MERCER LANDMARK TODAY

COMPANY NEWSLETTER

VOLUME 9

PHOTO BY MARIANNE MOEDER

WHAT'S INSIDE:

AUGUST 2025 ISSUE

FROM THE CEO'S DESK

A Mid-Year Thank You and Update

As we move through the summer and look toward the close of our fiscal year on August 31, I want to take a moment to thank you—our patrons and owners—for your continued trust and support. It is truly an honor for our team to serve you, and we are grateful for the opportunity to earn your business every day.

Delivering Value Through Service

This past agronomy season, our operations and sales teams worked seamlessly to deliver what we hope was an elevated experience for you, our customers. We know how critical timely service is to your success, and I am proud of our team's efforts in ensuring products were where they needed to be and when they needed to be there, helping you keep your operations running efficiently.

While major capital projects have been more measured this year, our investments have been targeted toward improving operational efficiency—getting products in and out of our facilities faster so you can stay focused on what matters most. We continue to explore opportunities to expand grain storage and add a dryer at our Latty train facility. These potential improvements are designed to enhance dump speeds and storage capacity, while driving greater marketing opportunities back to your farm. We hope to have more updates on this project later this winter.

Financial Performance: Tracking Toward a Strong Finish

As we approach fiscal year-end, I am encouraged by our financial position:

- Agronomy has had a strong season and is on track to outperform last year's results, thanks to your support and our team's commitment to excellence.
- Energy faced a slow start with a mild fall and limited grain drying, but a true winter season boosted propane volumes, keeping us on track to match last year's results.
- Grain has performed exceptionally well, even with a smaller crop and the absence of a drying season. Our grain merchandising team has capitalized on market opportunities, and the investments made in our facilities are paying dividends by opening access to key markets, including the Gulf, East Coast export channels and the Southeast feed market. This is cooperative value in action bringing more back to your farm.
- Feed faced significant challenges this year, notably with the Avian Influenza outbreak. It was a difficult time for our team and community, and I am incredibly grateful to our employees and producers for their diligence, extra precautions and dedication during this period. While AI impacted our manufactured feed volumes at MPS and our bottom line, there is good news: our swine finishing business has turned around and will contribute positively this year, a welcome shift from past challenges. Additionally, our cattle and dairy business continues to deliver strong results, driven by what I truly believe is the best advisor team in the industry—a sentiment many of you have shared with me.

The road to growth is not about getting bigger for the sake of it; it is about delivering value to you, our members, while remaining competitive and sustainable.

Looking Ahead

The road to growth is not about getting bigger for the sake of it; it is about delivering value to you, our members, while remaining competitive and sustainable. Rising costs across the industry require us to grow volumes to offset those increases, while maintaining fair margins, ensuring that we continue to provide you with the products and services you need without adding unnecessary burden to your operation.

In Closing

Thank you for your continued partnership and for allowing us to serve you. Your support drives us to keep improving, innovating and finding ways to deliver value to your operation. As we move toward harvest, please know our team is here, ready to support you every step of the way.

As always, if you have questions, comments or concerns, my door is open. Please don't hesitate to reach out to me at any time.

Wishing you a safe and productive remainder of your summer and thank you for the privilege of serving you.

-Heath Barnes
CEO, Mercer Landmark
208-301-1039

Mercer Landmark, Sunrise Cooperative and Centerra Cooperative to Explore Unification

ANNOUNCEMENT

A Commitment to Member Value and a Strong Future

Following a joint meeting on July 23, 2025, the Boards of Directors of Mercer Landmark, Sunrise Cooperative and Centerra Cooperative are pleased to share that they've agreed to begin exploring the possibility of unifying our cooperatives.

This early step marks the beginning of a thoughtful, collaborative process to evaluate how we might better serve our farmer-owners and agricultural communities through a stronger, unified organization. While no decisions have been made, a unified organization could increase member value, enhance our service offerings and build long-term sustainability for agriculture across Ohio and the surrounding region.

Aligned Values, Amplified Possibilities

Our board's discussion highlighted the many values we share: integrity, community commitment and a deep focus on member success. It's clear that by joining forces, our organizations could:

- Expand access to valuable resources
- Strengthen service and support for members
- Improve operational efficiency
- Position ourselves for long-term growth in a dynamic industry

As we move forward with this evaluation, we'll remain focused on what matters most: doing right by our members.

Engaging Our Members Along the Way

All three cooperatives are committed to keeping you informed throughout this journey. We'll share regular updates and offer opportunities for you to ask questions and provide feedback. Above all, we want this process to reflect the trust and transparency you've come to expect from your cooperative.

About Our Cooperatives

Mercer Landmark, Sunrise Cooperative and Centerra Cooperative are proud to serve agriculture in Ohio and beyond. Rooted in tradition, innovation and community, each organization has built a legacy of service to its farmer-owners. This joint exploration signals a shared dedication to a bright future, one that benefits our members, our communities and the land we steward together.

After the door prize drawing at the AGrow Expo, don't miss your chance to hear directly from Heath Barnes during a Q&A where he will be sharing key updates on this announcement.

EXPAND

STRENGTHEN

IMPROVE

POSITION

> "...don't miss your chance to hear **directly from Heath Barnes** during a Q&A immediately following the main program at AGrow Expo.

THE AGrow EXPO

14078 SR 613
PAULDING, OH 45879

FRIDAY
September 5, 2025

GROWER EVENT

Breakfast, Coffee & Lunch Provided

Educational Breakout Sessions Led by Industry Experts

Plot Tours, Giveaways **and More!**

SATURDAY
September 6, 2025

COMMUNITY EVENT

FREE Event Open to the Public

Local Makers Market
2:00 – 5:00 PM

1st Annual Cruise-In
Starts at 2:00 PM
Judging Begins at 6:00 PM

Kiddie Tractor Pull
2:30 PM

Food Trucks
3:00 – 8:00 PM

FREE Kids Activities, Rides & "Touch a Truck" Event
3:00 – 8:00 PM

Live Music by Tesa Marie Music
4:00 – 8:00 PM

LEARN MORE HERE

AGrowExpo.com

THE AGrow EXPO

Grower Event

September 5th , 2025

AGrowExpo.com

REGISTER HERE

8:00-9:00 AM — **Breakfast & Registration**

9:00-9:45 AM — **Cheryl Mitchell -** *Bridging Generations: Building Farm Legacies Together*

