

SPRING 2023

R/C INSIGHTS

WITH YOU EVERY STEP OF THE WAY



**RIVER
ALLEY**
COOPERATIVE

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RVC INSIGHTS

WITH YOU EVERY STEP OF THE WAY



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OPERATING IN TODAY'S DIGITAL ENVIRONMENT

Buck Medley, Regional Account Manager



The past is no longer present, and today we're operating in a global, digital market. This change affects how we buy and sell. Buying habits have also changed from one generation to the next. Today's technology provides access to more information from anywhere in the world vs. the days of stopping into the elevator to get your information. Technology has also created more options or ways to make purchases. Buying today can easily be made by placing an order from our phones. River Valley realizes the need to change and adapt how we approach our customers and help them make decisions. One way we have done this is by launching our Customer Portal app.

At River Valley, we've seen these changes and adjusted our approach. We strive to be better. We continually provide training to educate our employees on current topics, products, and situations our customers face to help them make informed decisions.

The world has become more competitive, and our value is more

than a price tag. We can help our members with all aspects of their farms. River Valley employees focus on the farmer's return on investment (ROI). We look at current and new products to determine what best fits the needs of today's growers. We also take a whole-acre approach, where we can help analyze the best decisions on your farm. We analyze your break-even vs. current market prices to help ensure you can lock in a profit when making a sale.

What challenges has the instant availability of information created for the retailer? Information overload! Decisions may be based on an article where the "research" may not always be credible, truthful, or skewed. However, this information can influence decisions. Not everything on the internet is factual. Discernment is something I feel today's farmers need.

Too often, farmers are satisfied with how the past year went without having discussions on how to improve their operation. Today, some growers unknowingly find themselves stuck in the past. I've heard too often, "If it

works, why should I change?" That is a true statement, but it also keeps you where you are, not where you should be heading. Change leads to growth.

Many growers find themselves trying to save themselves to fruition. What do I mean by this? Growers want to cut costs when inputs are high. Decisions like this will reduce costs but may inadvertently affect the bottom dollar's yield. We like to say, "Buy some inputs, sell some grain." Take your risk off the table when in a volatile market.

River Valley Cooperative also invests in our communities. This year, we paid out more than \$4 million in patronage. That \$4 million is reinvested right here in our communities! I'm proud to work for an organization that provides patronage to its member-owners.

Information is powerful. How you use it is more important. We appreciate the opportunity to evolve and adapt as a valued partner on your farm! Local cooperatives are the heartbeat of today's rural America, and our partnerships with our members help us both be relevant in a competitive world.

EXPLORING THE ENERGY MARKET

Jean Bowen, Energy Business Lead

This past year has been very exciting for the Energy Team. We announced early last year the intent and final purchase of Eastern Iowa Propane and Petro. This was a great opportunity to expand our customer base in our trade area and grow the energy business. We knew this would be a significant endeavor to get all the systems, processes, and employees trained and integrated into the River Valley Cooperative Team. There were many challenges to overcome, and we know it was not seamless for our customers. We very much appreciate everyone's patience as we continue this journey.

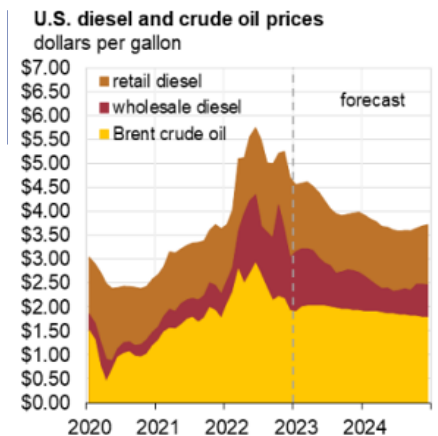
Market Update

The energy market is continuing its volatility as we enter 2023. There are no longer days when energy markets would be somewhat predictable with moderate changes. It is not uncommon to see over ten cent changes daily in diesel fuels.

Managing energy risks is more important than ever to the coop and our customers. Customers should take advantage of forward contracting options to limit risk and lock in acceptable margins. Additionally, our AFD (Automatic Fuel Delivery) program enables average daily pricing based on monthly consumption, which minimizes pricing risk and volatility.

Long-term crude and diesel forecasts released by the U.S. Energy Information Administration (EIA) have indicated a softening in crude and diesel pricing. However, as we have experienced over the last couple of years, we are only a significant event away from continued volatility and higher prices.

The EIA has noted that global inventories will increase due to the production of liquid fuels to an



average of 102.8M barrels per day in 2024 versus 100M barrels per day in 2022. Ongoing concerns related to the Russian invasion of Ukraine, global economic conditions, and Chinese demand will provide uncertainty in the energy forecasts. The basic economic theory of increased supply and reduced demand equals lower prices will remain to be seen.

The chart above details the diesel and crude oil price forecast. Brent crude is forecast to average \$83 per barrel in 2023, down 18% from 2022, and will continue to fall in 2024 to \$78 per barrel.

