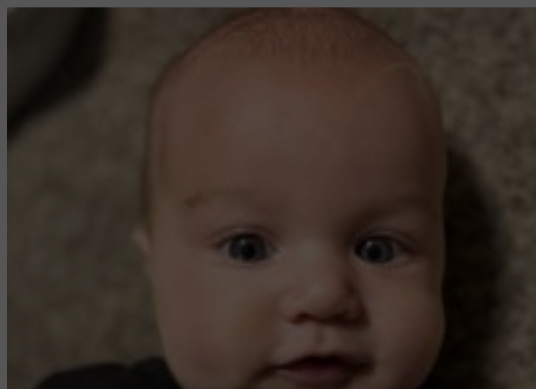
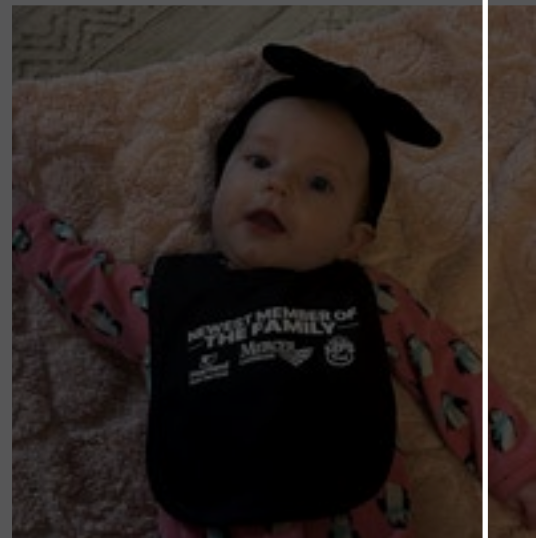
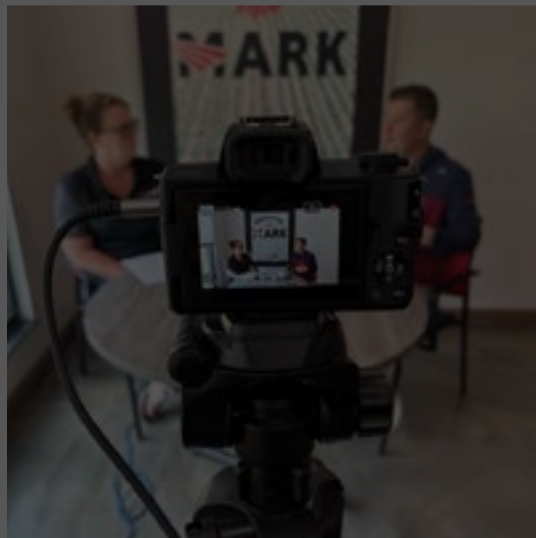
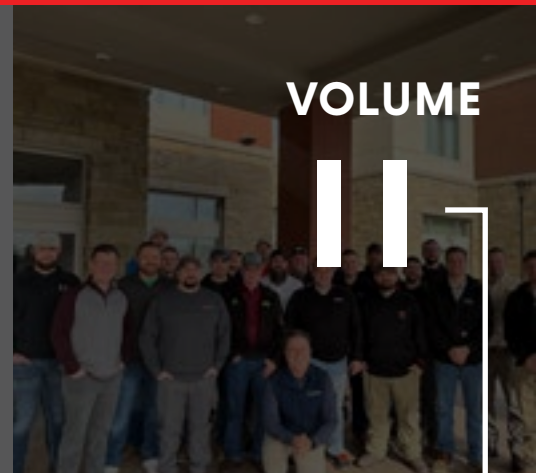
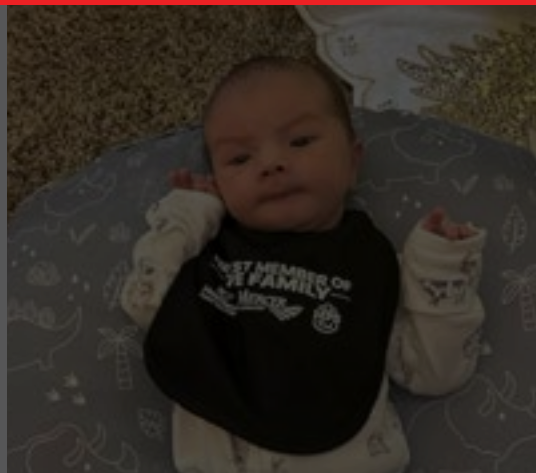
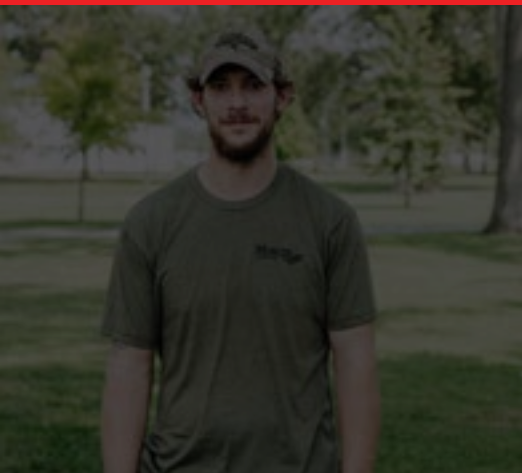




