimilate carbon and utilize nitrogen and other nutrients more efficiently. The result is enhanced nutrient use efficiency, leading to more bushels per acre per amount of nutrients applied. Take Off LS also contains micronutrients for foliar absorption. Take Off LS is a flexible nutrient use efficiency product that can be applied at multiple timings, either alone or in a tank mix with commonly used fertilizers or crop protection products. The most consistent yield performance and ROI comes from applications made at planting to mid-season, regardless of the crop.

Soybeans:

+3 bu/ac Advantage

10X grower ROI

\$30/ac average net return to the grower

Corn:

6 bu/ac advantage

6X grower ROI

\$25/ac average net return to the grower



# BE REWARDED FOR STEWARDSHIP

Truterra program offers a powerful soil health planning suite of tools.

Matt VanSloten, Precision Ag Specialist



TRUTERRA

The countryside is abuzz with chatter about carbon markets, carbon capture, carbon sequestering, carbon credits, and even a carbon pipeline. But what does this all mean? The intent behind the carbon boom is to drive the initiative to begin the process of limiting climate change by capturing greenhouse gases (GHG) such as carbon dioxide (CO<sub>2</sub>). Although this can be a controversial topic, we are not here to debate or change your perception of this concept.

We have experienced the rise of global temperatures, heatwaves occurring more often, heavier precipitation, and more tropical storm activity, all attributed to the increase of GHG. These weather

changes directly impact agriculture. Increasing CO<sub>2</sub> can be a good thing but in moderation. The addition of CO<sub>2</sub> stimulates photosynthesis, and plant growth can directly correlate to increased yield production. However, CO<sub>2</sub> also has the same impact on weeds. Faster growing weeds compete for water and nutrients that are intended for crops. This increases the risk of yield loss as it fights for the same resources. Weeds sometimes act as a host for insects and pathogens that we do not want in our crop system.

Let's look at one of the effects that has me concerned, global temperatures increasing. The increase in air temperatures is gradual when we look at what has happened over

the past hundred years. The concern is the rate of increase we have seen over just the last 30 years. The EPA has reported, "Eight of the last ten warmest years have occurred since 1998" (Climate Change Indicators: Weather and Climate| EPA.gov). While this increase in temperatures is not negatively impacting yields today, it will continue to increase to the point that it begins to cause detrimental effects on plant growth and reproduction. This is a concern that might not impact me today, maybe not next year, but may impact my future and the future of those that come after me.

So, what does this have to do with carbon and agriculture? The world has started to look at how to curb CO<sub>2</sub> emissions. The manufacturing industry is looking at new technologies

# SEQUESTRATION

to decrease this release but has also looked at agriculture for help in offsetting their footprint. Farmers can help sequester carbon by removing it from the air and trapping it in the soil.

The carbon market is looking for those who have adopted a regenerative practice change, such as implementing cover crops or reducing tillage. Cover crop adoption allows for more living crops throughout the growing season. These plants will use CO<sub>2</sub> for growth through photosynthesis. The decomposing material will return that carbon to the soil as they terminate. The other practice of reducing tillage allows for less disturbing of the soil,

keeping more carbon locked in the soil profile. There are other benefits to utilizing these practice changes, but we will focus on the importance of carbon capture.

The carbon marketplace now sees companies coming out with programs to compensate farmers for the changes or those looking to adopt these new practices. You cannot hide from the multitudes of programs now available. Some programs look to only pay for new changes moving forward, while others provide the opportunity to pay for past recent changes. The biggest watch out is all in the details, which can be treacherous to navigate. Here at River Valley Coop, we have partnered

with Truterra to support their carbon offering.

Truterra is the sustainability business of Land O'Lakes. The unique side of Truterra is that they are the leading farmer-owned and farmer-driven sustainability platform. While this is one of many offers in the marketplace, River Valley Cooperative will continue to evaluate these options and work with you to get all your questions answered.

If you have questions on a program offer or want to learn more about Truterra, please reach out to one of the Precision Ag Specialists.

With the launch of TruCarbon™, Truterra is working through the channel to reward farmers for their stewardship. This program offers a powerful soil health planning suite of tools to help farmers decide what is best for their business while optimizing their fields' carbon credit potential. We are excited about the opportunities this initiative is bringing our farmers.





