



Growers' Connection

Who are We?

By Tyson Chick, General Manager, Tyson.Chick@chsinc.com

For many not involved in agriculture they may not have heard about CHS, only have a vague idea of Cenex and couldn't even begin to guess what the HS part of CHS once represented.

Our local business has evolved over decades to be part of the largest cooperative in the United States. Locally, our roots go all the way back to the early 1930's with a company called North Pacific Grain Growers. In fact, our barge loading facility in Kennewick, Washington, was originally built by this legacy co-op. Over the years, North Pacific Grain Growers merged with Farmers Union Grain Terminal Association, which became Harvest States Cooperatives, and in 1998 merged with Cenex to form CHS Inc.

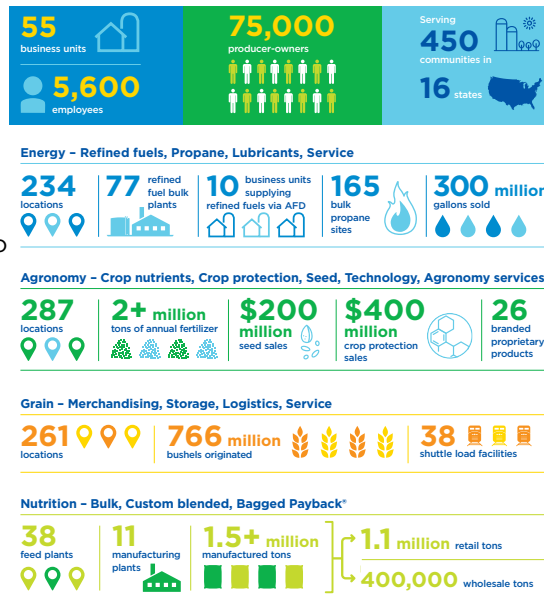
Our local business, CHS SunBasin Growers, now operates as part of the Country Operations division of CHS. Representing all retail functions with producers — including grain, agronomy, energy, seed and animal nutrition — this division represent 55 business units, just like CHS SunBasin Growers, across 16 states and 450 communities, providing services to 75,000 producer-owners, including sales of over 300 million gallons of refined fuels, over 2 million tons of fertilizer and \$400 million dollars in crop protection sales, buying in excess of 766 million bushels of grain and selling 1.5 million tons of manufactured feed. This all fits within the larger scope of CHS that annually ships over 9 million tons of fertilizer, sells 3.2 billion gallons of fuel, and trades more than 2 billion bushels of grain.

Our local producers can take pride in ownership of a stable company with the ability to serve not just one need, but many of their needs from grain handling, agronomy,

energy and seed. CHS didn't show up yesterday and won't be gone tomorrow. We are here to be your long-term partner and we are proud to serve you and the communities where we work and live.

We continue to evolve and find efficiencies in our operations to competitively serve you. We have new offerings such as MyCHS for online access of account information, for online access of account information and online payment options. Our Agronomy Sales Reps have access to state-of-the-art farm planning software called Agellum, free of charge for our customers. Our grain and energy marketing teams are equipped with a full complement of contracting options to fit the needs of your operation and our credit team has a full suite of financing options available.

If you are interested in hearing more about the programs available to you, please stop by or call into any of our local offices in Royal, Quincy, Moses Lake/Wheeler or Connell. ■



2021 Financing and Prepay Programs

By Jamie Nguyen, Credit Manager, Jamie.Nguyen@chsinc.com

Producer financing is an important part of planning for the crop season. CHS remains committed to our producers throughout the world, offering short-term and long-term financing programs to fit your needs. Producers can be considered for multiple credit programs with a single application.

The Autumn Rewards program is a great way to take advantage of competitive interest rates for the purchase of specific products,

with a Dec. 15, 2021, due date. For a list of qualified products reach out to your sales representative. The program has an interest rate of 2.9%. There will be minimum purchase requirements.

One of our most popular programs — Crop Input Financing Loan program — allows you to purchase our products and take advantage of season-long financing. This aligns your payment due date with your crop income. Current rates are 6.5%

AA & A; 8.5% B, variable interest rate with a maturity date of 1/15/2022.

We continue to offer our generic prepayment program. Earn 2.25% APR interest credit, based on remaining prepay balance at the end of each month. Product specific prepays do not qualify.

Please feel free to email me at Jamie.Nguyen@chsinc.com or call me at 651-355-5459 with any questions or concerns you may have. I look forward to working with you! ■



Employees on the corn pile at our Bruce location.