THE MARK

EMPLOYEE NEWSLETTER



FEBRUARY 2026 ISSUE

CEO UPDATE FROM HEATH BARNES

The New Year is upon us, and with it comes change

And let's be honest—change, and the uncertainty that often rides along with it, isn't always easy. It can create anxiety. It can cause even the most confident among us to pause and wonder, "What does this mean for me?" Those feelings are real, and they deserve to be acknowledged—not minimized or brushed aside.

But it's also important to place this moment in perspective: we've been here before. As an organization, we've continually evolved. We've adapted. We've made difficult decisions and navigated challenging seasons. And we've done it for a clear reason that ties directly to our performance pillar: we pursue excellence. We use data to guide our decisions. We work to increase profitability. We aim to make a meaningful difference on our producers' farms. And we hold ourselves—and each other—accountable to delivering a world-class customer experience.

Has it always been easy? No.

Has it always been fun? Probably not.

But we've persevered. And on the far side of every change, we've emerged stronger, more unified, and better equipped to deliver on our promise.

That's why, as we move toward a membership vote on a potential merger with Centerra and Sunrise, it's completely natural for those same questions to surface again:

- What will this mean for me?
- How might this affect my job?
- Will we maintain the culture we've built together?

These are fair questions—and we will continue to address them directly and transparently. But before we get deeper into the "how," it's important to ground ourselves in the "why."

Why This Merger Makes Sense: Relevance, Strength, and Future Access

We are living in a world where the pace of change keeps accelerating. The cost of doing business continues to rise, often faster than margins can keep up. And what used to be considered a "viable size" to be meaningful to suppliers, to compete effectively, and to access innovation—has simply gotten bigger. So when we ask why we would consider a change as significant as a merger, the answer starts here:

To Remain Relevant to Our Patrons

If we want to keep bringing real value to our producers, we must remain a cooperative that suppliers take seriously.

That means:

- Being the first call when a supplier has a new program that benefits our growers
- Having enough scale to access innovation sooner, at better terms
- Being a meaningful partner in the marketplace, not an afterthought

And that "relevance" doesn't just live in negotiation rooms—it shows up in the day-to-day experience of our members.

To Invest in Facilities and Service for Tomorrow's Customer

Relevance also means being able to keep pace with what our customers need now—and what they will demand in the future.

That requires:

- A strong balance sheet
- Access to capital: Gives us the ability to reinvest continually in our grain, agronomy, feed, and energy assets
- Facilities and systems that support a world-class customer experience today and ten years from now

Growing strategically through this merger is about ensuring our producers have access.

- Access to the marketplace
- Access to better programs
- Access to stronger infrastructure
- Access to the future

Proof We Already Know This Works

Our feed business is a clear example of what relevance looks like in action. Because of the partnerships in MPS and Heartland Feed Services, we've strengthened our position in feed. That relevance shows up in real ways:

1. Better ingredient purchasing power due to volume.
2. Continued reinvestment in facilities
3. The ability to hold margins and stay competitive, even as costs rise.
4. Delivering value back to the farmgate—every day

And that same principle applies across our other business units; relevance creates value.

The Other Side of This Story: Our People

Now here's the part that matters just as much—maybe more. This is not only a story about capital, efficiencies, innovation, or scale. This is also a story about employees.

We have invested heavily in developing each and every employee, because we believe work here should be more than a job. It should be a career path. It should be an opportunity to grow, to lead, and to contribute to something bigger than ourselves.

Can we always provide every opportunity on the perfect timetable for every individual?

No—we can't. But what we can do is build a company that creates more pathways, more roles, and more upward and lateral mobility.

