

Fall 2025

CHANGE IS AN OPPORTUNITY, NOT AN OPTION



Sean Slowinski, CEO

In business, as in life, change happens. Do we seize the opportunity change offers or let it slip away? Change will happen either way.

I am very proud to be part of an organization of member/owners, employees and managers who accept change and seek out positive opportunities to maintain and improve service.

The current record-breaking harvest illustrates the benefits of seizing opportunities in the past. The investments made in facilities, equipment and staff made it possible for Legacy Cooperative elevators and terminal to take in the majority of spring wheat harvest in a ten-day window.

Some cooperatives have eliminated satellite elevators and have gone with a single terminal. Your board has chosen to strengthen those local elevators instead, and it continues to pay off. Having them in place avoided the problem of 700+ trucks a day trying to dump at the Bisbee terminal.

It required the dedication, commitment and collaboration of our grain team to get the job done. They carefully coordinated available space, allowing our member/owners to deliver their grain and keep combines operating.

Days got long for our employees,



Legacy Cooperative Board of Directors continues to invest in your local satellite elevator facilities, equipment, and staff.

whether at a satellite location, the terminal or handling extra paperwork in our administrative offices. A lot of our employees really stepped up, putting in extra-long hours at the grain facilities. I am very proud and appreciative of this extra effort.

At times it took longer to dump a load of grain than it has in recent harvests. If you had to wait, we thank you for your patience. We also thank you for your business. It keeps us growing and changing to better serve the needs of all our member/owners.

Legacy Cooperative is considering an opportunity, one we believe will improve the service we offer. As most of you likely know, a merger with Farmers Union Oil of Devils Lake is now under consideration.

Committees consisting of managers and employees of the two organizations have spent several months reviewing what a merger would involve. They examined Retail/Convenience, Refined Fuels/Propane and Transportation, as well as Administration and Human Resources. All four committees identified significant opportunities for member/owners of both cooperatives.

Farmers Union Oil of Devils Lake has served its member/owners for 94 years, providing refined fuels and propane, lubricants and tires and five convenience stores. They have a transportation division with a dedicated fleet of five semis and three bulk trailers, with a fourth trailer ordered.

Legacy Cooperative has three convenience stores and offers light mechanical work, oil changes, tires, batteries, and brakes at five locations. We also offer parts and hardware at four locations.

The Retail/Convenience Committee reported finding many similarities in how business was handled. They also identified substantial benefits with vendors as a cohesive unit versus operating independently.

This is similar to what Legacy Cooperative member/owners found in the past with our agronomy division. As the business grew through mergers and acquisitions, the programs our suppliers were offering became better.

Like Farmers Union Oil of Devils Lake, we offer refined fuels, lubricants, and propane in bulk. However, we do not have the fleet capability to transport fuel from the refinery. This leaves our member/owners dependent on third parties along with their performance in making timely deliveries. The Refined Fuels/Propane and Transportation Committee found a merger would ensure more dependable deliveries with a better ETA target than ever before.

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The Administration Committee found that while both organizations used the same software, the processes varied. This provides an opportunity to identify synergies, taking the best of both to better benefit member/owners. While much of this relates to the back office, it also has longer term and more direct impact on member/owners.

These synergies will enhance our ability to conduct business digitally in the future. While member/owners are free to continue to operate in traditional pen and paper mode, many of you have gone digital with AgVend. It allows our team members to provide better service and gives you greater access to your accounts while simplifying transactions. Extending AgVend to Farmers Union Oil of Devils Lake member/owners will provide these same benefits.

Three board members from each cooperative met to discuss governance of the cooperative. Like the other

committees, they recommended the two boards move forward on the merger and schedule a membership vote, likely in early November.

The potential merger isn't the only change affecting Legacy Cooperative member/owners. The Dunseith convenience store needed to replace spill buckets for the underground tanks. The work also required the dispensers to be removed and concrete hammered up for removal and replacement of the containment sumps.