Investing in Change for a Successful 2021

By Camron Bishop, Grain Department Manager, Camron.Bishop@chsinc.com

Happy New Year from the grain team at CHS SunBasin Growers! Hope this edition of our newsletter finds you happy and healthy in the new year! We would like to take this opportunity to thank each, and every one of you for the business you did with our team throughout this last year! Without supportive growers-

owners we could not be as successful as we have been and provide you with the facilities and services that you deserve.

To that end, in this last year we made a significant investment in our barge-loading facility in Kennewick that pretty much went off without a hiccup. We basically gutted the internal workings of the facility to provide you with a much faster unload time and to also provide our employees with a safer and more tolerable environment to work in. We are hearing from growers and truckers that the experience at Kennewick has improved a great deal compared to past harvests and for that we are very excited! We are striving to give you the best experience possible while also remaining competitive and relevant to your operations. Feedback, whether good or bad, is always welcomed and encouraged!

As we navigate through the Covid-19 pandemic, we have made some changes in the way we operate in the grain accounting office. When we buy your stored grain, we are no longer mailing paper copies of contracts and will pay you promptly. This cuts down on paper distributed through our office and requires one less step to sign and

return. For forward contracts and deferred payments, we will send contracts for signature just as in the past. If you would prefer a paper contract on these sales, we can always accommodate that. Also, we have the MyCHS app that you can download on your phone or computer to put all your information at your fingertips! If you have not already signed up to use this feature, you can go to our website and click on the MyCHS home page link. It will walk you through the sign-up process.

Here at CHS SunBasin Growers, one of the greatest advantages we have is the size and scope of our cooperative. CHS has locations all over the globe and has relationships with all the major importers of grain throughout the world. These relationships place us, your local team, in a position of knowing what is happening in the export arena that many other local companies do not have access to until it has already happened. Structural changes in the past year have really highlighted this. In addition to that, we are a grower-owned cooperative and pay a portion of our profits back to our growers in the form of patronage. The more successful we are, the more money our grower-owners can put in their pockets to grow their operations. We truly are in this together!

As far as markets go, we are truly optimistic about grain prices this coming year as prices have risen to levels not seen in five or six years! Dryness in South America, particularly Argentina, has created very strong demand for U.S. corn and soybeans. The U.S. has some dryness also which is causing money to flow into commodities. As always, watch markets closely and reach out to us if you would like to utilize any of our marketing tools. This could include forward contracting, hedge to arrives, futures/ options, scaled selling or putting stops in below the market depending on your risk tolerance. Please let us know if we can be of any additional assistance to you and your business as we look forward to working with you this coming year! ■

Communicate Your Plans for 2021

By Rufino Gonzalez, Purchasing Specialist, Rufino.Gonzalez@chsinc.com

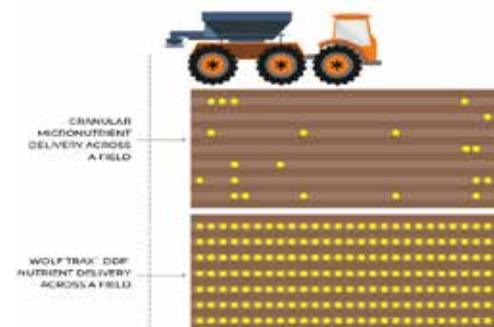
As we welcome in the new year and I think back to last season, there is no doubt 2020 was a challenging year.

We learned communication was key to getting things done. Lots of planning went into making sure we still offered the best customer service with Covid-19 office restrictions. I feel at times that there was more communication via phone calls, texts and even emails because of the lack of face-to-face meetings. With our spring planting season around the corner, this winter is a great time to get in touch with your Agronomy Sales Rep (ASR) and

plan some strategies for a better 2021.

We now offer Wolf Trax™ fertilizer technology at our Warden fertilizer plant. This illustration shows how every granule is being coated and delivering your Wolf Trax nutrients across the field.

Explore your options by contacting your ASR with CHS SunBasin Growers. ■



Winter Weather Safety Tips

By Rodney Rosin, Senior Safety Specialist, Rodney.Rosin@chsinc.com

With the weather turning cold, it's best to recognize the dangers and stages of hypothermia.