A larger organization creates:

1. More development opportunities
2. More career options across functions and geographies
3. More chances to lead and specialize
4. More ability to match talent with opportunity

This merger is about growth, yes—but also about creating a bigger platform for our people to thrive.

The Most Honest Part: It Won't Be Perfect

Will this merger be rocky, bumpy, and painful at times? Yes. It would be dishonest to pretend otherwise. There may be changes to processes, reporting structures, systems, and the way work gets done. There will be moments of uncertainty. There will be growing pains.

But here is what we can promise: we will navigate it with purpose, transparency, and respect for people. And that leads to the most important point of all.





The Real Reason This Decision Was So Hard – and Why We’re Moving Forward

When we weighed the benefits:

1. Access to capital to be able to invest in facilities
2. Greater financial stability
3. Increased relevance with suppliers and the marketplace
4. Efficiency gains and better long-term competitiveness

All of that matters. They are real. They are compelling. But the single biggest factor in deciding whether we should move forward and take this to a member vote was not a spreadsheet.

It was you.

We asked ourselves:

1. Can we protect and strengthen the opportunities for our people?
2. Can we create a place where our employees have even more room to grow—professionally and personally?
3. Can we take what makes our culture special and help shape the culture of a larger, stronger cooperative?

And we came to the conclusion that we should bet on our people. We are betting on you because you are our most valuable asset. We are betting on you because we believe we have some of the most talented people in Ohio. We are betting on you because we believe you will thrive in a combined organization—and help lead it. Not just to become bigger. But to become better. To become not only the best cooperative in Ohio, but one of the best in the Midwest. And that doesn’t happen because of a logo, or a balance sheet, or a board resolution.

It happens because of the people who show up every day and do the work the right way.

A Call to Action: Let’s Lead with Confidence

As we approach a membership vote, I want you to remember this:

This merger is not about leaving who we are behind. It’s about taking what we’ve built—our grit, our accountability, our customer-first mindset, our culture—and giving it a bigger runway.

So when members ask you what you think... when they’re weighing the unknown... when they’re deciding how to vote... I hope you’ll speak with clarity and pride. Because if you believe in the future of our producers, and you believe in the talent of our people, and you believe we can build something even stronger, together—**then I hope you’ll recommend they vote YES.**

Thank You

Thank you for what you do every day. Thank you for helping build the current organization. And thank you in advance for the leadership you will bring into what comes next. I can’t wait to see what you will do to help the combined organization become truly world-class.

- Heath Barnes, CEO

EYES ON THE BUSINESS: DRIVING PERFORMANCE THROUGH DATA

At the heart of our **Perform** pillar is a simple but powerful idea: Teams of mission-minded individuals driven to maximize efficiencies and productivity through a data-driven approach to decision making. When we keep our eyes on the business, we create opportunities to work smarter, serve customers better, and strengthen our impact.

Turning Data Into Action

One of the most exciting initiatives under Perform has been our partnership with **BIG Consulting Group**. Their expertise has helped us unlock the full potential of our business data, transforming it into meaningful insights that guide better decisions.

A recent example is the dashboard BIG developed to compare **agronomy prepaids over the last four years** and analyze **load-out times at our grain elevators**. These insights allow our advisors to have purposeful conversations with customers and help us allocate resources where they matter most - creating a smoother, more efficient harvest experience.

Another data-driven success story is the launch of our **Landmark MAXX customer loyalty program**. Working with **GROWERS**, we analyzed customer purchasing patterns to design spend thresholds and reward rates that encourage customers to buy across more product categories. This approach not only increases rewards and savings for customers, but also strengthens their relationship with us.

