

December, 2021

# SYNERGY

## COOPERATIVE



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# GREETINGS FROM YOUR CEO

Kyle Knutson - CEO



Merry Christmas and Happy New Year to all.

This year has definitely flown by! The agriculture industry has once again seen volatility throughout another season. The weather presented challenges to our members this year which varied throughout our trade area. Some farmers experienced severe drought, most farmers were kept awake worrying about the moderate drought, and some recall the timely rains that came before it was too late. As we return to more normalcy in our lives from where we have been over the past nearly two years, it brings optimism that demand for agricultural products will also rise. The challenges we face from trade, tariffs, transportation, and politics appear to be the "new" normal today. We have to remain optimistic for what 2022 will bring, along with hope and plan for the best.

Your cooperative continues to be challenged with supply constraints. In the past, it was fairly uncommon to order products from our suppliers and not receive them in a timely manner. Today, that is very different. Today, it is not uncommon for our convenience stores to have 20% of their order placed through suppliers to be out of stock. Machinery has also been difficult to source. Lead times to order equipment for resale, as well as equipment to replace rolling stock, may have up to an 18-month wait for delivery. Receiving supplies continues to be a challenge, but we are pushing through and making adjustments where we can.

The addition of the new 500,000 bushel bin to the Almena Grain facility was recently completed. Again, product supply presented some challenges in finishing this project. The new bin was receiving grain around the first of November, missing our target completion date by about six weeks. The petroleum upgrades consisting of new electrical, communications, containment, and product piping have been completed at our Rice Lake West and Ridgeland locations. These projects were scheduled to begin after Labor Day and to be completed before harvest. Delays in other jobs pushed our contractors to move our jobs back by about a month. Unfortunately, this put our projects in a timeframe we were trying to avoid. We apologize for the inconvenience and thank you for your patience during these construction projects. Fortunately, all of our sites are now current with all compliance codes and we are in good shape moving forward.

Your co-op recently completed its fourth fiscal year as Synergy Cooperative. The fourth year was another success. While the details will be delivered at the annual meeting on January 26th, here are a few highlights:

Sales were up slightly, allowing the co-op to exceed \$231 million this year. Margin dollars were up slightly due to more sales, however, the margin percentage was down a few points due to higher commodity prices, volatile propane markets, and grain basis. Patronage received from our regional co-ops was down about \$1.4 million compared to last year. Income from ESP, the energy LLC that we are a 30% owner of, was also down nearly \$2 million due to decreased patronage from CHS. Your co-op finished the year with a net profit of 2.7% and a bottom line after patronage of 3.7%. Your board has chosen to return \$1.65 million in patronage which will be distributed in March. Also, 50% of the patronage will be paid in cash again this year. Your co-op will also be passing through \$3.9 million in DPAD Credits to eligible producers. This is in addition to the nearly \$780,000 paid out in equity retirements this past year. Your co-op is current with all age 68 equity retirement requests, as well as estates. We will continue to focus on returning more cash and equity to our members as quickly as possible.

We are pleased to report that we experienced strong improvements in several locations this past year. A few locations presented us with some new challenges that we have adapted to. The Feed Division showed improvement led by strong sales growth. Agronomy sales were very strong with solid increases in acres spread/sprayed, as well as increases in tons for fertilizer, chemical, and seed sales. Most service station and hardware locations also showed improvement. The Convenience Store division, along with our Machinery location performed very well again this year. As we continue to be challenged with things out of our control, the employees you have in your business continue to show that they are resilient. Their resiliency helps define us as a reliable and reputable supplier and partner.

As of today, it appears that we will be fortunate to have an in-person Annual Meeting this year. Once again, we will be doing mail ballots for the Board of Director elections. The mail ballots have been well received by our members, allowing every member an easy and efficient way to cast their ballot. The nominating committee recently met and ballots will be mailed out with the annual meeting notice to our eligible producer voters. Ballots can be mailed back or brought with you to the annual meeting. In the meantime, save the date:

**Annual Meeting:                      January 26th at 11:00 AM**  
**Turtleback, Rice Lake**

Thank you to the employees of Synergy Cooperative; we are blessed to have such a dedicated group that takes ownership of your business.

Thank you to the Board of Directors for their dedication to your cooperative and the hours spent guiding the future of your business.

Most of all, thank you to all our customers, who have given us the privilege of doing business with you. We understand that we can't take your business for granted, we have to earn it! I will continue to challenge our team to earn your business each and every day.