The existing underground storage tanks were 30 years old. They had exceeded the manufacturer's recommended life expectancy. We chose to replace the tanks with new double wall tanks that have spill containment built in. It was a substantial investment, but one that will ensure decades of continued service to area member/owners.

Other changes continue at the Bisbee

terminal. The addition of the second dryer is nearing completion. It should be plumbed with a gas line and wiring completed in time for corn harvest.

Construction of the new silos continues. Groundwork, including soil correction, was done in July. The construction crew has completed the foundation slab for the silos. Over the next six weeks, the crew will be building the concrete forms for the four silos. Depending on the weather, we hope to see the silos going into the air in early November.

These changes, like those mentioned earlier, provide opportunities to create value for you. With your continued support, we will continue to seek out changes and opportunities to provide you with quality and competitive products and services.

Thank you for your business.

VIEW FROM THE BOARD



Travis Westlind

There are a lot of concerns about the soybean situation we are now in. Storage, in particular, is a big concern. I know our

management team and staff are doing all they can to ensure space is available for the incoming crop. That includes filling scheduled trains, as well as some spot trains, to keep room for harvested soybeans. It may also mean that delayed price (DP) bushels may be limited, and they may have to offer cash or contract only as an option for delivery. The fact is that they have no choice if they are going to make room for soybeans at harvest.

Making available space is why your Legacy Board of Directors has approved adding

storage again and again. Most recently, we approved adding four 500,000-bushel concrete silos at the Bisbee terminal.

Legacy Cooperative has chosen to utilize concrete and steel. We are building for the long term.

We are able to stay open and accept grain better than ever, given the pace and speed of harvest. That is a big change from 10 or 15 years ago when our elevators were often full at harvest.

Even with the storage we have in place, we have to pile soybeans outside. Here, too, we have invested in a concrete slab and equipment to reduce the risk of spoilage. It allows us to keep accepting soybeans, but it also means we have to have ownership so we can ship those beans out as soon as possible.

While those efforts have helped and will

continue to help, the fact is they are not enough. As yields increase and the crop mix changes, Legacy Cooperative can't do it all. We need our member/owners to consider adding on-farm storage. It will benefit your fellow co-op members, but most of all, it will benefit you. I know from personal experience.

The oldest bins on our farm are 25,000 bushels, ideal for drying wet wheat just with fans. This means we can start combining earlier in the season and earlier in the day, not waiting for the wheat to dry down. Our bins open up a bigger harvest window.

On-farm storage may not be right for everyone. However, it may be worth considering as one of your harvest options. Pencil it out. It may be good for you and good for your co-op.

ANHYDROUS AMMONIA AND CRYSTAL GREEN ARE YOUR BEST FALL OPTIONS VERSUS UREA

Tariff uncertainties have kept prices high for urea and MAP through summer and into the fall. The traditional summer price reset didn't happen. However, a December/January reset is still expected, according to Joe Kremer, Legacy Cooperative Agronomy Manager.

"Prices have come down some in recent weeks, but we are generally in a holding pattern," says Kremer. "Do what you need to this fall, but hold off on pricing your spring fertilizer until the end of the year."

While urea and MAP are not attractive options, Kremer suggests Legacy Cooperative member/owners consider applying anhydrous ammonia or Crystal Green this fall. He notes that anhydrous ammonia is available at a decent price. Similarly, the co-op has brought in AMS, potash, sulfur plus and Crystal Green as those prices are not likely to get better.

"Crystal Green is a MAP replacement that can get you by for a year," says Kremer. If used at the 70% rate to MAP equivalent, there is about a \$200 a ton cost savings respectively."

"Talk to your agronomy salesperson about which option is best for you," says Kremer. "At the same time, you can learn about Secure Financing, our new input finance program. It covers everything, even fertilizer."

Secure Financing replaces the in-house financing previously offered by Legacy Cooperative. It also eliminates the mandatory liens previously required

"Secure Financing is a better program than we were able to offer," says Kremer. "For example, seed discounts and early season discounts will be available with the new program. Being able to finance fertilizer inputs is a huge advantage."