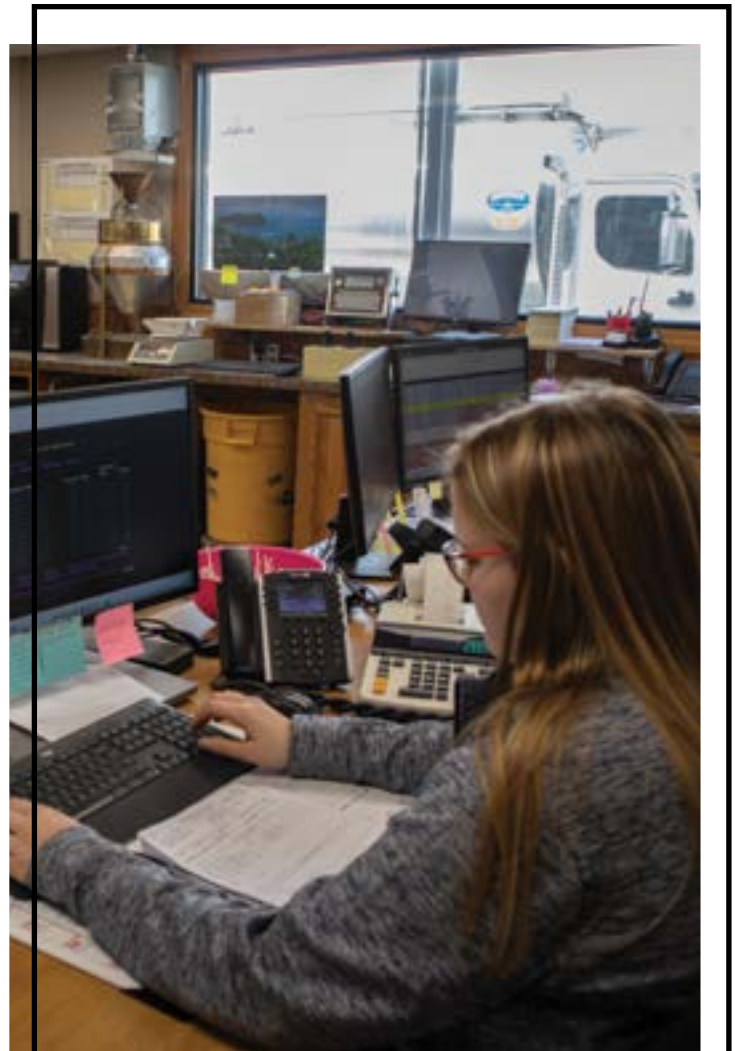
Why Performance Matters

Every initiative under Perform shares a common goal: helping us understand our individual and team impact on the business. By embracing data and information, we can make smarter decisions, improve productivity, and deliver an exceptional experience for our customers.

As we head into the new year, let's embrace the Perform mindset—striving to maximize efficiency, leverage insights, and create value in every interaction. Together, we can turn data into action and performance into success.

**GREAT PERFORMANCE
DOESN'T HAPPEN BY
CHANCE—IT HAPPENS BY
CHOICE. CHOOSE TO STAY
FOCUSED, CHOOSE TO
USE DATA, AND CHOOSE
TO MAKE AN IMPACT.**

- Neal Horrom, COO





DEVELOP: UNLOCKING PEOPLE POTENTIAL

The Develop Pillar is the third Pillar of our Culture of Excellence here at Mercer Landmark. The rallying cry for this pillar is "Our Commitment to Invest time and resources into unlocking the potential of each member of the Mercer Landmark Team". The Develop Pillar is all about People.

Mercer Landmark's Employee Experience

- Emerging Leaders Program (Ambition in Action)
- Mercer Landmark Internship Program
- Sales & Op's Development-Associate Program
- Influential Leadership Series
- DiSC, Strength Finders, Working Genius

Recent Graduates of the Associate Advisor Program

The Associate Advisor Program at Mercer Landmark was designed to enable Mercer Landmark to develop and prepare new Advisors to take on the sales and consulting role within each Business Unit in our organization. We have recently graduated 3 of the original Associate Advisors and they have taken on the role of Advisor in the Agronomy and Grain Business Unit.

Ashley Bergman - Crop Production Advisor (CPA)

"I chose Mercer Landmark because I am excited about the opportunities to interact with local growers and make a positive impact on their operations. I look forward to expanding my agronomic knowledge and having the chance to apply my skills in the field."

Heather Oberlin - Crop Production Advisor (CPA)

"I chose Mercer Landmark because I felt they had a very positive and prosperous work culture. In addition, after completing my internship at ML,

I realized how serious they were about investing and providing experience and education to young employees. I like how this company has plans to continuously better themselves, while valuing their employees and customers."

Lauren Bleke - Grain Marketing Advisor (GMA)

"Mercer Landmark has proven to me that their culture is one that aligns with my values, and they stand by their culture of excellence. Seeing and being at a company that wants their employees and customers to succeed is so valuable."

Help me to congratulate these three new Advisors to the Mercer Landmark Team!

THE OUTSTANDING INTERN SCHOLARSHIP RECIPIENT



Isaac Badenhop

Logistics Intern | Pemberville, OH | The Ohio State University

In October at the Ohio State University Job and Career Fair, we had a "Signing Day" opportunity with Isaac Badenhop. Isaac won the \$5,000 scholarship from Mercer Landmark after he was chosen as the "2025 Outstanding Associate Intern of the Year" at our final intern presentation session this past August.