# MANAGING PRICE RISK

What is your plan to mitigate price risk when prices begin to trend lower, especially when prices are this high?

**Michael Moellenbeck, VP Grain Business Unit**



The above December '22 corn chart shows the \$5.40 area as offering some support going back to early November. December is currently trading around \$5.80.

Many customers utilize price offers to take advantage of bullish trends. Offers are placed above the market just in case there is a rally at a time when we have limited access to the markets, such as the overnight trade or possibly following a key government report. But what if the trend suddenly turns and a rally seems to be running out of gas?

The corn market has been in an uptrend since early September, and it is easy to get into the mindset that there is a limited downside when prices keep increasing. But just in case, what is your plan to mitigate price risk when prices do begin to trend lower, especially when prices are this high?

- Can you tolerate a 10 cent price drop?
- Can you tolerate a 30 cent price drop?
- What is your tolerance, and how can you manage the risk?

The December '22 corn chart (above) shows the \$5.40 area as offering some support going back to early November. December is currently trading around \$5.80.

Using this chart as an example, a tool we can use to mitigate downside risk is through the use of a \$5.40 Stop Loss Order. What is a Stop Loss Order? It is an order that establishes a price below the current market that is placed to avoid further losses in the event prices turn bearish. In this

example, a \$5.40 Stop Loss means that you do not have to make a sale today, especially if prices are trending higher, but you are protected at \$5.40 in the event prices suddenly turn bearish. It is that Line in the Sand that you don't want to see prices drop below without making a sale.

This is a timely and straightforward way to help manage price risk at your convenience on your phone. The River Valley Cooperative app can be downloaded from the Google Play store or the Apple App Store.

**COMMODITY PRICES** ADM - Clinton ▾

Cash Bids Futures Hours

Corn		
Delivery	Cash Price	Basis
LH Feb	6.47	0.01
FH Mar	6.48	0.02
LH Mar	6.50	0.04

Quotes are delayed at least 10 minutes.  
CME Group

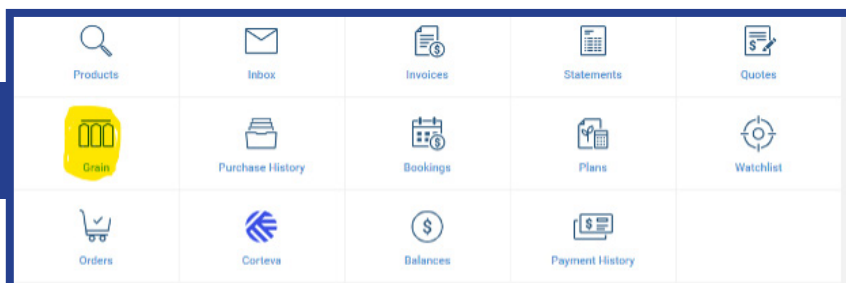
Another way technology can help manage price risk is by utilizing the River Valley Cooperative App.

You may already be familiar with the agronomy management features of the App, including:

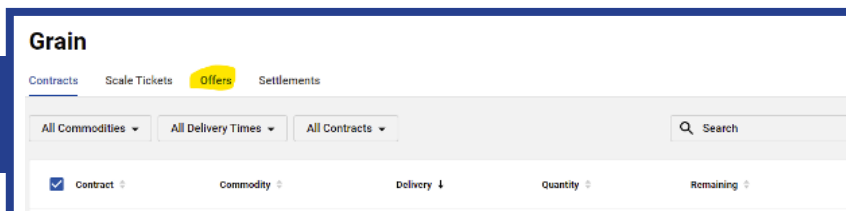
- Product Pricing
- Approving Quotes
- Purchase History
- Product Bookings
- Invoices
- Payment

Grain activity is available. Along with being able to see grain prices, futures, and hours, you can look up contracts, review scale tickets, view settlements, and check balances. Regarding grain price management, the App now allows you to place price offers that you can manage 24/7. The steps are easy:

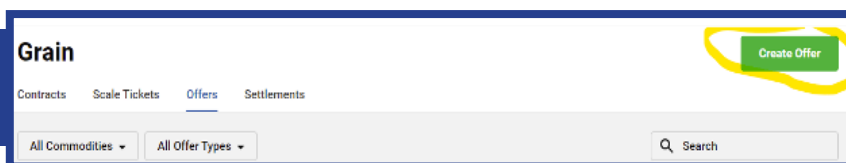
Tap on "Grain" in the main menu



Tap on "Offers"



Select "Create Offer"



**New Offer** ✕

Dewitt ▾

Corn ▾

Select Delivery

Feb 22	Cash Bid: 6.2675	Basis: -0.29	>
Mar 22	Cash Bid: 6.3275	Basis: -0.23	>
Apr 22	Cash Bid: 6.3700	Basis: -0.18	>
May 22	Cash Bid: 6.3800	Basis: -0.17	>
Jun 22	Cash Bid: 6.3300	Basis: -0.17	>
Jul 22	Cash Bid: 5.9475	Basis: -0.16	>
Oct 22	Cash Bid: 5.6450	Basis: -0.33	>

This screen will appear. Verify location and commodity then select the delivery period.

**New Offer** ✕

← CHANGE

Account: ADM - Clinton  
Location: Corn  
Commodity: Corn  
Delivery: 03/01/2023 - 03/31/2023  
Contract: @C3H

Futures: 5.9650 Cash Bid: 5.8150 Basis: -0.15

Offer Type: **Cash** Futures Basis

Price: \$

Quantity:

Expiration: 03/31/2023

Comments:

☐ By submitting this offer, I agree to those Terms and Conditions.

Cancel Submit Offer

Enter offer information and submit. Note offer can be for Cash, Futures or Basis.



# RVC CUSTOMER PORTAL ENHANCEMENTS

The app and web-based platform gives customers instant access to a wealth of information.

**Kendra Meisgeier, Precision Ag Specialist**

All River Valley Cooperative customers can view account information and make payments online. Signing up is easy! Visit <https://shop.rivervalleycoop.com> and request access!

“I am so happy to see River Valley Cooperative is online now!” We have heard this statement many times over the past 18 months. And believe me, we are excited too! River Valley Cooperative has a “one-stop-shop” digital presence through our Customer Portal powered by AgVend. Starting February 1st, River Valley Cooperative transitioned to a single mobile application and website for customers to view and interact with their RVC accounts.

## RVC Customer Portal - Grain

In the spring of 2021, AgVend launched the addition of the Grain Business Unit to their Customer Portal experience. This new addition enables grain customers to view contract balances and e-sign their contracts on the go, 24/7. Customers can access grain-scale tickets in real-time as the truck leaves the elevator. With the partnership of DTN, customers can closely monitor real-time corn and soybean cash bids and futures prices. AgVend continued to develop their Customer Portal along with the partnership of DTN, and in January 2022, River Valley Cooperative went live with an offer management platform. This addition gives customers the option to make grain offers from any device, any time of the day or night.

**Contract**

Please sign this contract

**Sign Contract**

Customer	Commodity <b>Beans</b>
Contract Number	Quantity <b>2,000.00</b>
Delivery Location	Remaining <b>2,000.00</b>
Buyer Customer ID Contract Type Contract Date	Delivery <b>10/01/2022 – 10/31/2022</b>
Comments	Futures Basis <b>\$12.7400</b> <b>-\$0.6000</b>
	<b>Price \$12.1400</b>

1. River Valley Cooperative, Buyer, agrees to purchase and Seller agrees to sell the Commodity, Grade and Quantity, during the Delivery Period shown above at the stated Price. Seller states that he/she produced the grain he/she is selling and is free and clear of all liens and encumbrances.