Tariff uncertainties have kept urea and MAP prices high throughout the summer and into fall without the traditional summer price reset. Crystal Green (above) and anhydrous ammonia are recommended as economic alternatives this fall.

A simple one-page application covers financing up to \$750,000 worth of inputs. A two-page application boosts that amount to \$1.5 million. Higher amounts can also be accommodated.

"The program is very flexible," adds Kremer. "If you indicate needing \$400,000, but end up needing \$500,000, simply let your sales agronomist know, and they can help you submit a request for more."

Rates vary by credit score and in some cases brand. "Bayer and BASF products will be charged zero percent interest, while many others will start at 3.75 percent," says Kremer. "Fertilizer and customer application interest rates will start at prime plus half a point. However,

if the prime rate goes down, the rates on the loan will also go down, but if the prime rate goes up, the loan rate will stay where it was."

Kremer asks Legacy Cooperative member/owners to have patience as the new program rolls out. Every new program has learning curves we have to work through," he says. "It will be worth it, as we feel this is a better program and are glad we can offer it."



When planning inputs and financing for next year's crop, Kremer suggests keeping fungicide applications and a burndown herbicide in mind for soybeans. "We saw some white mold on soybeans this past season," he says. "In the past, that hasn't been a problem. A fungicide application has proven to pay for itself in wheat and may on soybeans as well. Likewise, a burndown can speed up harvest."

Kremer notes that an application of Zidua or Fargo for wild oat control yet this fall will pay off in 2026. "We also heard lots of complaints about foxtail barley in wheat," he says. "Fall is the best time to control it, and Olympus/Roundup is a pretty low-cost treatment."

HARVEST CHALLENGES

Handling new crop wheat, followed by canola, then soybeans, and finally corn has always been challenging. No matter how fast Legacy Cooperative adds storage, yields increase, as does harvest speed. Loading outbound trains has been the key to keeping space in all the Legacy Cooperative elevator locations. However, when grain prices are low and member/owners choose delayed pricing rather than cash sales, this process can be challenging.

"When you are taking in 500,000 to 800,000 bushels of new crop wheat day after day through harvest, it has to go somewhere," says Brooks Larson, Legacy Cooperative Grain Manager. "We had a pretty good plan going into harvest, basing our shuttle needs on what we have loaded the past several years. We had six wheat trains sold for both August and September and were nearly empty as we went into harvest."

Good weather, combined with high yields and an early start to harvest, produced record deliveries to satellite elevators and the Bisbee terminal alike.

"Making sales early was vital this year," says Larson. "By early September, it was hard to find a wheat bid for the rest of the month, as exporters were forced to park loaded trains because they couldn't unload them fast enough."

The lack of farmers selling before and during the first half of wheat harvest had created a scenario that few liked. To continue moving grain and keep space in the elevators, the co-op had to stop offering delayed pricing on Spring Wheat.

"We don't want to be on the wrong side of the market coming out of harvest. We need to ship grain at a wide harvest basis, just like our growers do. If we don't have the ownership of that grain we ship at harvest and the basis rallies

going into November/December, Legacy Cooperative would be in an unfavorable financial position," explains Larson.

"The alternative to going cash or contract only would be to fill the space we have and sit full until our growers decide to sell their delayed price bushels. However, we need to have space available to serve our customers all the way through the harvest season."

Further complicating the grain handling was the wet wheat that came in at the beginning of harvest. "Hats off to the guys at the satellite elevators who put in long hours drying grain while also taking deliveries," says Larson. "Here in Bisbee, the terminal crew took turns running the dryer all night, as well as during the day. Balancing drying grain around the clock with loading a train every two or three days made for some very long days for our crew the first couple weeks of wheat harvest."