The scholarship was awarded after Isaac accepted the job offer as an Operations Associate for Mercer Landmark. He will report to Nolan Tinnell, starting in May 2026, after he graduates from OSU.

When Isaac was asked what he enjoyed the most out of his internship here at Mercer Landmark this past summer, he responded:

"The best part of my internship experience was 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 for me."

When asked how Isaac rated his overall experience in his internship here at Mercer Landmark, Isaac rated it a "10" and responded:

"I could not have asked for a better intern experience than what I received at Mercer Landmark. My mentor was excellent, and the employees I worked with were very helpful in helping me learn about the company and the industry we serve. I gained real-world, hands-on experience here at Mercer Landmark this past summer."

When asked why he chose Mercer Landmark as a place to work upon graduation, Isaac responded:

"I chose to come back to Mercer Landmark because they have a great company culture and everyone is great to work with. It is also a great place for me to get my career started and continue to learn and develop. I can't wait to get started."

Please help me congratulate Isaac on a job well done!

**"TRAIN PEOPLE WELL ENOUGH
SO THEY CAN LEAVE, TREAT
THEM WELL ENOUGH SO THEY
DON'T WANT TO."**

- Sir Richard Branson

Summer Internship Programs

Mercer Landmark will continue our internship programs during the summer of 2026. This program offers a two-tiered approach for students between their sophomore and junior year of college, as well as their junior and senior year of college. The Apprentice and Associate programs include a 13-week experience. All Interns experience time in each of the Business Units, outside of their assigned area. They will conclude their experience with presentations to their Mentors and the Senior Leadership team at Mercer Landmark in early August.

Influential Leadership Training

This past year, Mercer Landmark held and hosted our second "Influential Leadership Series" program, led by Rodney Jackson of Caleb Consulting. This year, we invited Centerra Co-op of Ashland, Ohio and Sunrise Cooperative of Fremont, Ohio to send some of their leaders for training. The training was considered a success and included four 2-day sessions, with the final session of the 22 participants presenting projects.



The participants from Mercer Landmark were Eli Ricker, Dan Weitzel, Craig Harting, Brent Arnett, Bobby Diener, Troy Grime, Chris Arena, Harry Shroyer, Jeff Taylor, and Jarret O'Neil. Our very own Troy Grime was named the "Most Influential" of the Training. Congratulations to all!

- Mark Roeth, CPO

Going Above

THE MARK

GRAIN

A topic immediately came to mind for an example of going "Above the Mark" within the Grain Business Unit. It happened at Antwerp Grain and included an Intern, an Operations Manager, and a member of our Millwright team. Isaac Badenhop, one of our 2025 Summer Interns, completed his intern project this past August. His project developed a process to determine actual speeds of our grain equipment at different locations, ages, and build types.

This fall, we decided to put it to use. Brent Arnett performed the calculations on one of the inside grain legs at Antwerp and worked through the formula. After the assessment was complete, the result determined that the grain leg should be running at 15,000 bushels per hour. Brent thought there was no way we could get to that rate, and that they were currently only doing half of that amount. Brent then had the idea to bring



Brent Arnett



Dave Pratt

in Dave Pratt from our millwright team to inspect the grain leg and give his insight. Dave noticed there was a transition pipe at the top of the leg, after the head section, that had a harsh angle for the spout that went into the distributor. It was determined we could not get the numbers that were expected by getting through that tight transition fast enough. When there was too much corn getting pushed through the spout, it would back up into the leg casing, causing this to slow down the leg. Dave then designed a new spout transition and installed it before harvest began. The results were amazing. The Antwerp team can now open the pit gate 100% and the grain leg can handle it.

Drivers and customers made comments about how much faster they are getting in and out because of the redesign. In September, Brent had the largest harvest day of any facility thus far with 128 loads and an average dump time of 10 minutes and 56 seconds. To compare data from last year, it shows the same story.

Oct 2024- 75 loads average time 12:04

Oct 2025- 74 loads average time 8:44

We increased the speed by almost half on this pit for an investment of around \$6,200.

Innovate, Grow, Develop, and Perform!

- Nolan Tinnell, VP of Grain Operations



Going Above

THE MARK

AGRONOMY

Every fall, our fertilizer season brings a unique combination of urgency, long hours, tight windows, and the need for absolute precision. It's a time when teamwork matters more than ever — and this year, three individuals at our Latty Campus truly rose to the occasion.