Let us know if you have any questions or suggestions. Feel free to call me or stop in, my door is always open.

**Merry Christmas and Happy Holidays.**

## **BOARD OF DIRECTORS**

**DAVID SCORE**  
**CHAIR**

**SONNY MOLLS**  
**VICE CHAIR**

**BRIAN JOHNSON**  
**SECRETARY-TREASURER**

**STEVEN ACKERLUND**  
**DIRECTOR**

**KENNETH BJORK**  
**DIRECTOR**

**JEFF OLSON**  
**DIRECTOR**

**TOM KRISKOVICH**  
**DIRECTOR**

**WAYNE SOLUM**  
**DIRECTOR**

**MARVIN PRESTRUD**  
**DIRECTOR**

## A LOOK AT AG SERVICES

Matt Schofield - COO of Agricultural Services



Wow, what a year 2021 turned out to be. The old adage of “the time to be dry is in the spring” really turned out to be true as almost everyone experienced exceptional grain yields. During the growing season, we received just enough timely rains to produce a tremendous crop. Combine that with a fall that saw very few harvest delays, we were able to have a fast harvest of a great crop. All of these things helped make for a very solid year for Synergy Cooperative as well.

Grain saw increases due to very good yields, mostly for corn and beans. Overall, grain took in roughly a half-million more bushels of grain than a year ago or about an 8% growth year over year. This growth created some growing pains as harvest happened fast and the construction of our new bin in Almena was not complete at the beginning of the season. The good news is the bin was finished in time for the second half of harvest and is full, as are all of the bins. It took a lot of shoveling and moving of grain to market to make room, but in the end, it's a good thing because that means our patrons had exceptional yields.

Agronomy had a tremendous season as we experienced growth in sales in all categories. This year, between chemical and fertilizer application, we did just over 500,000 acres. That's roughly a 15% increase in acres covered in one season. Some of that is due to new business as well as attributed to strong grain prices. With those increases, we also saw a 10,000 ton increase in fertilizer sales or a 12% increase over the previous season.

Our feed division continues to see improvements in pretty much every aspect. The mills continue to see increases in feed tons and grain sold. This is especially impressive in an industry that continues to see the consolidation of cow numbers and plenty of competition. The addition of the robotic bagger is coming along and will hopefully be operational shortly after the new year. We are all excited to see it in operation.

As we head into 2022 there is a lot of concern about supply and supply chain disruptions. At Synergy we are working very hard to minimize that impact on our patrons. Some feed products have been in short supply, along with a shortage of truckers and long lines at warehouses. Bob and the crew have worked very hard to stay on top of this and to provide products in a timely matter. Agronomy has seen a fall like never before in terms of fall fertilizer application. This will turn out to be highly important as it will allow us to spread some of our inventory now and make room for more than we can normally hold. We are doing everything we can to be full by spring on all of our major products. With that being said, we cannot hold 100% of our needs for the year and are working hard to avoid any shortfalls next spring. However, I can guarantee that we will have inventory on hand to start another great season.