10:00 - 10:30 AM

GRAIN MARKETS
Michael Reginilli, Advanced Trading

BIOLOGICALS & PLANT HEALTH
Joe Rickard, WinField United Agronomist

ON THE MARK PRECISION AGRONOMY
Ben Krugh, Mercer Landmark Precision Ag Manager

AG POLICY OUTLOOK
Ty Higgins, Ohio Farm Bureau Senior Director of Communications and Media Relations

BEEF CARCASS EDUCATION (10:00-11:10)
Ohio Cattlemen's Association

10:40 - 11:10 AM

FERTILIZER MARKET OUTLOOK
WinField United Crop Nutrition

BRINGING VALUE TO YOUR FARM - HOW TO UTILIZE SUSTAINABLE PROGRAMS
Michael Watercutter, Mercer Landmark Conservation Agronomist
Alex Hohlbein, Truterra Commercial Account Manager

WHERE POTENTIAL TAKES ROOT - SOIL AND SEED PLOT
Mercer Landmark Agronomy Team

PANEL Q&A - ROOTED IN THE PAST, FOCUSED ON THE FUTURE: FARM TRANSITION
Cheryl Mitchell, Panel Moderator
Nicole Steiner, Wright & Moore Law Co. Attorney
Lacy Rowell & Matt Hilholland, Nationwide Representatives (Land is Your Legacy Program)
Chad & Earl Hesterberg, Illinois Father/Son Farmers

11:20 - 11:50 AM

GRAIN MARKETS
Michael Reginilli, Advanced Trading

BRINGING VALUE TO YOUR FARM - HOW TO UTILIZE SUSTAINABLE PROGRAMS
Michael Watercutter, Mercer Landmark Conservation Agronomist
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ON THE MARK PRECISION AGRONOMY
Ben Krugh, Mercer Landmark Precision Ag Manager

AG POLICY OUTLOOK
Ty Higgins, Ohio Farm Bureau Senior Director of Communications and Media Relations

FEEDING TO WIN - FEEDING STRATEGIES FOR SHOW RING SUCCESS
Zach Wiseman, Heartland Feed Services Associate Retail Manager

12:00 - 12:30PM

FERTILIZER MARKET OUTLOOK
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CATTLE MARKET OUTLOOK
Ever.Ag

12:30 - 1:30 PM — **Lunch**

1:30 - 2:00 PM — **Ty Higgins |** Strong Roots, Healthy Minds

2:00 - 2:20 PM — **Door Prize Drawings**

We encourage you to visit the Mercer Landmark booth to learn more about Fuels and Lubricants, ML Connect and Heartland Feed Services.

THE AGrow EXPO
FEATURED SPEAKERS

Cheryl B. Mitchell

Author | Farm Legacy Facilitator

Don't Just Grow the Farm—Grow the Legacy

Legacy doesn't begin with legal documents. It begins around a kitchen table, in honest conversations that feel uncomfortable but matter more than we admit. That's the heartbeat of the Farm Legacy panel at this year's AGrow Expo—and it's a conversation your family can't afford to keep putting off.

I'll be hosting two 30-minute sessions featuring a powerful panel: a father and son duo currently in the process of handing down the farm, an agricultural estate planning attorney, and a representative from Nationwide's Land As Your Legacy® program—a free, practical tool for farm families navigating transition.

The goal? To help families see legacy as more than just legal strategy. Because no will or trust can teach your son how to market grain, manage equipment costs or run the books in real time. That kind of knowledge is passed—not drafted. And too often, that transfer never happens until it's too late.

I've seen it firsthand. As I explored in my book Farm Legacy or Loss: The Decision is Yours, more than 77% of farm families have no transition plan in place. Not because they don't care—but because starting the conversation feels intimidating. Many farmers struggle to shift from being the one in charge to preparing someone else to lead. Sons are still seen as sons—not partners. And daughters often aren't brought into the room until the decisions are already made.

This panel is your chance to hear what works, what stings and what families wish they'd done five years sooner. You'll get real talk—not just theory—from people doing it right now. You'll also have a rare chance to ask your own questions of the panel—including a free opportunity to pose questions to an estate attorney, without the hourly rate attached.

Whether you're early in the journey or just now feeling the pressure of "what's next," this session is built for you. No guilt. No sales pitch. Just practical insight, honest stories and a safe space to start.

You don't need to have the perfect plan. You just need to start the conversation.

Because in the end, **farm legacy or loss—the decision is yours.**

Michael Reginelli

Advanced Trading

Current Trends Influencing the Markets

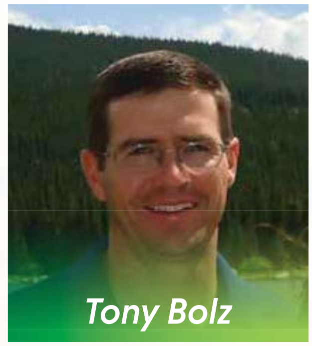
As Fall 2025 approaches, it is essential to understand the market forces shaping your farming operation. At this year's Mercer Landmark AGrow Expo, Michael Reginelli from Advance Trading will offer a timely, practical analysis of current trends influencing the corn and soybean markets.

This session will unpack key factors impacting markets, such as shifting weather patterns, changes in global demand and evolving agricultural policies. You will gain expert insights based on the latest USDA forecasts and industry analyses, establishing realistic benchmarks to guide market expectations as harvest approaches.

In addition, we will take a closer look at the 45Z biofuel blender tax credit – what it means, how it works, and the potential long-term benefits for your farm. The session will also review the latest Renewable Volume Obligation (RVO) proposal and its projected impacts on corn, soy oil, ethanol, soy meal and soybean markets. As renewable fuel policies increasingly influence agricultural profitability, understanding these developments is crucial.

Whether preparing for harvest or refining long-term strategic plans, this session will provide attendees with a better understanding of the current market landscape and help make informed, confident decisions for their farming operations.

THE AGrow EXPO
FEATURED SPEAKERS



Director of Sales, Crop Nutrients for WinField United

Fertilizer Markets Outlook

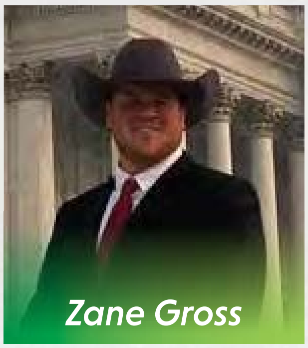
As the ag industry works hard to finish strong in Crop Year 2025, attention now turns to 2026. Fertilizer markets in the next 12 months will undoubtably continue to experience some level of volatility. This presentation will provide a comprehensive analysis of the major trends, contributing factors and potential challenges facing the fertilizer market in 2026, with a sneak peek at a longer-term outlook.