INTRODUCING

Steve Holt, Energy Account Manager

Steve Holt
Energy Account Manager
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309-714-2596

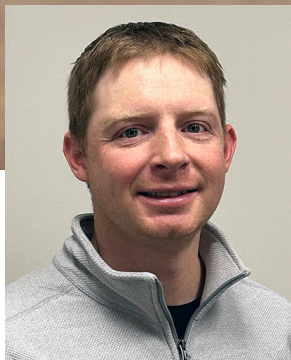


We are excited to announce that Steve Holt has recently joined the Energy Team as the Illinois Account Manager. Many of you may recognize Steve as he was previously an energy service technician with us. He will be focusing on the area along I-80 and south. Please call him for all your energy needs at (309) 714-2596. Steve Holt enjoys working with farmers and businesses who are looking for an energy provider that is reliable, professional, and has a track record of excellent customer service.

River Valley Cooperative's Energy Department and quality energy products can help maximize equipment performance, prevent downtime, and increase efficiency using premium fuel. Steve enjoys getting to know customers and providing energy solutions to make farms and businesses run more efficiently. He looks forward to getting to know customers and helping them solve their energy-related issues to make their farms and businesses more efficient.

THE SEED TEAM

New leadership brings experience and a portfolio of knowledge to enhance River Valley Cooperative's seed goals.



JESSE ASMUSSEN

Seed Lead

jasmussen@rivervalleycoop.com

Jesse Asmussen, Seed Lead, is an excellent addition to the seed team at River Valley Cooperative.

Jesse grew up in the Maquoketa, Iowa, area and graduated from Andrew High School. After graduation, he attended Iowa State University and graduated with a degree in Agronomy. He was involved in 4-H and FFA and all aspects of agriculture, as his dad has sold John Deere farm equipment for 50 years and counting.

After college, he spent seven years working for Syngenta as a District Sales Manager for the Golden Harvest brand and then worked for Rob-See-Co for eight years as a District Sales Manager in Eastern Iowa.

Jesse and his wife have two amazing boys, Lane, 8, and Owen, 5. They love playing sports, going fishing, and now are starting to get into hunting. As a family, the Asmussens enjoy showing horses. Jesse, his wife, and their boys enjoy spending time in the show ring. Showing horses has taken them on many trips to beautiful places, from Florida to Texas to Las Vegas.

Jesse enjoys meeting many farmers, visiting with them, and learning more about their operations and ways to help them.

"One thing that really excites me about River Valley Cooperative is the depth of the portfolio and how they can help a grower in so many different areas. I think with the ever-changing world that this will become more and more important. The seed business is one thing I have always enjoyed, and I am really excited to get to work with such a great group at River Valley Cooperative to help all the growers reach their maximum potential."



JAKE BEARD

Seed Lead

jbeard@rivervalleycoop.com

River Valley Cooperative is proud to welcome Jason "Jake" Beard as Seed Lead to the team.

Jake grew up in Elmwood, Illinois, attended Western Illinois University, and graduated with a Bachelor of Science in Agricultural Business in 1993. While in college, Jake was a member of the Alpha Gamma Rho Ag Fraternity and Hoof and Horn.

He has been involved in the agriculture industry since graduating college. From spraying fields for a farm supply company to serving as Parts Manager at a local John Deere Dealer, he gained a great appreciation for working with the farm customer. In 2003 Jake joined the sales team at Munson Hybrids Inc, selling seed for the locally-owned, independent company for fifteen years. In 2018, Jake joined the Cornelius Seed Company seed sales team. Throughout his time as a District Seed Salesman, he gained valuable knowledge of the seed industry. He worked with his farm customers to determine the most profitable and best-suited seed for their farms.

Jake is excited about taking on his new role at River Valley Cooperative. He commented, "With my 20 years of seed industry experience and knowledge, I will work closely with our River Valley Cooperative team to place the correct seed in the right environment to maximize our customers' ROI." He continued, "I look forward to meeting our customers and helping them with every aspect and acre entrusted to our team at River Valley Cooperative."

Jake lives in Dahinda with his wife, Jennifer, and their Aussie pup, Stella. They have two boys. Easton lives in Elmwood with his wife, Nicole. Their other son, Hayden, is a freshman at Western Illinois University, double majoring in Ag Business and Accounting.

PROTECT YOUR HERD HEALTH

Small changes in nutrition can have a big influence on health.

Chris Green, Ag Finance Director & Feed Business Lead

Horn flies are one pest cattlemen know well, but did you know that they cost the beef industry \$1 billion annually? Herds treated with Altosid® increase weaning weight by over 20 pounds, and that carries through to slaughter, where the fat calves end up over 30 pounds heavier. Additional benefits include heart rate, respiration, and body temperature reduction. These benefits become very important when the cattle are placed in a stressful environment or situation, like on those hot July and August days.