**We thank you all for your continued business and support and wish each of you a Merry Christmas and Happy New Year.**



# GRAIN

Jerry Bates - Grain Manager



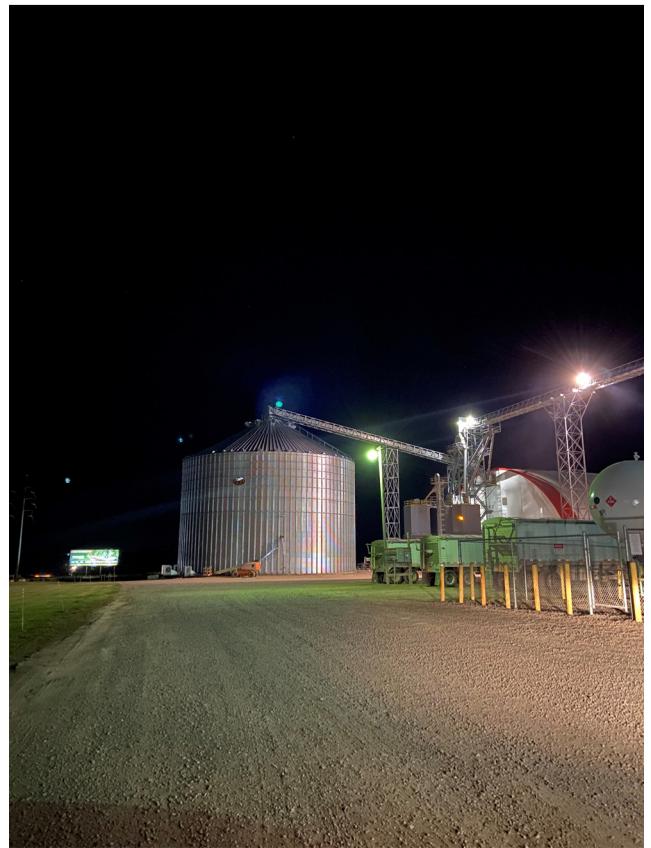
Greetings from the Grain Department,

We are coming up on the Holiday season and hope that your family is well. Wow, what a fast and big harvest we had this year!

In an environment where increased emotion and stress are likely, it's more important than ever to crunch the numbers and have a plan. Doing the math helps separate perceived truth from what is actually true and gives you a firm footing to make decisions on.

Once you know the numbers, it is time to start selling some of the 2022 crops. Many have already prepaid fertilizer, so it's easier to figure out your input cost. It's expected that farmers can make between \$100 to \$150 per acre, even with the current higher prices. There is a lot of unknowns in the world today, so that could change, of course. That being said, we should be looking at this as an opportunity to lock in some profit for 2022. I hear the comment, "What if there is a drought? Then what do I do?" My advice for this would be to invest in crop insurance. That is a sure way to protect yourself in case of a drought.

With your mind on 2022, don't forget to take care of the 2021 bushels that you might still have in storage. Prices have been looking good and with lower fertilizer costs last year, you can do well with last year's yields. It would be a good time to have some bids in to take advantage of the spikes in the market that we've been seeing.



**I would like to thank you for your business this past season and wish you a safe and happy holiday season!**



**STAY CONNECTED!**

**FOLLOW US ON FACEBOOK  
@SYNERGYCOOPUSA**

# AGRONOMY

Travis Berg - Agronomy Manager - Southern Region



From the Agronomy Department:

I would like to start by thanking you for your business in 2021. We appreciate your support and we will continue to earn your business.

The biggest topic in Agronomy right now is supply and what this will look like by the time spring gets here. The United States fertilizer market very much depends on what is going on in the market worldwide. We are seeing that supply is very tight on almost all products worldwide. Some of these factors include a big fall of 2020 and spring of 2021 application season, tariffs put on imports of



Phosphates, improving Agricultural practices overseas, and the U.S. simply not paying what other countries are paying for product shipments. Nitrogen products have been the biggest movers lately. Anhydrous, Urea, and UAN have been under constant supply pressure for quite a while now. Dry Phosphates and Potash supplies have also been tight. As grain markets have climbed over the summer, so has demand. Pretty simply, when supply is down and demand is up, prices will increase. On top of this, we have seen Natural Gas prices increase, especially overseas.

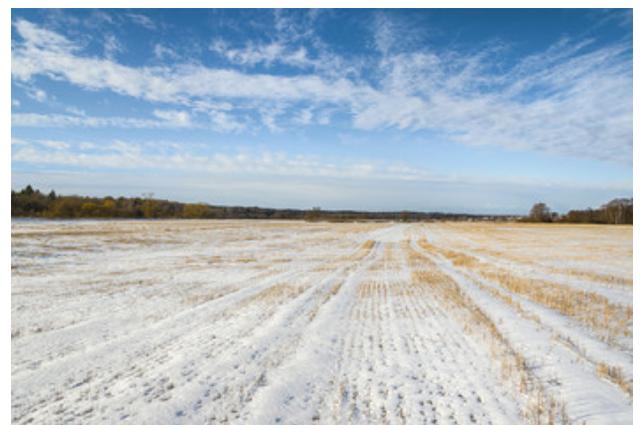
This has also been causing production costs of Nitrogen to climb steeply. Due to all of these factors, we are seeing countries like China and Russia limiting their exports and keeping a lot of it in their own country. There have also been production issues in mines in Canada causing long delays in shipments of Potash.

At Synergy Cooperative, we have been doing everything we can to avoid big problems with supply in the spring. We currently have a decent amount of storage available within our 8 agronomy locations. These plants will be full going into spring and we will also be covering your purchases with us. I would like to stress that you should be in contact with your Agronomist so you can begin preparing a plan of action for your product for this coming fall and winter. This will better help us fulfill your needs for a successful spring planting season in 2022.