Several macroeconomic factors are expected to influence the fertilizer market in the coming months. These include changes in global trade policies, supply/demand cycles and shifts in commodity prices. Additionally, environmental regulations and the push for greener agricultural practices could play a role in shaping the long-term market landscape.

Currently, geopolitical tensions and trade disputes are stealing the economy headlines. Tariffs, trade restrictions and changes in export policies will be discussed. As growers begin to make fertilizer decisions for 2026, understanding the impacts of these factors will be key to making sound purchase decisions.

Nitrogen products will certainly be impacted by geopolitical factors, including changing export policies for countries like China. Additional influences that will be discussed include potential demand destruction, the potential for another large corn crop in the United States in 2026 and planned/unplanned production outages.

Another area that will be highlighted is challenges and opportunities around phosphates. Counter-vailing duties on phosphates that were initiated in 2020 are still not fully resolved. Additionally, global and domestic demand is strong, while new production is not keeping up with increased use rates.



Manager of Member Services & Industry Education for OCA & OBC

Beef 509 – Making Improvements to the Beef that We Produce

Zane Gross, Manager of Member Services & Industry Education for the Ohio Cattlemen's Association (OCA) and the Ohio Beef Council (OBC) is a graduate of The Ohio State University, with a Bachelor's in Animal Science, and was the operations manager for a USDA beef processing facility prior to joining the OCA and OBC in February. Zane is also a first-generation Angus producer in Ashland County, where he and his wife market registered Angus bulls and heifers, as well as locally raised beef that they sell direct to consumer. In this session, Zane will explore the highly consumer-driven beef industry and the effects that improvements can have throughout the quality beef chain supply. Zane will explain the U.S. beef carcass grading system and the process of how beef carcasses are evaluated. He will also cover the premiums and discounts that can come from the carcass evaluation process and what certain factors can affect the quality of the product. He will then dig deeper into those factors and give attendees the opportunity to learn about the ways that they can make improvements to the quality of the product they are producing, and how they can better market their beef to receive higher premiums.

One opportunity that growers will have in 2026 is utilizing a new innovative technology in phosphates. Rhizosorb, a phosphate product, is designed to enhance phosphorus uptake in plants, improve crop yields and reduce the reliance on traditional phosphate fertilizers. Rhizosorb's innovative formulation ensures that phosphorus is readily available to plants, even in soils with high phosphorus fixation capacities.

Fertilizer markets in 2026, combined with commodity prices, will continue to be challenging. However, understanding the contributing factors and developing a solid proactive plan will allow growers to navigate the uncertainties that lie ahead.

Dr. Lee Schulz

Chief Economist - Livestock, Ever.Ag

Cattle Market Outlook: 2025 and Beyond

Cattle supplies, prospects of herd expansion, domestic beef demand, international trade and similar topics currently dominate many industry conversations. Some clarity and signals for the future continue to appear in closely watched USDA reports. For instance, the National Agricultural Statistics Service reported the number of cattle on feed as of June 1, 2025 at 11.442 million head, which was down 1.2% from the year prior. This was the smallest June cattle on feed inventory since 2017. As heifer retention increases and feeder cattle supplies further tighten, feedlots will see more rapid decreases in average inventories. The mid-year Cattle report, released July 25, 2025, provided national estimates of the total cattle inventory: beef cows, milk cows, bulls, replacement heifers, other steers and heifers, and a projection of this year's calf crop. The largest U.S. calf crop in the current cattle inventory cycle was in 2018 and it has been getting smaller ever since.

Equally important to understanding the future is consideration of the unique beef cattle market situation that has developed. In 2024, the Livestock Marketing Information Center calculated estimated cow-calf returns over cash costs at $417 per cow, which was the second highest ever behind 2014's $534 per cow and up $165 per cow from 2023's $252 per cow. Forecasts for 2025 suggest returns will set a new record high, possibly exceeding $600 per cow. Once producers get the profit signal to expand, and we are certainly there, it takes two years (one year, if buying bred heifers) from the time producers hold back additional heifer calves or buy heifer calves to produce calves to market. Meaningful progress in rebuilding the nation's beef cow herd may not materialize until 2027.

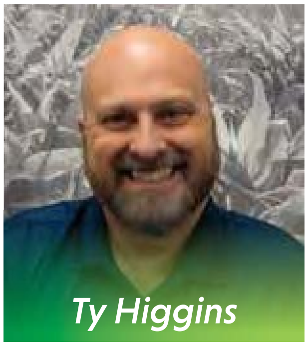
Returns to cattle feeding have be exceptional during the first five months of 2025 with May's return of $511 per head being the highest ever in the Iowa State University Yearling to Finish Estimated Returns Model. The monthly series began in 1968. Lower feed costs are expected to continue in the near term, but high feeder cattle prices will weigh on returns later in the year. Cattle feeding returns are projected to average $150 per head in 2025. If realized, this would be the third highest year for cattle feeding profitability on record. Margins are expected to tighten notably in 2026.

These forecasts are not set in stone. Forecasts consider current conditions, existing laws, regulations and policies, normal weather patterns and underlying trends. All of those drivers can, and do, change. Supply or demand shocks can appear unexpectedly at any time.

It will be increasingly important to control what you can control in these exciting, but volatile times in the cattle market. There will always be external factors that could impact your operation, but they lie outside your immediate range of influence. Price risk is one of the areas where you have choices to reduce risk. Remember the goal of price risk management is to minimize risk by limiting losses and increasing the probability of profit.

THE AGrow EXPO

FEATURED SPEAKERS



Ohio Farm Bureau Senior Director of Communications and Media Relations

More resources, less stigma around farm stress and mental wellness

Yet again this spring, farmers were faced with a very challenging few months of getting this year's crop in the ground. With every rain event, farmers found themselves further away from the end of planting season and closer to the crop insurance deadlines. By the end of May, you could feel the stress building throughout the state as tough decisions about which seed to plant, how late to plant or to even plant at all had to be made.

During that time, I started to make some calls to check up on a few of my farmer friends to see how they were dealing with the difficult conditions. During one of those conversations, the farmer lamented about planting being well behind schedule and how what was planted was nothing to be proud of. On this particular day, he was pulling a small sprayer behind his side-by-side just to get some of the weeds knocked down that were starting to take over. I then changed the subject and asked how the family was, about his wife's new job and the kids' plans for summer. His tone changed as he answered those questions that took his mind off of the "other stuff" and had him focusing on "the important stuff".

As we were wrapping up our visit, he paused for a second and asked me a question I didn't see coming.

"How did you know to call me?," he asked.

