

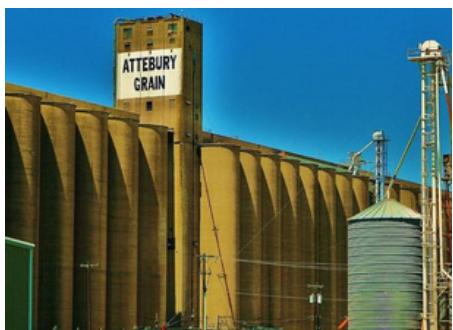


INSIGHT NEWSLETTER

DECEMBER 2025

ISSUE #46

YEAR IN REVIEW



HEARTLAND CO-OP

Millerton, Iowa



GRAIN DEPARTMENT

Article by Kade Mahler



China is estimated to have bought 6-7 million metric tons of US soybeans or roughly half of the 12 MMT that was promised. It does appear they will likely make good on their promise, and we are starting to see China buy some milo as well. Our Heartland Hollywood facility is a beneficiary in China coming to the table, as we are shipping milo out of this facility to go into containers destined for China. Despite China demand, beans are down \$1.00 from their highs with no real South American weather concerns or threats as planting wraps up.

Our best markets on corn continue to be local truck which is abnormal from most years where rail demand/markets lead the way. However, with a record Kansas corn crop and many of the surrounding states having good corn yields its weighed heavy on rail values despite record exports projected for this year. Lastly, the Trump administration announced a \$12 billion aid package for US farmers which could change how they go about marketing their grain this year.

- China's purchases of US soybeans and milo are progressing, benefiting facilities like the Heartland Amarillo TX Hollywood Rd, despite a decline in soybean prices due to stable South American weather conditions.
- Local truck markets for corn are outperforming rail, influenced by record corn yields in Kansas and nearby states, while a \$12 billion aid package for US farmers may impact their grain marketing strategies.

“Our Heartland Hollywood facility is a beneficiary in China coming to the table, as we are shipping milo out of this facility to go into containers destined for China. “



What location?

- Kellogg
- Elberon
- Randolph
- Traer



Learn more about the location here



AGRONOMY DEPARTMENT

Article by Jason Danner



Merry
Christmas and
wish you the
best for 2026!

Mother Nature always reminds us of who is in charge. With the recent snowstorm and colder temps, fall agronomy work has come to an end. I must say, we cannot complain, we had a great fall window for ammonia and dry fertilizer applications. What started out as a challenge but ended up having a great fall. As we move into December, it means chemical yearend prepay time. We held our seller kickoff meeting, prices and programs are set and we are ready to plan next year with our customers.

Every year, we research multiple new products to find the ones that we can add value to our customers and Heartland Co-op. This past year, Tidal Grow approached us about a product call alignN. alignN (18-0-0) is foliar nitrogen product that is formulated from exoskeleton of crab shells called Chitosan (Kite-o-san) which is the main component that provides the enhanced nutrient delivery system or rapid absorption into the plant. alignN fits in with our application timings on post chemicals and fungicide, so no extra trip is needed.

There are many benefits customers can gain from applying nitrogen more efficient at key crop stages throughout the growing season. Split applications create opportunities for less potential leaching and runoffs which plays into our conservation efforts, nutrient reduction strategy plan, water quality and freedom to farm for our customers. Get to know this name, alignN from Tidal Grow. It is a win/win for Heartland Co-op, and our customers.

Happy Holidays, Merry Christmas and wish you the best for 2026!!

- Recent snowstorms have ended fall agronomy work, but the season allowed for successful ammonia and dry fertilizer applications; preparations for next year's chemical plans have begun with set prices and programs.
- Heartland Co-op is excited about alignN, a foliar nitrogen product from Tidal Grow, which enhances nutrient absorption and fits well with existing application timings, supporting conservation efforts and improving efficiency.



“Get to know this name, alignN from Tidal Grow. It is a win/win for Heartland Co-op, and our customers.”