Larson credits the North Dakota work ethic and employee dedication for keeping the elevators open for delivery. "We only had one evening where we went full in Bisbee for a few hours, but we had a train in route to load out the next day."

In the past, the elevators and the terminal have tried to maintain space for canola and the incoming soybean harvest while taking in wheat. This year that became challenging. "We had to take a couple bins that were originally allocated for soybeans and use them for wheat," says Larson. "We will clean them out and get ready for soybeans in the back half of September."

Larson notes that the pressure won't let up with promising canola and soybean crops right around the corner. While canola acres dropped by around 30 percent in our area this year, yields have been strong, and it has demanded the same amount of space as previous years.

Declining significantly from months prior, canola cash prices closed around \$18/cwt in mid-September. China played a big role in that price deterioration. "China placed an anti-dumping policy on Canadian canola, and the price dropped pretty fast. Negotiations are ongoing between Canada and China in an attempt to resolve those unfavorable policies."

Trade disagreements between the US and China have greatly decreased the demand for soybeans off the West Coast as well. China is typically our biggest importer of soybeans, and as of September 19th, we have yet to see them buy a single bushel of new crop soybeans.

"This year it has been difficult to find a soybean bid. In previous years, every export terminal on the West Coast was trying to buy soybeans from us. As a result of the decreased demand, the basis is substantially wider this year than it has been in years past."

Legacy Cooperative is fortunate to currently have five trains booked for October and one for early November. Our priority is to meet the needs of our patrons, and we know there are a lot of soybean acres out there this year that will be looking for a home at harvest.

Legacy Cooperative is committed to taking in as many soybeans as possible. "We plan on filling our two 500,000-bushel silos in Bisbee, and we will fill our million-bushel pile pad in Bisbee as well," he says. "Our satellite elevators will also have space available for soybeans this harvest."

Larson continues to hold out hope for a trade agreement with China before the South American crop hits the market in February. "A trade deal with China is what we need to get the grain markets trending back in the right direction," he says.

LEGACY COOPERATIVE STAFF KEPT GRAIN ON THE MOVE AND THE BISBEE DRYER OPERATING 24/7

In late August, the pressure was on Legacy Cooperative staff to provide space for incoming wheat. Before wheat harvest finished, the pressure shifted to open up space for soybeans. When soybean harvest wraps up or even sooner, corn will begin looking for a home at Legacy Cooperative elevators and terminal.

"By mid-September, we were moving as much wheat as we could to make room for soybeans," says David Berginski, Legacy Cooperative Operations Manager. "We had 35,000 bushels of wet wheat in a 250,000-bushel bin at Rolla dried and trucked out by the end of the week. At the same time, we were trying to empty a 100,000-bushel bin at Rock Lake to make room for soybeans."

Berginski points to days when 100 farm trucks emptied at Rock Lake and even more at Cando. Upgrades in recent years at the satellite elevators made all the difference, he notes.

"The investments paid for themselves again," says Berginski. "When problems arose, we were able to keep going. Trucks weren't sitting for a day and a



Legacy Cooperative semis and their drivers stayed busy from late summer through harvest moving grain from local elevators to the Bisbee terminal as seen here. Fast loadouts at satellite elevators were as important as rapid dumping at the terminal, to keep local elevators open for member/owner grain.

half, waiting for a repair."

Berginski is rightly proud that there were no hiccups in grain transport during the wheat harvest. Here, too, upgrades in semis and multi-use trailers had little down time. Fast loadouts were as important to moving grain out as the upgraded faster receiving systems were to taking it in.

"We had guys working the entire first weekend, followed by Labor Day weekend with two days off, but they were back on the job on Labor Day itself," he recalls. "The weather helped. We were only shut down at Bisbee for one night, waiting for a train. However, without the rains we had, we would have been full and sitting for a few days."

As the wheat harvest wrapped up, Berginski looked back at a busy time. In addition to moving wheat, he had to coordinate drying wet wheat. He recalls starting the dryer at Bisbee at 7 a.m. on a Saturday morning. It didn't shut down until the following Wednesday night.