I was taken back. I knew why I reached out to him, but no one had ever called me out on it, or better yet, admitted that they needed a call just to say "Hey, how are ya?"

Farmers are more aware of their mental wellness than they ever have been. In fact, 44% of farmers say there was a time in the past 12 months when they felt they needed mental or emotional health counseling, according to a recent survey from the Ohio Agricultural Mental Health Alliance. It's no wonder. Between the weather, the cost of land, feed, seed, fertilizer and pesticides, not to mention market prices and concerns over the future of farming, stress is at an all-time high in farm country.

The topic of farm stress has been spoken in whispers throughout our communities for generations. Now, with a more openness to talk about how we are feeling and dealing with the challenges of working in agriculture, we are turning up the volume when it comes to mental wellness.

Learn about the many resources that have been created to help farm families cope with farm stress at the AGrow Expo and make a call or two to check up on a friend after you read this. It might do you both a world of good.

WinField United Agronomist

Biologicals: What Challenges are You Trying to Solve?

The biological market transformation is underway! We highlight what questions to ask when discovering the correct product for the issue you are trying to solve. A key aspect of the discussion will be focused on the BioVerified list, and what makes it unique to the market. We also highlight the Trurow brand of products, which will be fully launched for the 2026 crop year. As growers sort through the plethora of products that have been brought into the marketplace, we are here to help YOU build confidence and find consistent performance from products.

KEY TAKEAWAYS

1. Understand and Learn the 6 questions to ask when positioning a biological product with a grower.
   - What agronomic issue are you trying to solve?
   - What is the category?
   - Does it have a mode of action?
   - What is the geography and placement?
   - What are the limitations?
   - Does it have data to support?

2. What is BioVerified?
   - It is a process by which products are rated, based on 4 different criteria by a panel of Winfield United experts.

3. How the Trurow line of products that are being launched can fit into your grower's plan.
   - Trurow products are solutions that help plants mitigate abiotic stress and enhance yield potential through plant growth promotion.

Truterra Commercial Account Manager

Mercer Landmark Conservation Agronomist

Bringing Value to your Farms – How to use Sustainable Programming

As the agricultural landscape continues to evolve, many farmers are exploring new ways to enhance profitability while maintaining environmental stewardship. One promising avenue is the adoption of sustainability programming—structured initiatives that could reward farmers for implementing conservation-minded practices, such as cover cropping, reduced tillage, nutrient management and more. This session will provide a comprehensive look at how these programs can be leveraged to bring tangible value to farming operations.

Attendees will gain insights into how sustainability programs can serve as a financial buffer when adopting new or unfamiliar management systems. By participating in these programs, farmers may be able to access incentive payments, cost-share opportunities or market premiums that help offset the risks and costs associated with transitioning to more sustainable practices.

The session will also guide participants through the process of identifying and evaluating conservation practices and potential sustainability programs that align with their specific operational goals and regional conditions. From understanding eligibility requirements to assessing long-term benefits, attendees will leave with practical information to make informed decisions.

Whether you're just beginning to explore these opportunities or looking to optimize your current participation, this session will equip you with the knowledge and confidence to take the next step.

Join us to discover how sustainability programming can be a strategic asset—not just for the environment, but for your farm's bottom line.

SAVE THE DATE: THE AGROW EXPO SEPTEMBER 5–6, 2025

THE AGrow EXPO

FEATURED SPEAKERS

Mercer Landmark
Precision Ag Manager

On the Mark Decision Agronomy – Moving beyond the basics in precision agriculture.

Traditional precision programs have either relied on grid or soil type/management zone soil sampling, as well as a flat yield goal to determine crop removal & fertility recommendations. We understand that yields will vary from field to field and within the same field, so the amount of nutrients we remove at harvest will vary as well. If we use a flat yield goal, we will likely be over applying in our lower yielding areas and under applying where our yields are the highest.

Our updated precision agronomy platform "On the Mark Decision Agronomy" is focused on partnering with our growers to better understand their farm and improve the accuracy of our recommendations. This process begins with utilizing yield maps, along with other data layers, to direct our sampling. We have partnered with ROGO to pull the samples. By using robotics to pull the samples, it remains a consistent depth (accurate to 1/8"), a complete core and at repeatable exact locations with full traceability. When we receive the soil test results, we can now utilize historical yield maps to create a yield potential layer, then apply fertilizer where it is needed based on the lab results and potential or actual crop removal. This ensures that your fertilizer investment is utilized where it is needed the most. We can also use yield, along with other layers (soil type, elevation, slope, OM, etc.), to drive variable rate seeding and nitrogen maps for your farm.

Our goal is to use this program in partnership with you to provide additional insights into your operations. We will provide an annual review to review fields, yield maps and analysis by hybrid, soil, etc. We would also love to partner with you in planning and analyzing field trials to evaluate the ROI of various practices. These trials can also be shared amongst other participants to better evaluate their performance across different regions and environments. We will then use what we have learned to plan for the next season.

Mercer Landmark
Associate Retail Feed Manager

Feeding to Win– Feeding Strategies for Show Ring Success

As county and state fairs ramp up across the Midwest, show season is in full swing and Heartland Feed Services is ready to support exhibitors every step of the way.

My journey into livestock began early. I was a proud 10-year 4-H member and a 4-year FFA member, serving as both club and chapter president. My show career included pigs at the county and state levels, and lambs, chickens, and dairy feeders at local events. That journey led me to The Ohio State University, where I studied on both the ATI and Columbus campuses; experiences that helped shape my path in the feed industry. While my personal passion lies in feeding show pigs, our team's expertise extends across all species. We bring the tools, knowledge and experience to ensure each customer gets the guidance they need to thrive in the ring.

At the 2025 AGrow Expo, I'll be presenting a session titled "Feeding to Win – Feeding Strategies for Show Ring Success," where we'll take a broad look at essential topics in the show livestock industry, including basic animal nutrition, animal husbandry and tried-and-true tips for success. During the nutrition portion, we'll explore entry-level concepts to help exhibitors understand how different feed types influence animal growth and appearance, using slide visuals to showcase changes as animals mature. These examples will support a dynamic discussion, and I'll be available throughout the session to answer questions, dive deeper into feed brands, supplements and practical feeding tools—going well beyond what's printed on a typical feed tag. If time allows, we'll wrap up with a Q&A to expand on the topics that matter most to you.

All of this and more can be found at the 2025 AGrow Expo and we cannot wait to see you there!