ENERGY DEPARTMENT

Article by Haley Schulte

“Our role is fundamental to powering both agricultural operations and local homes, ensuring farmers can run their equipment efficiently and families stay warm, regardless of the season”



The Energy Department at Heartland Co-op has a primary focus of delivering essential propane and fuel products across Iowa. Our role is fundamental to powering both agricultural operations and local homes, ensuring farmers can run their equipment efficiently and families stay warm, regardless of the season. To meet this critical demand, we've established a comprehensive and strategically located network of Hubs throughout the state.

This expansive footprint, anchored by key locations in Cambridge, Jewell, Waukee, Elberon, Council Bluffs, and Grundy Center is what truly sets our service apart. By decentralizing our operations, we ensure that our team can reach virtually any corner of Iowa rapidly and reliably. This regional structure allows us to maintain localized inventory, minimize delivery times, and provide expert, personalized support. Ultimately, this vast, coordinated network allows Heartland Co-op to fulfill its promise: to take care of the entire state effectively and reliably, from the Missouri River to the eastern cornfields, with the energy they need.

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CONSERVATION

Article by Lydia English



The conservation team has some exciting new partnerships and cost-share programs to offer customers starting this fall.

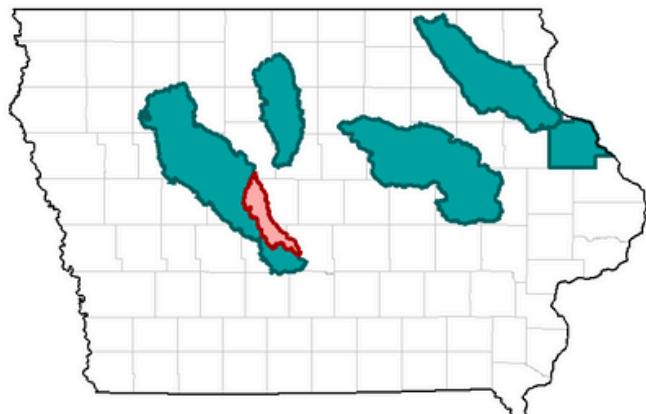
First, we're partnering with the Iowa DNR, the Beaver Creek Watershed Management Authority, and Boone County Soil and Water Conservation District to begin work on our next 'Batch-and-Build' program. This program will help farmers and landowners install saturated buffers and bioreactors in the Beaver Creek Watershed, which touches Boone, Webster, Greene, Dallas and Polk counties. If you have customers in west central Iowa, especially around our locations in Dallas Center, Minburn and Woodward, that are interested in learning more, please contact the conservation team. Stay tuned for more information about our recruitment meetings this winter in the area.



Additionally, the Iowa Department of Agriculture and Land Stewardship (IDALS) launched a new streamside buffer cost-share program in August. The program gives landowners an upfront payment to establish or improve riparian buffers and maintain them for 10 years. Riparian buffers are an important conservation practice to reduce erosion and filter nitrates. Currently, only farmers in priority watersheds across Iowa are eligible for this cost-share program; however, any farmers working with Heartland as part of our Batch-and-Build programs can access these funds as well. As part of our current Batch-and-Build, we'll have six farmers in the Middle Iowa and Lower Cedar watersheds utilize this program to establish approximately 25 acres of riparian buffers in 2026.

Curious to hear more about these programs? Contact the conservation team today!

Beaver Creek Watershed (red) and the priority watersheds and counties for the IDALS streamside buffer program (blue)



Contact the conservation team if you have any questions about cover crop cost share.

Ruth McCabe- 515-418-8358

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Nolan Grove- 515-971-8278

Lydia English- 515-250-1511

FEED DEPARTMENT

Article by Garrett Billington



There is something BIG coming for the feed department!! In January we are going to run the biggest promo on our Heartland 2:1 cattle mineral since we have started the product line. While we are extremely excited and focused on this promotion, the feed team doesn't rest when it comes to this time of the year. The guys and gals at the feed mill locations have been putting in the work and staying long hours to make sure that the uncertainty in the weather does not affect our customers getting the feed that they ordered on time and the sales team running around with our hair on fire to make sure that customers have what they need before another storm or cold snap hits.