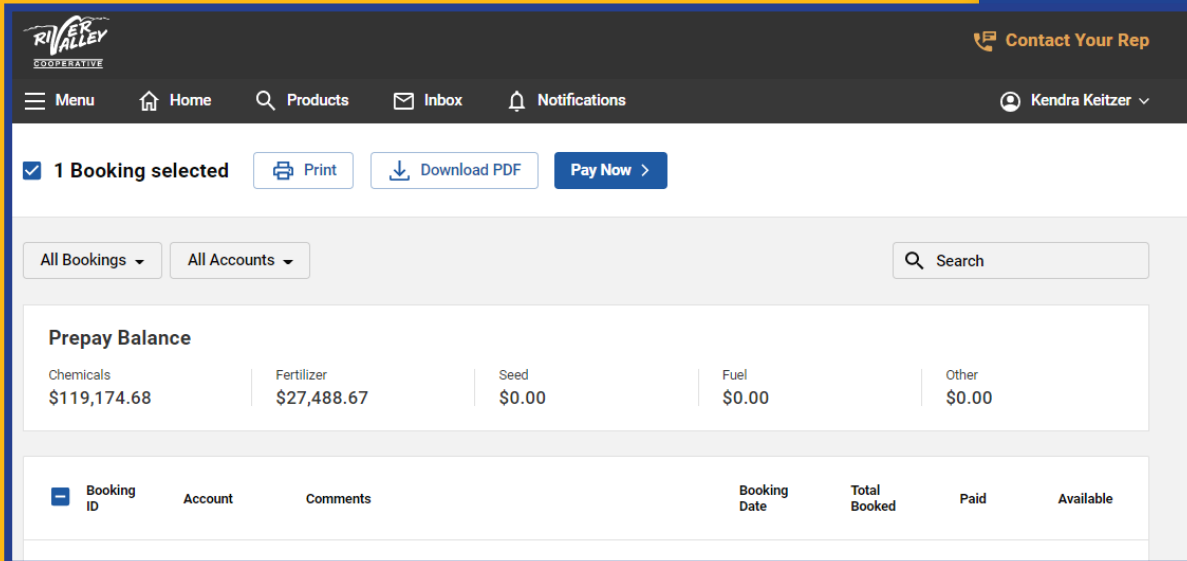
2. Grain sold must be of merchantable quality, it shall not be adulterated by aflatoxin or other adulteration under applicable laws. Grain not arriving cool and sweet and/or levels of aflatoxin over 20 PPB at destination will be subject to rejection.

3. The Market scale of discounts at time of delivery or time of settlement will prevail. If damaged or inferior grain is delivered and accepted on this contract, the market difference at which such grain is selling under the contracted grade day of delivery shall be deducted from the contract price without notice to Seller. Destination weights and grades to Govern.

By entering your full name and clicking the 'I agree' button, you are agreeing to [these terms](#) and signing this document electronically.

**SIGN HERE** Type your full name here

**I agree**



“The Offer Portal allows customers to place price targets specific to their operation and manage them 24/7. The value of this technology is significant during times of strong market volatility like we are experiencing today,” said Mike Moellenbeck, Vice President, Grain Business Unit.

### RVC Customer Portal - Agronomy

AgVend continues to add enhancements to their agronomy platform in the Customer Portal to help customers and Account Managers stay connected. In January 2022, AgVend partnered with John Deere Financial to give customers a real-time look at their Multi-Use Account balances. Now customers can not only view their River Valley Cooperative account balance, but they can also view CFA, Corteva, and John Deere Financial Multi-Use accounts.

Along with paying invoices and statements through ACH transfer or credit card, customers can view and pay for their product bookings. This ensures customers have complete transparency of the products they have purchased. “Has fertilizer been applied to the Home 80?” is a question we get all the time. These questions can be quickly answered through a text or app notification from the Customer Portal. Customers

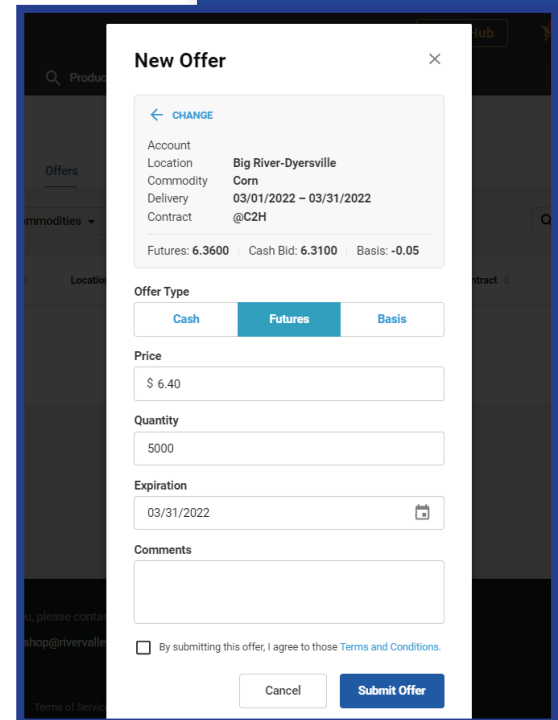
can easily filter through their notifications on the portal site to review field application notices.