Explore the Latest in Crop Innovation: Corn & Soybean Trial Tour at the Agrow Expo

Growers looking for real-world insights into crop protection, fertility and management strategies won't want to miss this year's Corn and Soybean Trial Tour during the Agrow Expo. This comprehensive trial features **16 unique entries for both corn and soybeans**, laid out across **12-row plots**, offering side-by-side comparisons of new and trusted products and approaches.

CORN TRIAL HIGHLIGHTS

The corn trial is organized into four distinct "Check" blocks, each showcasing four treatments:

- **Test 1** focuses on early-season nutrition, comparing **Zinc 9% vs. Zinc 10%**, and proprietary **Silver and Gold Management** packages.
- **Test 2** dives into **fungicide performance,** with **Xyway, Miravis Neo, Veltyma** and **Delaro Complete** tested for efficacy and plant health response.
- **Test 3** targets **biostimulants and in-season enhancements** like **Dash, YieldON** and a **Xyway Sidedress application.**
- **Test 4** Checks as a control area to benchmark untreated outcomes against the test protocols.

SOYBEAN TRIAL INSIGHTS

The soybean portion mirrors the same structure, offering practical comparisons that address seed treatments, fungicides, population trials and more:

- **Test 1** examines the value of **ST3 seed treatment vs. untreated**, as well as **YieldON's impact** across single and double applications.
- **Test 2** explores in-season protection using **Altipro, Miravis Neo, Revytek** and **Delaro Complete**, showcasing disease control efficacy.
- **Test 3** dives into population dynamics with seeding rates of **141,000, 124,000 and 100,000,** plus a treatment of **Dash** to study vigor and plant response.
- Test 4 Checks offers a baseline for untreated comparison.

WHY VISIT?

This trial brings clarity to some of the most talked-about inputs in corn and soybean production, offering growers an opportunity to see firsthand how these products perform in local conditions. Whether you're evaluating fungicides, nutrition programs or seeding populations, this walk-through will provide valuable data to inform decisions.

Interested in a tour? We encourage growers to reach out to their Crop Production Advisor to schedule a guided walk-through during the Agrow Expo. These tours offer a great opportunity to discuss observations, ask questions and gain insights tailored to your own farm needs.

Q&A

TODD MORRIS
BOARD MEMBER

Q: Where are you from?
A: I'm from Van Wert County, just a couple of miles west of Venedocia.

Q: Tell us about your family.
A: I've been married to my wife, Jayne, for 40 years. She's a registered nurse at Van Wert Hospital. We have three wonderful kids: Johnathon, who's an engineer at Crown Equipment; Julia, a registered nurse at Paulding County Hospital; and Jeremy, an account manager at Trisco Systems. We're also blessed with six grandchildren.

Q: What is your educational and/or work background?
A: I graduated from Lincolnview High School, and I farm full-time.

Q: What are some of your interests outside of agriculture?
A: I like spending time with my family and grandkids. My wife and I also enjoy riding our motorcycle.

Q: What are you most passionate about in the agricultural industry?
A: I am most passionate about raising a family in the agricultural industry. I farm alongside my father and sons. My father is still actively involved, and my grandchildren love riding with me in the equipment.

Q: How long have you served as a Board Member?
A: I was elected in 2004 and officially started in 2005.

Q: What compelled you to serve as a Board Member?
A: My neighbor, Mike Pohlman, approached me about running for the board and shared what the role involved. Then Mike Fry, the CEO at the time, talked to me more about what the board does. It seemed like a great learning opportunity and sparked my interest.

Q: What are some benefits of being a Board Member?
A: One of the biggest benefits is meeting people across the ag industry. I've had the chance to attend annual meetings and visit larger co-ops, which gives me insights into how others view the future of agriculture.

Q: What are some of the most important things that the Board does?
A: We're responsible for hiring the CEO, deciding which assets to invest in, evaluating potential joint ventures and helping set the co-op's direction, in collaboration with management.

Q&A

KIRK ROETGERMAN

CHIEF REVENUE OFFICER

Q: When did you start working at Mercer Landmark?
A: I started working with Mercer Landmark in July 2017 (8 years)

Q: Where are you from?
A: Originally from Minster, but reside in New Bremen for the past 23 years.

Q: Tell us about your family?
A: I have been married for 22 years to my beautiful wife, Betty. We have 3 children: Griffen (24), ElliBleu (23) and Tate (21). We also have 4 dogs: Soxx (13), Cocoa (10), Gia (4), Polly (3) as well as 5 cats: Cheetoh, Big Fat Benny, Boo, Vader, & Miss Daisy.

Q: What is your educational and/or work background?
A: I graduated from The Ohio State University with a B.S. in Agricultural Applied Economics with a Minor in Communications.

Q: How long have you worked in the agriculture industry?
A: I have been in the Ag Industry for almost 30 years.

Q: What are you most passionate about in the agricultural industry?
A: I'm extremely passionate about the success of the member/owner and grain marketing. Agricultural is a staple in our local communities and the reason we wanted to raise our family in this area.

Q: What is your focus going to be at Mercer Landmark?
A: My focus is to listen to the innovative ideas the employees have. They work every day with our customers, and it motivates me daily when I hear ideas that will help us become better tomorrow than we were yesterday.

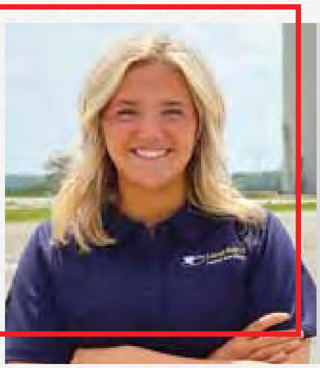
Q. What do you hope to achieve in your new position and how do you hope to have an impact on our local farmers and community?
A: My expectation is to have our advisors be able to communicate insights, data and ratios to help take the emotion out of the volatile market, so our customers can make sound economic business decisions. This will lead to the success of our customers & the local community.

Q. What are your interests outside of your career?
A: I like to spend time with my family playing cards or marbles. I also enjoy the tough mental games of golf and bowling.

2025 SUMMER INTERNS

My internship at Mercer Landmark has given me a comprehensive look at both agronomy and grain operations, from marketing strategies to dispatch and fertilizer planning. I've developed strong leadership and teamwork skills by actively participating in situations where these skills were essential. One memorable experience was working wheat harvest, where I helped manage truck logistics and saw firsthand the intensity and excitement of elevator operations.

Braden Smith | Agronomy Intern | New Haven, IN | Purdue University



My internship has given me the opportunity to visit cattle operations and learn how closely nutrition and health intertwine in livestock care, deepening my understanding of the industry's impact on both animals and producers. I've built confidence through hands-on experience in testing calf immunity and have enhanced my communication skills by collaborating with farmers to meet their unique needs. My favorite memory was discussing calf performance strategies, alongside the nutrition team and a producer, an experience that showed me the real-world value of thoughtful, customized livestock support.