"We were drying 70,000 bushels each night and another 80,000 to 90,000 bushels during the day," says Berginski.

"Rolette, Rock Lake, Rolla and Cando all have dryers and did as much as they could. However, they are all limited by manpower and the size of their facilities. Rock Lake had only a couple of 6,000-bushel bins, so once they were full, they had to bring their wet wheat to Bisbee."



The new dryer being installed at the Bisbee terminal will double drying capacity from 5,000 bushels per hour to 10,000. If progress continues as it has, it should be ready for drying corn this fall.

Berginski is looking forward to having the second dryer at Bisbee up and running. It will double drying capacity from 5,000 to 10,000 bushels per hour.

"By early September, it was standing, but not functional," he says. "It should make for fewer overnights in the future, which our grain team is looking forward to."



Past investments in storage made the needed difference this fall as the new silos currently under construction at the Bisbee terminal will do for future crops.

LEGACY COOPERATIVE KEEPS MEMBER/OWNER WHEELSTURNING WITH GREAT DEALS

Legacy Cooperative member/owners know a good deal when they see it. John Lovcik, Legacy Cooperative Energy Manager, reports a 28 percent increase in business during the August tire sale.

"We saw a significant increase in sales over the 2024 August sale, and it was up over the previous one," says Lovcik. "If you missed it, stay in touch. We generally see special offers from the different manufacturers over the course of the year."

He adds that the co-op's tire staff is in good shape and ready to respond to member/owner needs, whether planned or emergency.

"Our on-the-go tire truck is ready to go," says Lovcik. "They can get your vehicle, tractor or other equipment up and running and back on the road or in the field."

Lovcik reports that business has been good across the Legacy Cooperative retail outlets. "We really appreciate the support we have from our member/owners and

the communities where we operate," he says. "At Rolla, we expected a 25 percent increase in sales over the old location. We've surpassed that and are averaging about 32 percent."

The energy side of the business has been busy as well, notes Lovcik. "Our delivery staff has been going full throttle keeping tanks full," he says. "With no hurricanes to cause disruptions, supply has not been a problem. However, it is always a good idea to keep tanks topped off, as any kind of weather event can change things quickly, both in pricing and availability."

Lovcik reports strong summer propane fills. The prepay contract program for the winter is priced at \$1.49. "That is about the same as last year," he says. "Last year, the prepay price was lower than cash for most of the winter."

Diesel prices for December/January are typically the lowest for the year, points out Lovcik. "This year the contract price is running 20¢ under cash," he says. "It may be a good time to consider contracting

ahead. International events can impact prices overnight. Give us a call for pricing options."

Lovcik thanks member/owners doing business at the Dunseith and Rolette C-stores for their patience this summer and fall. The underground tank replacement at Dunseith required temporary pumping stations be put in place. "We were able to stay open and have fuel available," says Lovcik.

Installation of a canopy over the fuel pumps at Rolette is underway and expected to finish in late October. The canopy from the now-closed C-store in Rolla is being relocated to Rolette.

"CHS requires a canopy be in place at Cenex branded stores," explains Lovcik. "The Rolette location had been grandfathered in without one, but a rebranding changed that. CHS went to a new image and eliminated the exception. Now Rolette will match the new image at our other Cenex branded stores in Rolla, Dunseith and Cando."

PLAN AHEAD FOR SAFETY AT HOME AND AROUND THE FARM

Every year, thousands of preventable injuries happen at home and around the farm. "Slips and falls, electrical hazards and improper use of tools can all take a toll," suggests Stephanie LeVeque, Legacy Cooperative Safety and Compliance Manager. "A few principles we practice at the co-op are just as applicable around the farm and in our homes. Hazard awareness, proper lifting techniques and emergency preparedness can make a big difference."

Fire safety, ergonomics, chemical awareness and first aid training can have a real-life impact. She advises, "Know how to use a fire extinguisher and know that it works. Create a family evacuation plan and rehearse it."