Cow herds have even more benefits like higher milk quality and quantity, better body condition, and less Mastitis. You can control them for roughly 3¢ per animal per day or \$6.30 per animal for 210 days! In our area, start feeding Altosid® from April 15-30, and stop feeding Altosid® 30 days after the first frost. If you are new to Altosid®, we have a 90-day trial that will pay you \$3 per animal. This is a great way to test this product. Cattle

farmers should start looking at our products containing Altosid® and get a jump start on controlling flies all season. These products are available in Purina's Wind & Rain® All Season loose mineral and tubs. If you have any questions or want information on the trial program, don't hesitate to contact our Livestock Production Specialist.

The feed department hit some milestones in 2022. The Galva feed mill produced its one-millionth ton of feed in August, and the Sunbury feed mill went over 3.5 million tons manufactured in its 10th year of operation. River Valley Cooperative currently produces 2,000 tons of feed daily through our two mills. This equates to 84 semi-loads delivered every day! Our swine business continues to grow, and we look forward to working with new and existing customers.

Our long-term partner, Purina, is introducing new feed additives



that we are excited to share with our swine customers. EnduraSow™ and EnduraPig™ are feed additives that help decrease the viral load and boost the immune system in the sow and nursery pig during a PRRS event. Test results have shown pigs returning to regular feed consumption faster, resulting in improved weight gain after a PRRS break when fed the Endura products. If you are interested in more information on these products or others in our swine portfolio, please contact Tom Dale, Swine Feed Account Manager, at (563) 357-0093.

FINANCING WITH RIVER VALLEY COOPERATIVE

River Valley Cooperative's early pay program on chemicals is over, but remember that you can still take advantage of John Deere Finance's programs when purchasing Bayer, BASF, and Valent products. Bayer currently offers a 1.9% fixed interest rate, and BASF and Valent are at 0%. If you already have a JDF account, tell your account manager, "Put it on JDF!"

Cooperative Finance Association (CFA) is still our leading financing program. River Valley Cooperative's 2023 CFA program came out with a very aggressive rate for farmers who do all their business with us. Those farmers are now reaping the rewards.



SPOTLIGHT ON SUCCESS

Exceptional talent makes a difference and provides first-in-class service.



DYLAN MEYER AGRONOMY ACCOUNT MANAGER

"I was born and raised in Preston, Iowa, where I reside with my wife, Mallory. I graduated from the University of Wisconsin-Platteville with a degree in Ag Business and Soil & Crop Science. Growing up in a small town in Eastern Iowa, agriculture has always been a significant part of my life."

"I've been with River Valley Cooperative for five years as an Agronomy Account Manager at our Lost Nation, Iowa, location. As I reflect on that time, River Valley has truly been a second family to me. This has been an integral part of the success I've experienced, as well as the company as a whole, during my time here. It is an enjoyable experience to come to work day in and day out and work with our local ag community."

"Growing up, I knew I wanted to be involved in agriculture because I saw my parents and grandparents love and dedication to the industry. I distinctly remember looking at my grandpa when I was eleven years old and telling him I wanted to be involved with the family farm for the rest of my life. As I went to college, I knew I wanted to be close to home because my roots were already planted pretty deep there."

After I graduated college, I took a full-time position at River Valley Cooperative. Through previous internships, I realized how vital the cooperative setting was to me because I truly valued the idea of member-owners and being able to give back to local farmers. One thing that sets River Valley Cooperative apart is the support I have behind me in all aspects. As a relatively recent college graduate, the one thing I know for sure is that I don't know everything, but I have a strong support system behind me to help guide me when I need it. I'm forever thankful for all River Valley Cooperative has done for me, and I'm so excited to be a part of this team!"



LEAH PHILIPP AGRONOMY ACCOUNT MANAGER

LEADERS

PLANNING FOR SPRING

Take a look back at 2022 success before diving into 2023.

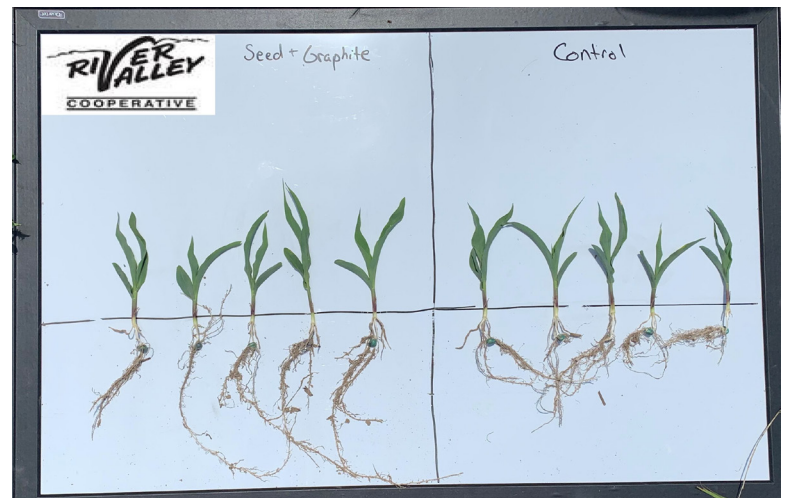
Matt Boeckmann, Agronomy Product Manager

To help navigate higher input costs and plan for 2023, examine the successes of the 2022 crop year. At River Valley Cooperative, we focus on products with a strong return on investment and yield increase.