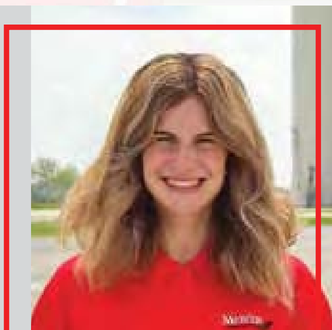
Callie Neuenschwander | Feed Intern | Berne, IN | University of Findlay

The best part of my internship experience so far has been learning and understanding how Mercer Landmark operates with grain on the railroad. It has been very intriguing learning how the whole grain business unit moves grain to various locations and customers. I've gained a deeper understanding of how agronomy and grain operations function year-round and how strategic decisions are made across business units. A highlight of my internship was loading a 98-car train in Latty. Getting to see the grain loading process on unit rail cars was an exciting, hands-on experience.

Isaac Badenhop | Logistics Intern | Pemberville, OH | The Ohio State University

During my internship at Mercer Landmark, I've gained invaluable hands-on experience in the field, built lasting relationships with local growers and applied classroom knowledge to real-world problem solving. I've developed key agronomic skills, like identifying crop issues and creating strategic action plans to improve outcomes. My favorite memory was traveling to Edgerton with a crop advisor and forming a meaningful connection with a grower whose passion and insights made a lasting impression.

Jamy Hunt | Grain & Agronomy Intern | Oakwood, OH | University of Northwestern Ohio

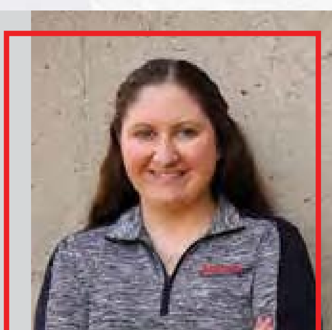


The best part of my internship at Mercer Landmark has been the people. I've had the opportunity to work with many supportive individuals across the company, and Mercer Landmark truly makes sure interns feel welcomed and cared for. I've developed both agronomy and interpersonal skills, learning not only the technical side of crop production but also how to effectively engage with others in the field. My favorite moments have been spent with the intern team, and every shared experience has been memorable.

Macy Brunswick | Agronomy Intern | Fort Recovery, OH | The Ohio State University

The best part of my internship at Mercer Landmark has been building connections with the people and engaging directly with local farmers. I've gained valuable hands-on agronomy experience, especially through field scouting. Some of my most memorable moments have been spent with fellow interns on tours, especially when we worked together to plant the plot.

Morgan Rempfer | Agronomy Intern | St. Marys, OH | Wright State University Lake Campus



One of the highlights of my internship has been scouting fields alongside other interns. I've had the opportunity to put my Excel skills to work by creating a company-wide wheat harvest spreadsheet and supporting my mentor with data management. My favorite memory was attending a TinCaps game with the intern team.

Stephanie Altstaetter | Agronomy Intern | Bellefontaine, OH | Wilmington College

AGRONOMY

Make Your Acres Work Smarter with On the Mark Decision Agronomy

As crops continue to progress across our area, it's not too early to start thinking ahead to fall, and more importantly, how you can set yourself up for an even more successful 2026.

One of the most effective ways to do that is by dialing in your fertility strategy through our On the Mark Decision Agronomy program. This program provides tools like soil sampling, zone management and variable-rate recommendations to help you manage input costs while continuing to push for higher yields.

At Mercer Landmark, we offer a full lineup of precision services through On the Mark, from basic grid and zone sampling to advanced data analytics that help you manage field variability and maximize return on every acre.

Why prioritize soil sampling this fall?

- **Nutrient removal is real.** With big yields comes the need to replace what the crop took out.
- **Precision pays.** Variable-rate fertility allows you to invest in the right field locations and pull back where you don't need as much.
- **Data builds power.** The more years you sample, the stronger your data becomes and the more profitable your decisions get.

Maximize Your Inputs with Landmark Maxx

While On the Mark helps you fine-tune what you apply and where, don't forget that you can earn points on those input purchases through our Landmark Maxx Loyalty Program. Points accumulate throughout the year and can be redeemed on future crop input purchases, putting real value back in your pocket.

Our goal is to give you every tool possible to farm smarter, more efficiently and more profitably. Our precision lead, Ben, is available to meet with you and your advisor to walk fields, discuss your goals and build a custom plan for your acres.

Let's finish the season strong and start laying the foundation for even greater success next year. Reach out to your Mercer Landmark Crop Production Advisor today to schedule your fall soil sampling or learn more about what On the Mark Decision Agronomy can do for your operation.

GRAIN

The June USDA Stocks & Acres Report came and went without any major surprises. However, the July WASDE report brought a few unexpected changes.

The USDA raised the old crop corn export target by 100 million bushels, while reducing the feed usage estimate by 75 million bushels. Additionally, new crop corn production was cut by 115 million bushels, compared to the June 30th report. On the global front, Brazil's corn production estimate was increased by 2 million metric tons, with expectations for further upward revisions.

Turning to soybeans: U.S. demand was lowered by 15 million bushels, and new crop production was trimmed by 5 million bushels. Argentina's soybean estimate was also bumped up by 0.90 million metric tons.

As the old saying goes, "Big crops get bigger." If weather conditions remain favorable, we could see additional increases in supply ahead. Be prepared.

Corn	Jun 12 2024/25	Jul 11 2024/25	Change	Jun 12 2025/26	Jul 11 2025/26	Change
Planted Acres	90.6	90.6	0.0	95.3	95.2	-0.1
Harvested Acres	82.9	82.9	0.0	87.4	86.8	-0.6
Yield	179.3	179.3	0.0	181.0	181.0	0.0
Beginning Stocks	1763	1763	0.0	1365	1340	-25.0
Production	14867	14867	0.0	15820	15705	-115.0
Imports	25	25	0.0	25	25	0.0
Total Supply	16655	16655	0.0	17210	17070	-140.0
Feed/Residual	5750	5675	-75.0	5900	5850	-50.0
Food/Seed/Industrial	6890	6890	0.0	6885	6885	0.0
Ethanol	5500	5500	0.0	5500	5500	0.0
Domestic Use	12640	12565	-75.0	12785	12735	-50.0
Exports	2650	2750	100.0	2675	2675	0.0
Total Use	15290	15315	25.0	15460	15410	-50.0
Ending Stocks	1365	1340	-25.0	1750	1660	-90.0
Stocks/Use Ratio	8.9%	8.7%		11.3%	10.8%	
Avg. Farm Price ($/bu)	4.35	4.30		4.20	4.20	

One of the most challenging aspects of grain marketing is removing emotion from the decision-making process. A solid starting point is truly understanding your cost of production—and then making sales above that level to improve your overall average. Sometimes, the reality isn't what we want to hear, but it's necessary to acknowledge: the market doesn't care what it costs you to grow your crop. It may sound harsh, even unfair, but it's the truth.