Chris Pessefall, who manages the Fertilizer Domes and previously worked in grain operations at Payne, stepped in to help with grain harvest. Chris's background in grain made him the right person to step in, and his willingness to help showed the flexibility and teamwork that define our culture. Chris has been instrumental in developing the domes into what they are today — establishing the structure, processes, training, and maintenance that allow operations to run seamlessly. Because of the foundation he set, Chris could confidently shift to grain, knowing this team could handle the workload without sacrificing the level of service our customers expect.

Managing fertilizer in the fall is no small task. It requires juggling incoming product, coordinating outbound loads, communicating with operations and sales, and staying ahead of nonstop demand. When Chris stepped away to support grain harvest, Bri Scudder and Troy Meeker stepped into his role. Bri's steady leadership and attention to detail, and Troy's operational skills ensured the domes continued to operate smoothly and efficiently during one of the busiest times of the year.

Chris, Bri, and Troy set a high bar this fall. Their commitment to do whatever it takes to create an excellent customer experience was demonstrated by their actions and attitude. Mercer Landmark

is better because of people like them — individuals who lead through action, effort, and pride in their work.

**Thank you, Chris, Bri, and Troy,
for making this season a success.**

- Troy Grime, Lead Agronomy Advisor



Chris Pessefall



Troy Meeker & Bri Scudder

Going Above

THE MARK

ENERGY



Driven By Passion

When you think of dedication and community spirit at Mercer Landmark, one name stands out—Bill Basey. Bill joined Mercer Landmark in 2013 as a feed truck driver, but his ambition and adaptability quickly led him to his current role as a propane driver. Today, Bill continues to deliver more than just propane—he brings energy and enthusiasm to everything he does.

From Trucks to Car Shows

Bill's love for cars runs deep. With over 15 years of involvement in car shows, he has attended hundreds of events and even organized some of the largest in the region. The first car show Bill and his wife Lynn hosted drew an incredible 300 entries, setting the tone for many successful events to follow.

This year, Bill brought that same passion to Mercer Landmark by organizing the first-ever Car Show at the AGrow Expo. His goal was modest—30 cars—and the event nearly hit the mark with 27 entries. The feedback was overwhelmingly positive, with attendees praising the show and expressing excitement for future events. Bill already has ideas brewing for next year, including adding antique tractors and Jeeps to the lineup.

A Life Fueled by Cars

Bill's pride and joy is his 1973 Nova, a car that has earned him numerous awards and a trunk full of dash plaques. Currently, he's rebuilding the Nova's engine with help from his granddaughter, adding more horsepower and a bold orange color

scheme—a project that perfectly reflects his commitment to family and his passion for performance.

Looking Ahead

Bill's story is a testament to how personal passions can enrich our workplace culture. His initiative not only created a memorable event for Mercer Landmark, but also strengthened community ties. We can't wait to see what Bill has in store for next year's show!

- Joe Hart, Executive VP of Energy



Going Above

THE MARK

FEED

The employees at MPS went Above the Mark during a recent bird flu outbreak.

When the bird flu outbreak swept through Ohio and Indiana earlier this year, MPS Feed faced severe operational challenges. As farms culled millions of birds to contain the virus, the mill saw feed orders plummet almost overnight. The mill that typically ran at full capacity was scaled back significantly. For mill employees, this meant reduced work hours, adding some financial stress along with an unknown of how the next couple of months were going to play out.

Beyond economic pressures, the mill had to implement rigorous biosecurity measures to prevent contamination and reassure customers. Delivery trucks were disinfected before entering and leaving the premises, drivers were required to wear shoe covers and even bio suits in some cases, before exiting the truck. At times, drivers were also given specific directions to avoid infected areas on the way to the farm. This made deliveries and ingredient pickup less efficient and inconvenient, not only for MPS employees, but for any rolling stock that was within our control. Employees underwent additional training on disease prevention, and visitor access was tightly controlled within the facility. These measures increased operational complexity, stress, and costs, but were essential to maintain trust in the mill's products.

The outbreak underscored how interconnected poultry health and feed production is, revealing the vulnerability of feed mills to disease-driven market shocks.



A big thank you to all employees that did their part within MPS to help get through the bird flu outbreak last winter. This just shows that in difficult times, we have the best team of employees to step up and get through diversity. Thank you to everyone for all of your hard work and dedication, each and every day.

- Eli Ricker, Biosecurity Manager – MPS



THE AGROW EXPO

The 4th Annual AGrow Expo was a tremendous success, and it's all thanks to the dedication and hard work of our team.