EARLY SEASON OBSERVATIONS

Corn

Planting in cool soils early in the spring can cause stress on corn plants. Maintaining a uniform population can significantly impact crop yields. Farmers who used Seed+ Graphite saw a more robust uniform stand with an additional 1,000 plants per acre and an average of 3bu/ac yield increase.



Soybeans

Soybean planting in April can result in higher yields, but this higher yield potential comes with risks. We saw many threats, including wet and cold soils; however, Seed+ Graphite improved seeding emergence and vigor. This enhanced growth allows for faster canopy and better weed control.

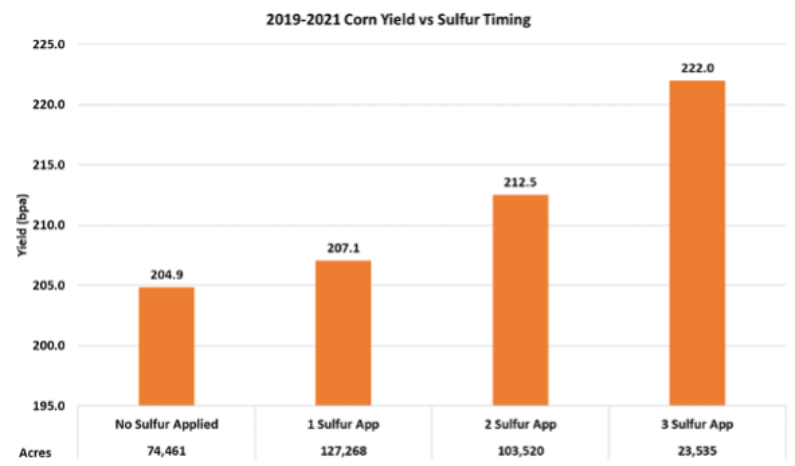
SDS was more prevalent than it has been in the past several years. SDS infects the plant when soil temperatures are below 60° F. Saltro seed treatment protects against SDS and helps keep the canopy healthier. We saw a 5-10 bu/ac yield increase over non-SDS-treated soybeans in 2022. Saltro does not have a halo effect on the soybean seedlings, which allows for faster crop canopy.



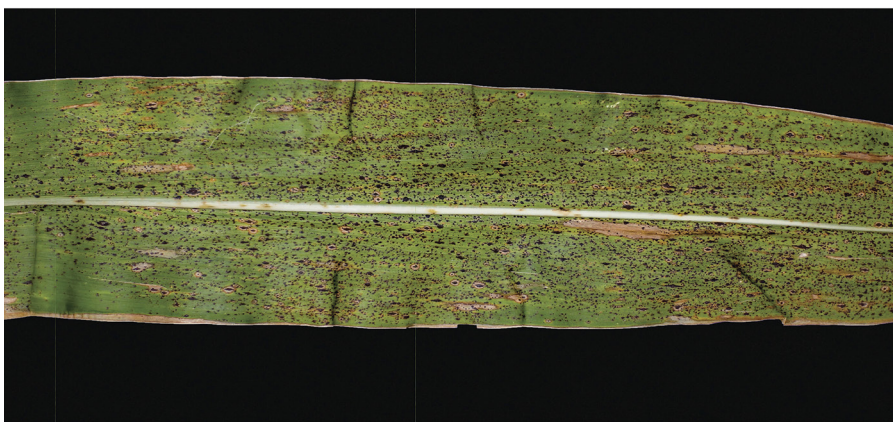
SULFUR

Sulfur deficiency in corn and soybeans has increased in recent years, primarily due to reductions in atmospheric deposition from air emission standard improvements. Sulfur is an essential nutrient for both corn and soybeans. Corn requires 25 units of sulfur to produce a yield of 250 bu/ac. Soybeans require 21 units to produce 70 bu/ac.

Growers observed that increasing the sulfur applied also increased yields. We use sulfur in three applications to maximize yields. The first application is MicroEssentials S10 (12-40-0-10S), typically applied in the fall with dry P&K. The second application is as ATS ammonium thiosulfate (12-0-0-26S), commonly used as a pre-plant application or side dress application. The third application is with Take Off®, a foliar nutrition/biostimulant, applied post-herbicide or with fungicide.



FUNGICIDE ESSENTIAL IN CORN AND SOYBEANS



Matching an insecticide and biostimulant/nutritional to the fungicide improves photosynthesis and disease resistance and maximizes the manufacturing and utilization of nitrogen.

Soybeans

During the 2022 crop year, we saw various weather patterns across our trade territory, from dry conditions to moist and foggy conditions throughout the growing season. Adding a fungicide to the soybean crop helped protect the crop and reduce stress.

Zinc, manganese, and boron are key nutrients to assist the fungicide in

minimizing disease infestations in plants. These nutrients are in the Take Off® product we apply at vegetative and reproductive times. Take Off® is also a biostimulant that triggers the plant to utilize nutrients.