AgVend continues to build an all-in-one platform that makes it easier for all customers to do business with River Valley Cooperative. We are looking forward to welcoming our energy business to the Customer Portal during the first quarter of 2022. The portal experience is designed specifically for our energy customers. They will have the ability to receive, sign and pay energy contracts, and that is just the start.

In the past six months, AgVend has added over 160 new updates. When it comes to the computer software world, this is unheard of. We are excited to partner with a fast-moving, innovative company to help RVC, and our customers, stay on the bleeding edge of digital agriculture. We look forward to what is to come in 2022.

All River Valley Cooperative customers can view account information and make payments online. Signing up is easy! Visit [www.shop.rivervalleycoop.com](http://www.shop.rivervalleycoop.com) and request access! You can also find us in the app store; search “River Valley Cooperative.”

Customers can view and pay for their product bookings in the customer portal. This ensures customers have complete transparency of the products they have purchased.



The offer platform provides customers with the ability to make grain offers from any device, any time of the day or night.



# SUPPORTING OUR COMMUNITIES

**2021 By the Numbers** - Over \$53,000 in regular donations and more than \$30,000 was donated in support of 4-H and FFA youth programs at county fairs.



The Bishop Hill Fire Protection District, Bishop Hill, Illinois, was the recipient of a grain bin rescue tube, a battery-powered grain auger, and safety harnesses donated by River Valley Cooperative.

River Valley Cooperative employees opened their hearts and checkbooks at this year's holiday party. A silent auction was held, raising over \$3,000 to benefit area food pantries. Through matching funds and a donation by River Valley Cooperative, this number will be increased to \$15,000. The event was emceed by River Valley's very own Table Talk Guys, Travis Sullivan (Elf), and Matt Van Sloten (Santa Claus).







LeClaire Fire Department, LeClaire, Iowa, was presented a check for \$6,000 to help purchase grain bin rescue equipment and an enclosed trailer to house the equipment.



A \$4,000 donation was presented to the Cedar County Fairgrounds in Tipton, Iowa, providing funds to help rebuild the grandstand, which was heavily damaged in the 2020 derecho. Construction was completed just in time for the 2021 Cedar County Fair.





# FINANCING OPTIONS

## GROW YOUR OPERATION WITH CONFIDENCE.

### Chris Green, Ag Finance Director

As we look forward to getting in the fields this spring and enjoying the warmer weather, remember to get as much of your planning and bookwork done during these cold winter months. Most farmers look forward to getting in the tractor cab, putting the planter down, and starting the most time-sensitive operation they will do all year.

You may be doing preventative maintenance on your tractor today, but also take time to be proactive in completing your chemical, fertilizer, and field plans. Having a plan in place early in the spring season allows River Valley Cooperative to execute applications seamlessly without bothering growers while trying to plant.

One of the other things you should also look at now is our financing programs. John Deere Financial has partnered with BASF and Bayer to provide you with 0% financing

until after harvest. Don't be afraid to contact your account manager or me to help you get signed up, increase your limit, or answer your questions. One nice thing about John Deere Financial is that it is available year after year with no paperwork once approved.

Cooperative Finance Association or (CFA®) is and continues to be River Valley Cooperative's number one financing tool. CFA enrollment has increased again in 2022 after an explosion of use for the 2021 crop year. If you are in need of financing, take advantage of the great interest rates, terms, and ease of use that CFA provides for our farmer-owners. As the financial industry foresees increased interest rates in the future, these programs will continue to be used and remain competitive in comparison to financial institutions.

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### CHRIS GREEN

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