- **Mild:** Normal shivering can be the first sign of mild hypothermia, followed by experiencing an overall cold sensation, goosebumps and the inability to perform complex tasks with one's hands. Shivering may become severe, and hands may become numb.
- **Moderate:** Signs include intense shivering, muscle incoordination and labored movements – all while remaining alert. As hypothermia progresses to the more dangerous end of the moderate spectrum, the person may have difficulty speaking and amnesia may start. In addition, the victim may be unable to use his or her hands and may experience violent shivering and stumbling.
- **Severe:** When severe hypothermia sets in, shivering will stop, exposed skin may turn blue and puffy, and the victim may lose the ability to walk. He or she may become severely confused and lack awareness. If hypothermia progresses further, muscles will become rigid and pulse and respiration rate may decrease. In its final stages, severe hypothermia may result in pulmonary edema, cardiac and respiratory failure, or death.

When working during this time of year, remember to stay aware, stay warm and stay safe. ■



Q: Have you signed up for MyCHS?

CHS has created a website to bring your CHS account information to your fingertips. You can access the website from your phone, tablet or computer. View your grain contracts, invoices, prepayments, product bookings, proof of yields, scale tickets and online payment options (coming soon).

Simply register online at www.chsunbasingrowers.com.

Q: Did you know you will soon be able to pay your bill online?

In early 2021, you will be able to pay your CHS account balance through MyCHS.

Benefits to online payments include:

- Save a stamp by initiating online payments.
- Ensure payments aren't lost in the mail.
- Easily access multiple CHS accounts and transactions.
- Mobile-friendly payment options.
- Conveniently schedule payments in advance.

Q: Have you signed up for e-statements?

Please contact our office today to sign up for e-statements. E-statements are sent out the first few business days of each month. Please call the office at (509) 787-3511 or email Bobette.rackley@chsinc.com to get signed up today.

Please contact us today with questions regarding online payment or accessing MyCHS. ■

Community Involvement



Above: Employees used their CHS-provided volunteer time to work with charity organizations and volunteer work this past holiday season.

Right: Thank You cards from local 4H and FFA kids make our day.





SUNBASIN
GROWERS

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PRSR STD
U.S. POSTAGE
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Contract Fuel for Peace of Mind

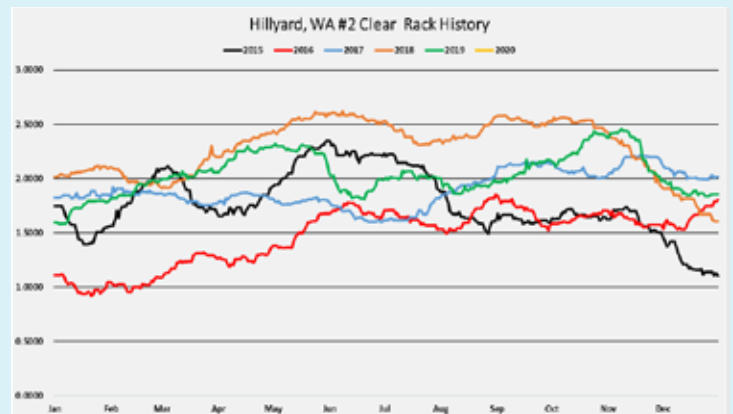
By Marion Rice, Certified Energy Specialist, Marion.Rice@chsinc.com

With the way fuel prices have fallen and the lows we have seen, this is the time to think about next season's diesel fuel contracts. At CHS SunBasin Growers, we see contracts as a type of insurance. Sometimes there is really no savings by contracting but it ensures you have fuel locked in at a price that works for you even if the markets are volatile or after a natural disaster. We also advise to contract at most only 50 percent of your needs just in case the markets go down and to protect yourself if the weather or other issues keep you from taking the gallons within the contracted time frame.

The contracts we recommend the most are storage contracts and multi-month contracts.

- **Storage contracts.** You contract a set amount of gallons, paying \$.035 per month per gallon on the gallons still in storage. All gallons required to be taken by Oct. 31.
- **Multi-Month contract.** Select 3 consecutive months and the number of gallons you want. At any time within that 3-month period you can take the gallons, but all gallons are required to be taken in during the 90-day period.

Also attractive about contracting is nothing will be invoiced until the gallons are delivered.



This chart shows what price trends have been for the last couple of years. Prices are normally lower in the winter than the summer but there is still the chance it could go lower as it did this last year.

For more information, contact your certified energy specialist or call the office for assistance at 509-765-3465. ■