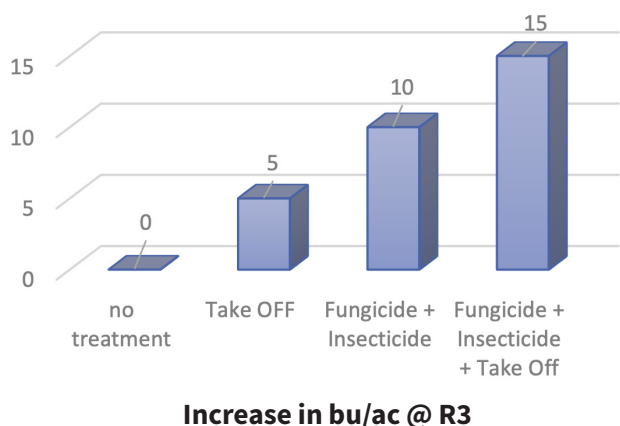
We saw excellent yield responses from the application of both products. Foliar insecticides protect the plant from leaf and pod feeding and can also reduce plant stress, increasing pod retention.

Corn

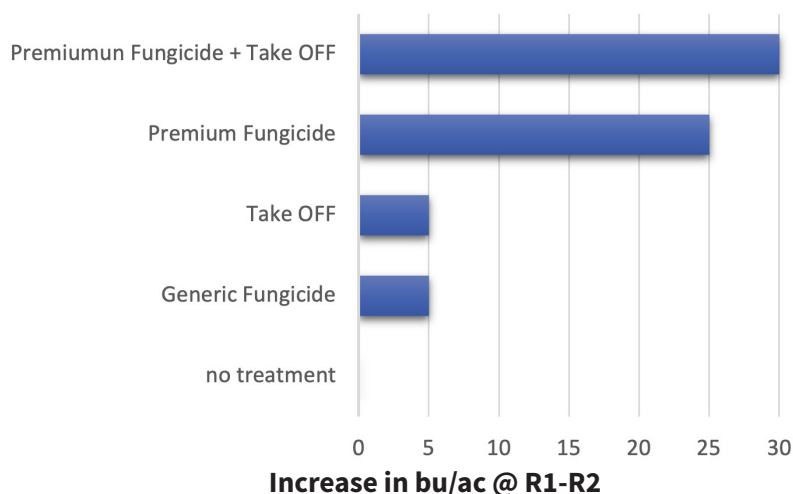
Crops may benefit from fungicide applications for a multitude of reasons. The primary diseases we continue to see throughout our trade

territory include crown rot, gray leaf spot, and tar spot. Crown rot infects the plant after the seed treatment fungicide runs out around V3, and applying a fungicide at that time can help keep it under control. Gray Leaf spot was more common in 2022, and using a premium fungicide provided adequate control. Tar spot is more difficult to control, so two fungicide applications are often needed.

Premium fungicide applications provide more control and deliver higher yields. We see benefits beyond disease and potential yield increases, including improved standability during harvest time.

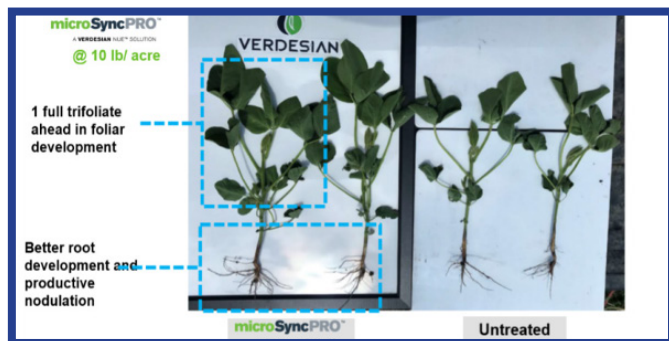


*Premium Fungicide products used in observations: Veltyma, Delaro, Delaro Complete



MICRONUTRIENTS: CORN AND SOYBEANS

MICROSYNC PRO™



Soybeans: +3 bu/ac Advantage, 3X grower ROI



Corn: +9 bu/ac Advantage, 3.5X grower ROI

Over the past few years, there has been a lot of buzz about micronutrients. River Valley Cooperative has been looking for a product or products that would be a good fit for our growers. A product with the micronutrients needed by corn and soybeans that can be available when the crop needs them would fit the bill.

We prioritized zinc, manganese, and boron, with zinc typically one of the most deficient micronutrients in corn. Zinc is immobile in soil and tissue, so it is critical that plants have a constant supply throughout the season. Zinc

is the forklift in the plant, and it helps other nutrients into the plant.

MicroSync Pro™ is the product that delivers the three micronutrients to the fertility program. MicroSync Pro™ is a dry granule mixed with a dry broadcast application of N, P, K, or 98g.

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.

MicroSync Pro™ combines Verdesian's Polymer Technology to ensure efficient micronutrient uptake by the plant. It keeps the nutrients available to the plant season longer. We can see that MicroSync Pro™ builds more extensive, vigorous, and uniform plants in corn and soybeans. We see yield increases of 9 bu/ac in corn and 3 bu/ac in soybeans. ROI for the product this crop year is \$40/ac.