A sound Grain Marketing Plan can include a variety of tools, such as target orders, cash contracts, accumulators and options. Over the past year, your Mercer Landmark Grain Marketing Advisor and Crop Production Advisor should have been having different, more strategic conversations with you—focused on aligning input purchases with grain sales. For example: when purchasing UAN, we often recommend selling corn when it only takes 18–22 bushels per acre (or less) to cover that input. Understanding the value of this ratio—rather than making decisions based purely on market price—can have a significant impact on the strength and sustainability of your business plan.

Here are a few suggestions to help you build a solid grain marketing plan:

- **Be prepared for upside movement.** Have two or three active target orders in place for your harvest delivery bushels. Your Advisor can provide you with the most current resistance levels to guide your decisions.
- **Consider accumulator-style contracts** as part of your portfolio, especially for bushels stored in the bin. These tools can add value when used strategically.

Soybeans	Jun 12 2024/25	Jul 11 2024/25	Change	Jun 12 2025/26	Jul 12 2025/26	Change
Planted Acres	87.1	87.1	0.0	83.5	83.4	-0.1
Harvested Acres	86.1	86.1	0.0	82.7	82.5	-0.2
Yield	50.7	50.7	0.0	52.5	52.5	0.0
Beginning Stocks	342	342	0.0	350	350	0.0
Production	4366	4366	0.0	4340	4335	-5.0
Imports	25	25	0.0	20	20	0.0
Total Supply	4734	4734	0.0	4710	4705	-5.0
Crush	2420	2420	0.0	2490	2540	50.0
Exports	1850	1865	15.0	1815	1745	-70.0
Seed	72	72	0.0	73	73	0.0
Residual	42	27	-15.0	37	37	0.0
Total Use	4384	4384	0.0	4415	4395	-20.0
Ending Stocks	350	350	0.0	295	310	15.0
Stocks/Use Ratio	8.0%	8.0%		6.7%	7.1%	
Avg.Farm Price ($/bu.)	9.95	10.00		10.25	10.10	

For example:

- We currently have a July '26 Corn Price Builder quote at $4.83 with Accumulation/Double Up and a $4.24 Knock Out. Add in the average summer basis to your end-user market, and you're looking at approximately $5.00 corn.
- For soybeans, the July '26 Bean Price Builder is quoted at $11.26 with a $10.17 Knock Out. Adding in average summer basis brings you close to $11.50 soybeans for next summer.

GRAIN

Talk with your Mercer Landmark Advisor to determine what tools fit your operation and risk tolerance best. A proactive plan, backed by sound numbers and strategy, sets you up for long-term success.

Ohio's wheat harvest is about 70% complete. Overall, we've been fortunate to see strong yields, despite some areas experiencing low test weights and occasional vomitoxin issues. Thinking back to this spring, our Agronomy Advisors hosted several wheat meetings. One key takeaway from those discussions was the economics of fungicide application—it was noted that it would only take six (6) bushels per acre to cover the cost. The value of fungicide was discussed at length, and now, as we look at this year's results across our territory, it's clear that those early spring conversations were well worth having.

Our teams are committed to working together to provide you with valuable insights and support—because we want to be more than just a service provider; we want to be a trusted partner in your business.

- Jackie Sheridan
Lead Grain Marketing Advisor

ENERGY

We Value Your Loyalty — Let's Make Your Experience Even Better!

Whether you're preparing for the next winter season or looking for more control over your energy costs, we've got smart solutions designed to fit your lifestyle. Here's what's new and available now:

Seasonal Offers & Upgrades

- **Summer Fill Discount**
  Save 10¢ per gallon off the list price — now through August 31st.
- **FREE Monthly Budget Plan**
  Spread your propane payments evenly throughout the year — at no extra cost. Skip the large, one-time payments and make your budget work smarter.
- **Pre-Buy Price Protection Program**
  Lock in your propane price now and avoid the worry of winter price increases.
- **FREE Tank Monitor Installation**
  For our Courtesy Fill customers enrolled in our Keep Full automatic delivery program, we'll install a tank monitor at no charge. This helps prevent stressful—and expensive—run-outs.
- **Refer-a-Friend Reward**
  Earn up to a $100 account credit when someone you refer becomes a new propane customer.
- **Google Review Giveaway**
  Leave us a Google review by September 30th and be entered to win a free propane grill or a Yeti cooler!

Call us today at 888-969-9151
Visit us online at MercerLandmarkPropane.com
Let us help you stay warm, save money and enjoy peace of mind all year long.

Refer a Friend — Earn a $100 Credit!

Love our service? Your friends will too — and you'll get rewarded for it!

At Mercer Landmark Energy, we know our best advertising is happy customers like you. If you've had a great experience, why not share it with someone you know?

Here's how it works:
When you refer a friend, family member, neighbor or coworker—and they sign up as a Keep Full automatic delivery customer—you'll receive a $100 account credit as a thank-you from us!

Program Highlights:

- $100 reward for every successful referral
- The person you refer must be a new customer
- They must have (or install) a 320-gallon propane tank or larger
- Referral credit is applied after their first delivery

It's Easy to Refer:

Simply fill out our referral form online at **MercerLandmarkPropane.com or call us at 888-969-9151.**

There's no limit to how many friends you can refer—so keep spreading the word!

Thank you for helping us grow the Mercer Landmark Energy family!

AiA AMBITION IN ACTION

2025 AIA Graduates

We recently celebrated the 4th graduating class of the Ambition in Action Emerging Leaders Program here at Mercer Landmark. The AiA Program was developed 4 years ago to organically develop leaders from within Mercer Landmark. This year's class was comprised of 11 employees from 4 different Business Units and 6 different locations. The participants that attended this year's sessions experienced presentations from all 5 Business Unit Leads, 3 outside industry experts, as well as presentations from Heath, Neal and me, on Co-op structure, Finance, Culture and Strengths. The 8-month curriculum culminated in 3 Business Unit Strategic Plans presented to the Senior Leadership Team and the Board of Directors in April. The Board and the Senior Leadership Team were very impressed with the projects and presentations and will use the information in future decisions.