With this roller coaster of temperatures comes sickness in livestock. There have been a lot of VFDs coming in and customers coming to get feed through medication to keep their livestock healthy. No matter the species, this time of year it is tough to keep condition and health in check. Heartland Co-op has what producers need to not only get through these cold months but to come out of them better than before. Please remember we offer free forage sampling, NIR testing, and TMR (total mixed ration) formulation to our Heartland 2:1 mineral customers, thanks to our friends at Cargill!!

We will have a location flyer going out towards the end of this month for the Heartland 2:1 Mineral promotion. If you have any questions, please reach out to anyone on the feed team we are more than happy to help!



"In January we are going to run the biggest promo on our Heartland 2:1 cattle mineral since we have started the product line."

HEARTLAND CO-OP 2025–26 PRIORITIES: EDUCATION AND SUCCESSION PLANNING



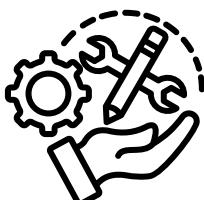
EDUCATION & SUCCESSION PLANNING

Planning for the future is a key strategy in achieving growth in effective leadership and management development, as well as comprehensive CSR training.



Leadership and Management Development

To ensure that our company remains dynamic and competitive, it's crucial to identify employees ready for their next career step. Encouraging them to push personal boundaries can lead to innovative thinking and personal growth. Creating opportunities for employees to gain experience in areas such as accounting and reporting, while giving them exposure to company policies and protocols, strengthens their capabilities and commitment. Developing resources that meet the needs of the business is equally important. This includes planning for retirement backfills with limited startup efforts, ensuring that knowledge and skills are seamlessly transferred to new team members.



CSR Training

(CSR) training is fundamental in establishing and maintaining a company culture that values ethical practices and positive morale. The first 40 hours of training are crucial in setting the tone for new employees. During this time, it's essential to improve and set a positive moral standard, which can be achieved through a mentor program that pairs seasoned employees with newcomers. This mentorship helps build consistency and confidence among the team.



First Steps

The initial phase of onboarding, especially within the first 40 weeks, sets the foundation for long-term success. Preparing teams and supervisors for a successful onboarding process is vital. This preparation ensures a smooth transition for new hires, leading to enhanced productivity and a stronger team dynamic.

In conclusion, by focusing on leadership development and effective CSR training, Heartland Co-op can create an environment that attracts and retains customers through a dedicated and well-prepared workforce.

Insight contest winners!

Sam H, Kendall D, Matt M.
Congrats.



As another season winds down, we want to take a moment to recognize the effort it took to get the crop out and finish those final rounds of field work. No matter the weather, the clock, or what else was going on, our team showed up day after day to keep things moving for our customers. That kind of dedication is what keeps Heartland moving forward and shows what it means to work together as One Heartland.

With the busiest part of the season behind us, we hope everyone can catch a breath when possible and enjoy meaningful time with family. Winter may not bring a full pause from work, but the pace usually eases enough to remind us what's truly important. Looking ahead to the next season, staying focused on safety, supporting one another, and continuing to sharpen our skills will help us serve customers even better and keep growing in excellence.

Employee Anniversaries

First 40 hours

Nicholas McVey
Brent Miller
Nicolaus Felitz
Danielle Heddins
Ethan Showers
Garrett Westenskow
Dominic Gardiner
Ashley Hanson
Coy Beebe
Ariana Hernandez
Adam Johannsen
Clinton Squire
Richard Van Pelt

1 year

Mathieu Niemi
Caden Pracht

5 years

Neal Tapken

25 years

Grant Ostercamp