MicroSync Pro™

Corn has uniform ear height, larger stalks with better standability, and more consistent moisture in grain.



Without MicroSync Pro™

Variable ear height, poor stalk quality, moisture is variable.

YOUR FIELDS ARE TALKING, IT'S TIME TO LISTEN

Decision Ag offers a powerful suite of planning tools.

Matt VanSloten, Decision Ag Specialist

Knowing what to do and when to do it in your farming operation is challenging. It becomes even harder to manage when it is your crop. I say this because many variables and influences can affect that decision or outcome. For example, how or when do we treat corn rootworms? Many make decisions based on their past experiences. Did my field have an issue with corn rootworms over the last few years? Some may approach this issue with how much risk they're willing to assume. What happens if I don't apply an insecticide or plant a rootworm-trait hybrid? Or the decision may come down to how likely you are to have a problem with this pest.

Is this field of corn going into soybean stubble, or is it a continuous corn rotation? You could go on and on listing all the variables that go into making this decision. Most of these variables center around historical information or past outcomes. Unfortunately, we often handle the

problem after the fact, or occasionally we may be making decisions as a precaution.

What if we could change this narrative and collect a value showing our potential risk? That is what we are trying to do with SoilDNA. SoilDNA is a unique soil analysis that examines the DNA profile of a sample. This DNA profile can measure the pressure and abundance of organisms being expressed. This information is used to discover threats to yield predictively.

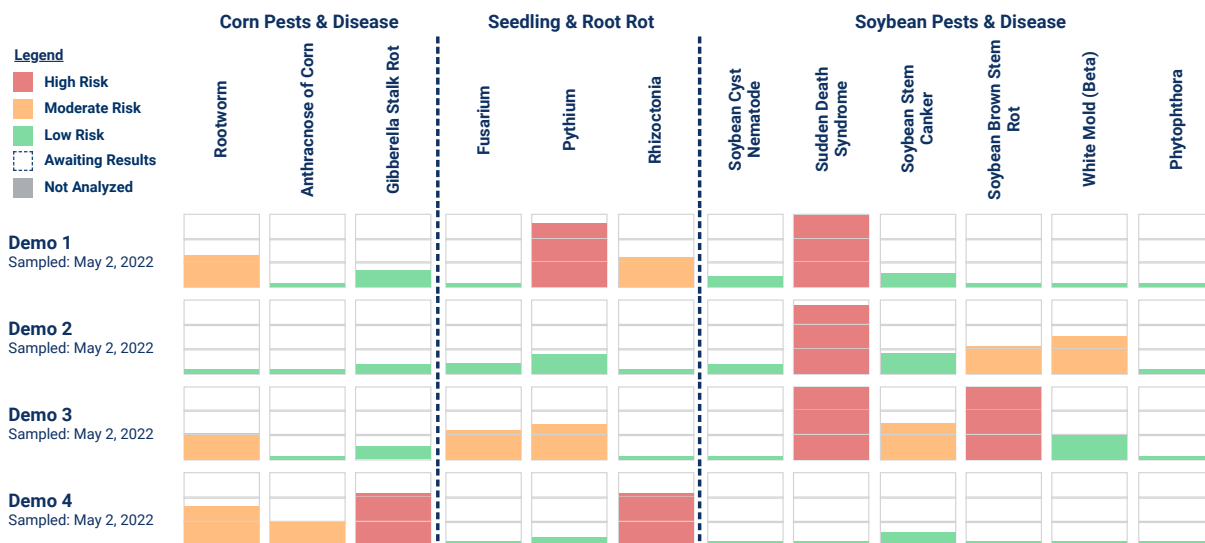
The key to this is that it is predictive. With SoilDNA we can now understand the level of risk we face. It adds more science to all those questions we still ask ourselves when deciding what to do or when to do it. Returning to the earlier example of treating corn rootworms, we can now make a more informed decision. Let's say that you ran the SoilDNA program on your field, and the results show a high-pressure corn rootworm egg

count. Suddenly it makes the decision for treatment a lot easier knowing what amount of pressure you will face for the next year instead of relying on a calculated guess. Maybe the results show the force of corn rootworms to be low or moderate for the upcoming year. What strategies can you implement to keep those values in check? This new knowledge adds another layer of information to help you make the best decisions for your operation.

The best part is that it doesn't just look at corn rootworms. You can see from the chart to the right, and the demo chart below, that various analyses are conducted to examine some of the most significant impacts on corn and soybean production. While it doesn't cover or detect everything against the crop, it is a beginning step that will continually evolve as the technology develops. Doesn't it make you want to check your fields to see what pressures your crop might face?

Your fields are talking, and it is time we start listening. For more information, please contact your Decision Ag

2022 DEMO RIVER VALLEY COOPERATIVE





Pattern Ag



COOPERATIVE

Order a 360 profile of your field for around the cost of a bushel of corn.