- Mark Roeth, CPO

Front Row Seated: Olivia Cramer, Troy Grime, Brittany Conkle. Back Row: Jarrod Weis, Jamie Dues, Chris Pessefall, Brad Fortkamp, CEO Heath Barnes, Jeremy Tribolet and Aaron Flum. Absent from the Picture: Luke Rapier and Noah Illig

ABOVE THE MARK

Introducing Our New Podcast: *Above the Mark*

We're excited to announce the launch of our brand-new podcast, Above the Mark — a show focused on agriculture, current issues, leadership and the people who make rural communities thrive.

Hosted by Troy Grime and Jackie Sheridan, Above the Mark brings candid conversations from the field to your ears. Whether it's timely agronomy insights, farm business trends or stories that hit close to home, our goal is simple: to bring value, perspective and a bit of entertainment to your day.

Tune in to hear more about who we are, what drives us and what you can expect in the weeks ahead.

Above the Mark is streaming now on Spotify, Apple Podcasts and YouTube. Give us a listen, follow along and share it with a friend!

MERCER LANDMARK

FLEET FACTS

Summer 2025

SAXON FLEET SERVICES IS YOUR CENTRAL ORDERING DEALER

MERCER LANDMARK offers volume incentive programs with Ford, GMC, Chevrolet, Buick, Chrysler, Dodge, Jeep, Ram, Ram Medium Duty and Hyundai for its equity/patronage earning members. Take advantage of the savings. Planning ahead will save you thousands of dollars on your vehicle acquisitions. **Saxon Fleet Services honors the Ford, GM, Stellantis VIP and Hyundai Vehicle Programs for MERCER LANDMARK** members. For the most current product offerings, contact Matt Goess at 651-312-1858 or toll-free at 800-456-1265, ext. 1858.

PROGRAM FEATURES:

- **Available to equity/patronage earning Mercer Landmark members**
- Leverage your buying power with savings from Ford, GM, Stellantis and Hyundai
- Nationwide courtesy delivery available and included in purchase price
- Factory order vehicle built to your recommended specs
- Remarketing of your current vehicle(s)
- Upfitting available
- Cost per mile analysis

FACTORY FLEET ORDERING:

- Factory Order *(Lead times vary, ask an Account Manager for latest information)*
- Orders confirmed in writing to ensure specs, pricing and terms are correct
- Saxon will pre-arrange courtesy delivery to your local dealer
- Trucks, Cab/Chassis, SUV, Vans, Sedans available

SAXON FLEET SERVICES

Find out more about Saxon Fleet Services and what it offers at:

www.saxonfleetservices.com

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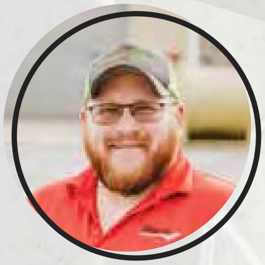

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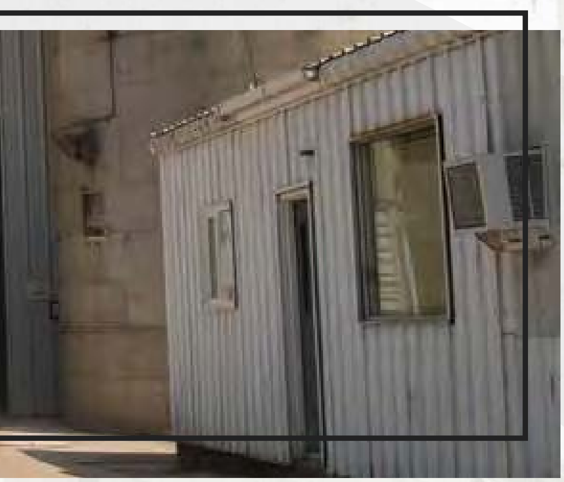

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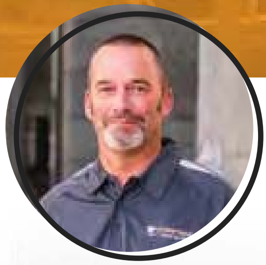

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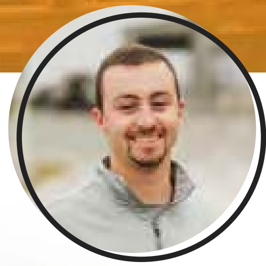

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LANDMARK MAXX

TURNING LOYALTY INTO LOWER COSTS, NOW EVEN EASIER WITH LANDMARK MAXX

At Mercer Landmark, everything we do is focused on supporting you, our local farmers. That's why we created Landmark Maxx, a loyalty program designed to make your business with us even more valuable. You've probably already seen text messages about your account status and point balance. There's no sign-up process, no app to download and no username or password to remember. If you're doing business with Mercer Landmark, you're already earning points.

Why We Created Landmark Maxx

Farming is full of risk: input costs, weather, market swings; we know you're asked to do more with less every year. Landmark Maxx was built to give something back. When you choose to work with Mercer Landmark, we want to make sure that loyalty is rewarded, not only in exceptional service and support, but directly in ways that lower your cost per acre and help your operation stay competitive.

How It Works

When you make purchases from Mercer Landmark across agronomy, grain, energy and services, you automatically earn points. There's no enrollment process or extra steps. Everything is tracked for you behind the scenes. For every qualifying dollar you spend on eligible products and services, you earn points. And it's simple: 1 point equals $1.00 that can be applied toward a future purchase. For example, if you earn 1,500 points from your spring seed and fertilizer orders, that's $1,500 you can use toward your next purchase. Whether that's crop protection, fuel or other inputs, you're lowering your total cost per acre by putting those points to work.

Your Landmark Maxx status is delivered straight to your phone via text. You'll get updates every few weeks on how many points you've earned and what rewards are available. When you're ready to redeem points, just talk to your Crop Production Advisor or Grain Marketing Advisor and they can discuss with you on how to use your points towards your next purchase.

You don't need to log in anywhere, download anything or track paper receipts. We've built this program to be as easy and seamless as possible.

Designed With You in Mind

Landmark Maxx is more than just a rewards program - it's a reflection of our values. We believe loyalty should be a two-way street. This is one more way we're putting that belief into action: by helping you lower your cost per acre, grow smarter and operate more profitably year after year.

If you have questions or want to see how your current purchases are earning rewards, just ask your Mercer Landmark advisor. We're always here to help.

Let's grow together.
- Your Team at Mercer Landmark

Thank you to our #Plant25 photo contest participants!
ADDING
VALUE
TO YOUR
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