The Legacy Cooperative Safety Committee conducts training on how to put out a fire.

Another tip is to apply proper posture and lifting techniques while working around the farm or in the house. "Lifting with your legs, not your back, is key," says LeVeque.

Be aware of the chemicals and not just the ones used on crops or livestock. "Read and understand labels and make sure chemicals, whether insecticides or

household cleaners, are safely stored," she says. "Learn what to do in the case of an accidental poisoning and share the information with workers and family members."

Another suggestion is to take a First Aid course if you have never done so or to refresh your knowledge. That knowledge and training can be critical in an emergency, especially when professional help isn't immediately available.

Plan ahead by conducting home and farm safety audits. Check smoke detectors, replace outdated fire extinguishers, secure rugs, identify surfaces that can become slippery and inspect tools and equipment.

START PLANNING FOR 2026 AS SEED SALES SEASON SWINGS INTO GEAR

The 2025 crop season has yet to be put to bed, but the seed sales staff at Legacy Cooperative is already busy, planning for the coming year. While only a few seed companies had shared much information by mid-September, a big change in soybeans is expected.

"We are still transitioning from Xtend to the Xtend Flex option, which adds the Liberty (glufosinate) trait to the package," says Trevor Darling, Legacy Cooperative Seed Manager. "We also expect to have some sort of dicamba label this year, which will be a big help with resistant kochia."

Darling notes that Xtend Flex was not available for the earliest maturing varieties this past season. "This coming



Triple stack XTENDFLEX soybeans with the Liberty trait will be available in a full range of varieties and maturities in 2026, notes Trevor Darling, Legacy Cooperative Seed Manager. He also expects a dicamba label to help with resistant kochia control.

year we will have a full lineup of Xtend Flex traits, from the earliest soybeans to the latest," says Darling. "That will be true of most varieties and most brands."

That will be good news for member/owners who opted for a later variety with the Liberty option this past season. Potential yield loss from the Labor Day frost will only be known when the crop crosses the yield sensors. This is especially true of Asgrow 01XS3, a newer number, but a later maturing variety.

"It was really popular and looked really good throughout the season," says Darling. "As a later maturity, it may have been affected by the frost. Regardless, we expect it to be a really good seller this season."

As everyone is aware, wheat yields were fantastic overall, notes Darling. However, some varieties really stood out.

"We had a few bushels of WB9641, a new variety from WestBred," says Darling. "A member/owner said he had

raised wheat for 40 years, and it was the best yielding wheat he ever had. It had yields in the triple digits with quite a few 80s. Not that many years ago, I would have thought triple digit wheat was crazy, and now we are seeing it."

Darling notes that WB9641 is similar to WB9590 in stature, but a little later in maturity. It produced great yields and good protein.

"WB 9590 has been one of our best, and I expect it to continue to take most of our acres or a good chunk of them," says Darling. "However, I expect WB9641 to replace some of those acres. It isn't quite as high on protein, but it is a super yielder. We'll give it a few years to prove itself."

The 2025 crop year had high moisture mornings during scab season. Even with fungicides, there was some disease breaks. "We still had good test weights," says Darling. "Those premium fungicides really paid off."

Seed treatments also paid off, notes Darling. "We had a lot of insect pressure on soybeans this year, and that extra investment up front provided a good ROI," he says. "We had multiple options, but Lorden CX2 is our premium seed treatment. Those who chose it avoided having to spray."

Darling suggests Legacy Cooperative member/owners start visiting with their seed salesperson in early October. "Most programs wrap up in mid-December, with the first prepay deadline the end of November," he says. "With our new Secure Financing program, member/owners utilizing it will be able to take advantage of discounts. Talk to our staff to learn more."



A new variety from WestBred had limited availability this past spring; however, those who tried it really liked it. One Legacy Cooperative member/owner described it as the best yielding wheat he had planted in 40 years. It produced triple digit yields in some fields.



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