Analytics	Pressure Panel	Performance Panel
Corn Rootworm	X	
Soybean Cyst Nematode	X	
Sudden Death Syndrome	X	
Fusarium		X
Pythium		X
Phytophthora		X
Rhizoctonia		X
Anthrachnose of Corn		X
Gibberella Stalk Rot		X
Soybean Brown Stem Rot		X
Soybean Stem Canker		X
White Mold		X
Soybean Nitrogen Fixation		X
Denitrification Potential		X
P Solubilization Potential		X
Plant Growth Promoters		X
Anaerobic Potential		X
Soil Microbial Diversity		X
Mycorrhizal Fungi (AMF)		X
Total Cost		

Pricing is based on a 20 acre zone density. Lower densities may affect pricing. Contact your dealer for more information.

For more information or to get started today, contact your dealer.



RVC DECISION



Pattern Ag

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MANAGING PRICE RISK

A look at untraditional marketing tools through MarketEdge Solutions.

Michael Moellenbeck, VP Grain Business Unit



Most grain producers are familiar with traditional contract offerings, including Basis Contracts, Hedge-to-Arrive Contracts, Cash Contracts, and Price Later Contracts. Other tools are available that utilize options and pricing parameters that could be considered in your operation. These contracts have specific pricing rules that determine how much and when bushels are priced based on market parameters that are established with each contract.

These tools are new and are part of our MarketEdge Solutions platform.

In consideration of selling new crop bushels, typically, we want a contract to provide the following:

- No downside price risk
- Upside price potential
- No cost to enter a contract

MarketEdge Solutions Contracts meet two of these objectives, no different than making a priced contract. A priced contract meets the “no downside risk” objective and the “no cost” objective, but there is no “upside potential.”

Contracts in the MarketEdge Solutions portfolio can provide upside potential; a simple example is a Minimum Price Contract. Minimum Price Contracts are typically used when you believe prices could trend higher, but you want to take advantage of the current cash price as well. This contract meets the “no downside risk” objective and the “upside potential” objective, but there is a cost to purchase a call option.

CONTRACT EXAMPLES:

Accumulator Contracts

These contracts allow producers to have bushels priced weekly/daily at prices above the current market if certain conditions are met. How does it work? The grower agrees to deliver a specific quantity and grain quality for a determined delivery period. The contract sets an accumulation price above current market levels and prices weekly/daily at that level if certain market parameters are met. There are different types of Accumulators; here is how they work.

December 2023 Example:

- Current Dec' 23 market: \$6.00
- Accumulation Price: \$6.50
- Knock-out Price: \$5.65
- Accumulation Period: 214 days 2/3/23-11/24/23
- Contract Quantity: 10,000 bushels
- Quantity Priced/day: 46.73 bushels (10,000/214 days)

Knock Out Accumulator with Daily Double Up

- Each day the market closes above \$5.65, and below \$6.50, 46.73 bushels will get priced at \$6.50.
- Each day the market closes above \$6.50, the quantity doubles, and 93.46 bushels will get priced at \$6.50.
- Any day during the trading session, the market trades at \$5.65, the contract is "Knocked Out," and all further pricing stops.
- You select the pricing period and frequency (weekly, daily, at expiration). Other versions available include those with no "Knock Out" price or no "Double Up" feature. Also, versions may have a floor established; the bottom line is you customize Accumulator contracts to fit your desired risk level.

Min/Max Contracts

- A Min/Max Contract establishes both floor and ceiling prices, which are the respective minimum and maximum prices that will be received at expiration.
- All bushels enrolled are guaranteed to price no worse than the floor and no better than the ceiling. This is a great tool for protecting the downside while staying in the market to potentially capture upside on a market rally.
- Variations include establishing a Threshold price below the floor that pays out if the respective futures price closes below this Threshold at expiration.

Flex Premium Contracts

Flex Premium contracts pay a premium on grain sold today in exchange for a Firm Offer to sell an equal quantity for deferred delivery if the futures price is at or above the Firm Offer Price at the expiration date of the contract.

For more information on these contracts or other marketing alternatives available in our MarketEdge Solutions platform, contact your grain originator.

SUPPORTING OUR COMMUNITIES

2022 County Fairs by the Numbers

River Valley Cooperative proudly provided \$50,000 to support 20 county fairs in 2022. This included monetary donations, bucket calf programs, meals, trophies, t-shirts, and admission.



Colona Fire Department Donation

Colona, Illinois. The Colona Fire Department received a \$5,000 donation from River Valley Cooperative to help provide additional grain bin rescue equipment and training. The Colona Fire Department covers a largely rural area and provides mutual aid for the Geneseo Fire Department. Jayne Carstensen, Communications Specialist, presented the check.

Henry County Fair Donation

Cambridge, Illinois. Culley Medley, VP of Operations, presented a check for \$6,000 to the Henry County Fair on behalf of River Valley Cooperative. The funds will be used for upgrades to the fairgrounds.