From the moment the doors opened, the Expo reflected careful planning and thoughtful execution. Every detail was managed with precision, creating an environment where producers, vendors, and guests could connect meaningfully. The professionalism and hospitality shown throughout the event set the tone for an experience that was both productive and enjoyable.

This achievement is a direct result of the commitment and teamwork of everyone involved. Each person contributed to the success of the Expo, whether through planning, logistics, or on-the-ground support. Together, we delivered an event that not only built on the tradition of the past three Expos, but also raised the standard for what we can accomplish in the future.

As we celebrate the success of this year's Expo, we also look forward with confidence. The foundation we've built over four years positions us well for continued growth and innovation. Thank you to everyone who played a role in making the 4th Annual AGrow Expo a highlight of our year, and a true reflection of what we can achieve together.

Troy Grime

Jamie Dues

Molly Post

Heather Oberlin

Olivia Cramer

Michael Watercutter

Rachel Muhlenkamp

Lisa Lochtefeld

Jodi Bomholt

Kirk Roetgerman

Meghan Pleiman

Amanda Bahn-Ziegler

Aaron Flum

Dan Weitzel

Bill Basey

Neal Horrom

Ally Ott

Dylan Gibbons

Trent Morrison

Jayden Molitor

Kris Gangwer

Chris Pessefall

Adam Molitor

Dakota Parrish

Dean Bradtmueller

Troy Meeker

Josh Clouse

Briann Scudder

Ike Olsen

Tyler Watson

JD Parrish

Dustin Gephart

Jon Rollins

Ryan Layne

Austin Shinabery

Brandon Dirksen

Luke Kessler

Joan Bibler Tracy

Emily Stalsberg

Becky Etzler

Destiny Reed

Jacob Giere

Zach Wiseman

Ben Krugh

Randy Roe

Amber Dilworth

Ashley Westgerdes

Ryan Howell

Mike Boyer

Nolan Tinnell

Rick Mollenkopf

Kane Baumgartner

Lauren Bleke

Matt Arnold





ABOVE THE MARK PODCAST

Above the Mark is our company's all-access pass into the world of agriculture — and a chance to highlight the people, stories, and day-to-day work that make Mercer Landmark what it is. Hosted by Troy and Jackie, the podcast takes a relaxed, honest look at the topics that matter most to our employees, our customers, and our communities.

Each episode brings something a little different — conversations about crop production, grain markets, and what's happening in our industry, along with real discussions about leadership, teamwork, and life in agriculture. Our goal is simple: to inform, inspire, and help all of us stay connected to the bigger picture of the work we do every day.

We'll also take time to pull back the curtain on Mercer Landmark itself — our values, our people, and the impact each of you has on supporting local growers and agribusinesses. And we won't just stay within our walls. We'll continue to bring in voices and stories from across the ag world to keep things fresh, relevant, and relatable.

You can listen to Above the Mark on Spotify, Apple Podcasts, or YouTube.

- Troy Grime & Jackie Sheridan



[Click here to listen to the Above the Mark Podcast](#)

THE IT CORNER

Technology plays a significant role in all our lives, but one acronym currently rules the day – AI (artificial intelligence).

This subject has sparked extensive conversation, and its operational groundwork has received investments totaling hundreds of billions of dollars.

But – the main question I get all the time is – “is AI useful” – and the answer to that question is complicated. Nowadays, tools like ChatGPT, Microsoft CoPilot, and Google Gemini have a range of capabilities, but their value depends on each person’s perspective. Another important consideration that is often overlooked is security—many of these tools incorporate whatever you submit into their data models, which can result in unintended security risks.

Currently, Mercer Landmark is starting to introduce AI tools aimed at helping everyone work more efficiently. This will be achieved using Microsoft CoPilot, which is built into every Microsoft application. These integrations allow for everyone to begin using these tools like a “power user” while also maintaining our security posture. Microsoft CoPilot keeps our company data secure, and does not add it to their wider models – this is key to maintaining the security of our Co-Op. Mercer Landmark also plans to introduce an “AI Policy” in the near future, which will outline acceptable uses of artificial intelligence and support broader implementation of these technologies.

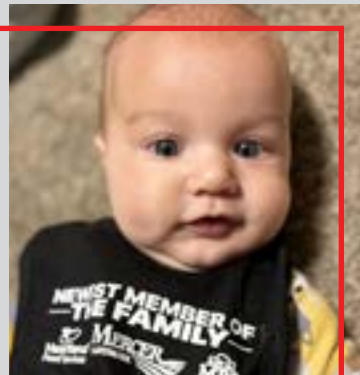
More on this (such as training) - will be coming, but if you are interested in learning more now, please feel free to reach out to the IT team and we will add you to our testing team.