Olin Hose Company Donation

Olin, Iowa. The Olin Hose Company received a \$5,000 donation for a new Jaws of Life and life-saving equipment. River Valley Cooperative and Land O'Lakes Foundation provided the donation.

Tom Ash, Olin Location Manager, and Olin employees Leslie Lyon, Kasey Lyon, and Steve Lyon made the presentation. Leslie, Kasey, and Steve are members of the fire department, along with Terry Hamilton, Stanwood location. Also pictured is River Valley Cooperative retiree Ron Zimmerman who serves on the department with his son Brody.



Area Food Banks Benefited by Employee Generosity

Davenport and Hiawatha, Iowa. Brandi Fuqua, Accounting Supervisor, presented a check for \$9,000 to the River Bend Foodbank in Davenport, Iowa. Phil Knuth, Grain Origination, presented a check for \$6,000 to the Hawkeye Area Community Action Program (HACAP). The checks were on behalf of River Valley Cooperative and employees who participated in a silent auction at the River Valley Cooperative employee holiday party. River Bend Foodbank serves food banks in 23 counties in Iowa and Illinois, and HACAP serves food pantries in Cedar, Delaware, Dubuque, Jackson, Johnson, Jones, Linn, and Washington Counties in Iowa.

EMPLOYEES MAKING A DIFFERENCE



Donating Blood. Saving Lives.

Geneseo, Illinois. River Valley Cooperative's Geneseo location hosted its first blood drive in September, thanks to the efforts of Glynda Woolam, Energy Senior Support Staff. ImpactLife collected enough blood units to save up to 36 lives in the Geneseo and surrounding communities. Seven of the donors were first-time donors.



Quad Cities Honor Flight

Galva, Illinois. Mike Gravitt, Galva mill employee, participated in the Beards at Backroads fundraiser at The Back Road Music Festival in Galva, Illinois. Mike grew his beard for several months and proudly let it be shaved at the music festival in August. Mike's son, John, also participated by growing his hair long and having it cut at the festival. Proceeds benefited the Quad Cities Honor Flight, which flies America's veterans to Washington, D.C., to visit the memorials dedicated to honoring their sacrifices. Mike and John raised approximately \$1,600, which sent three veterans on an honor flight in 2022.



Feeding the Hungry

Kasbeer, Illinois. The Agronomy Team at River Valley Cooperative's Kasbeer location assisted Bonucci Farms of Princeton, Illinois, in harvesting a one-acre sweet corn patch to donate to the Greater Chicago Food Depository. The sweet corn went to families and people in need in the Chicago area. The sweet corn filled about an entire van trailer full of crates. Bonucci Farms and Rapp Farms have done this for the past 14 years. Employee volunteers included: (l-r) Jeremy Chamberlain, Travis Riordan, Calvin Brokaw, Calen Buysse, Devan Batten, and Dillon Foes.



Touch a Truck

Sperry, Iowa. River Valley Cooperative's Sperry location employees Damian Getchell, Dakota Slutts, and Neil Frank spent one of their weekends off to help support the first Touch a Truck program in Burlington, Iowa. The Touch a Truck program is a free, family-friendly event that offers everyone a hands-on opportunity to explore a variety of machinery and trucks and meet the people who build, protect, and serve the Greater Burlington Community. Employees Damian Getchell, Dakota Slutts, and Neil Frank had a great time showcasing some of the big equipment they use daily at the Sperry location. Damian said the kids loved it. The proceeds provided free books for kids throughout the community.



ENHANCE YOUR CROP WITH BIOPATH

Improve nutrient utilization and conditions for root growth.

Dustin Hoeft, Agronomy Business Manager

River Valley Cooperative is excited to introduce BioPath, a new product offering in the nutrient enhancement category, this year. BioPath is a microbial inoculant containing bio actives of Plant Growth Promoting Rhizobacteria (PGPR). Maximize ROI on fertilizer by driving more nutrients to the plant. The PGPR improves nutrient utilization, enhancing the conditions for root growth and plant vigor.

The benefits of using BioPath in your operation include:

- Nutrient use efficiency, solubilization, uptake, and utilization, of fertilizer and nutrients in the soil
- Improves conditions for greater root mass and plant vigor
- Optimizes yield potential and harvest quality

In-season evaluations showed statistically significant increases in total uptake of phosphorous and micronutrients. Evaluations also showed a trend in increased total uptake of nitrogen, potassium, and secondary nutrients.

How does BioPath work? The bioactives produce enzymes and organic acids that improve the solubilization of fertilizer into plant-available forms and release bound-up nutrients. More availability of nutrients can increase nutrient uptake, providing greater root mass and overall improve plant growth and vigor. As a result, yield potential and harvest quality are optimized.

BioPath is a water-based formulation that can be easily mixed with liquid fertilizers and pesticides during pre-emerge applications. By increasing the amount of crop nutrient uptake from fertilizer already applied, BioPath allows growers to capture over an additional \$6.00/acre of fertilizer investment, putting you in an excellent position to be more profitable going into harvest!

BioPath® increases total nutrient uptake