NEWEST MEMBERS OF THE FAMILY



Jacob Giere
Oliver George Giere

- o Birth Date: 11/3/2025
- o Weight: 10lbs 8oz
- o Length: 22 inches



Destinee Gaerke
Cy Henry Gaerke

- o Birth Date: 8/14/2025
- o Weight: 7lbs 4.8oz



Graham Helmlinger
Rennan Keith Helmlinger

- o Birth Date: 9/5/2025
- o Weight: 8lbs 3oz
- o Length: 21 inches



Aaron Post
Breea Post

- o Birth Date: 7/14/2025
- o Weight: 6lbs 13oz
- o Length: 18 inches

HR UPDATE

NEW HIRES

Taylor Gousbeaux
Ka'Shionna Sanders
Jack Sieftring
Owen Smith
Chloe Johnsman
Hunter Mills
Justin Rainey
Brian Heitkamp
Jon Hollopeter Jr.

Benjamin Barrera
Christian Browning
Deanna Langenkamp
Jeremy Hollopeter
Darren McAbee
Ben Alten
Devan Homan
Rhianon Mills

RETIREMENTS

Craig Muhlenkamp
Tony Dunlap
Dave Puthoff
Ralph Gill

Ted Fox
Tracie Brunson
Emily Koesters Flanagan

Congrats to our retirees!

FIRST
WORK*life*[®]
&
FINANCIAL
wellness

You deserve financial confidence –
and it's right here

ready to
connect?



FIRST[®] first financial bank



First Financial Bank

WORKlife Code: 222968

Jon Espe - jon.espe@bankatfirst.com - 812-264-4368

Greg Goebel - greg.goebel@bankatfirst.com - 469-693-7155

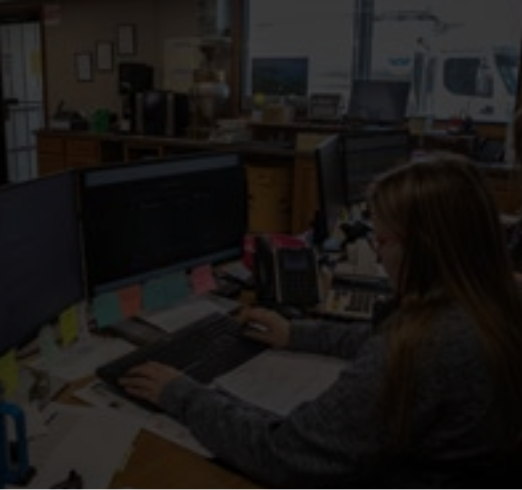
Financial Education

First Financial Bank offers free financial education courses with a range of topics that include:

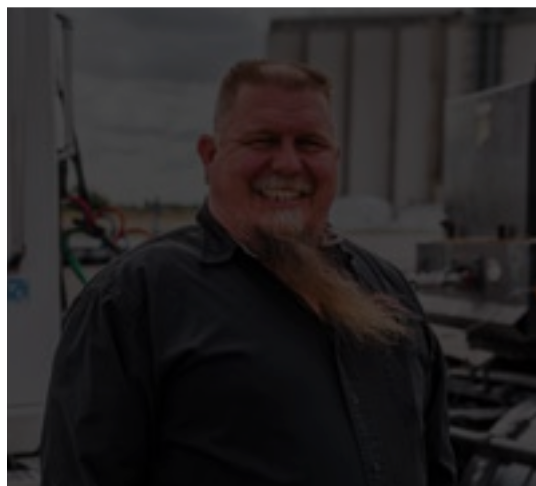
- Banking Bootcamp
- Budget Mastery
- Decoding Credit Scores
- Deciphering Debt
- And more!

Make it personal, own your finances by viewing one of our free classes or using our helpful tools and calculators. We know the financial world is confusing, that's why we want to help with explanations in simple terms you can relate to.


YOUR MONEY
LEARN TO OWN IT



**//
GREAT
PERFORMANCE
DOESN'T HAPPEN
BY CHANCE—IT
HAPPENS BY
CHOICE.**



**//
THE GROWTH AND
DEVELOPMENT
OF PEOPLE IS THE
HIGHEST CALLING
OF LEADERSHIP.**

- HARVEY S. FIRESTONE