Our agronomists will be able to help you plan for 2022 using our Farm Planning program. Be sure to contact them to continue to make good Agronomic decisions for 2022.

**Thank You!**

**Contact a Synergy  
Agronomist today to  
make a plan for next  
season!**



# AGRONOMY

Rich Carr - Agronomy Manager - Northern Region



## Farming for Success

It's hard to believe that we have closed out another stressful cropping season. Given the extreme weather conditions, our crops held up and finished out with yields much higher than expected. Communication, planning, and follow-through set us up for a successful year.

Every year seems to be more challenging and stressful when it comes to planning for another year. That being said, we must plan for success. By working together and starting now, we can identify all inputs needed by doing a farm plan and we can secure all inputs needed early. This will ensure you will have everything needed when it's time to plant next spring. If we procrastinate going into the spring season, we could feel the effects of shortages of certain products due to allocations and outages. By planning now, we will likely be able to avoid these barriers. Communication, planning, and taking ownership of your inputs early on will once again help set your operation up for a successful year.

**We want to thank you all for your business and look forward to working together and growing in the future.**



## CHECK OUT OUR EXIT 45 RESTAURANT!



**EXIT 45 RESTAURANT**  
**2100 COUNTY ROAD B**  
**MENOMONIE, WI 54751**

Open daily: 6:00 AM to 9:00 PM for dine in or take out

You can also order online at  
[www.synergycoopexit45.com](http://www.synergycoopexit45.com)



Exit 45 Restaurant is a from scratch full service restaurant. Homemade food, breakfast, lunch and dinner. Plus house made pies and desserts.

# FEED

Sarah McHenry - Feed Sales Manager



The funny thing about the English language is that there's a few words that sound exactly the same, but are spelled differently and have different meanings. For instance, "threw" and "through." The first is defined as something coming at you and the next is working on getting past something. These are pretty good words for 2021.

Due to different supply interruptions, volatile markets, and dry weather, the agriculture industry has had a lot thrown at it. However, it has also found ways to work through them. For example, a few things we did included capturing some competitive prices on commodities when the markets took big swings downward. We also formulated rations for certain groups of cattle that need fat supplements most in case the products are hard to obtain.

Another set of words that sound the same, but are very different are "no" and "know." When it comes to the feed world, we try not to use "no" in terms of customer service. However, as of recently, this is something we have heard from suppliers because product is on ships, plants are down, or it's not physically possible to get a truck to deliver product.

The neat thing about Synergy's feed team is that we like the word "know." We know that customers have to have product because we know that shortages affect our customers' bottom line. Knowing how to adjust, whether it's smaller loads to get customers through until products come in, working with multiple suppliers, or having mill locations work together to keep Synergy's customers supplied, is our specialty. We know we have to and will find a way to make it through.

As always, the feed team is here to help work through any challenges and opportunities that we know will come in 2022.

**Thank you for your business and patience in 2021.**

**Merry Christmas and Happy New Year!**



Alice Cherney

Brad Bunge



Britt Meyers

Doug Palmer



# FEED

Bob Hinrichs - Feed Division and Feed Operations Manager



Merry Christmas and Happy New Year from the Synergy Feed Division!

We had a wonderful fall. Warmer temperatures, better than expected yields, dryer corn, and we don't have snow up to our (well you know). It has been great to work in. The weather is not the only positive point to discuss. It also looks like you, the owners, have supported your Cooperative and are helping it grow. This is especially seen in the feed department. Sales were strong and tonnage is up, but those numbers tell only part of the story. The advice and ideas that have been shared and discussed by all of you are priceless. I am thankful for that input as it has helped us to better serve you.

This year we contracted nearly twice as many tons of commodities as we did last year. Outstanding! Many folks took advantage of some of the better pricing that occurred toward the end of summer and into early fall. It was a wise move as we are watching current markets with continued volatility. Of course, supply chain interruptions continue along with several processing plant issues. Breakdowns at different plants throughout Iowa and Minnesota have created some challenges in terms of getting loads delivered in a timely fashion. This is affecting not only what we use in the mill, but also the direct shipments to farms. We have taken to scheduling loads a week in advance to make sure we get products when you need them. It is definitely a good idea to order any feed products from the mills sooner rather than later. A little extra inventory on your farm will give you flexibility in case some of our shipments are delayed or on allocation. Some vitamins that we use are on allocation while other products have increased in price. Feed urea is a good example of a market that has gone up considerably.

As of today, the robotic bag piling project at your Elk Mound location is progressing. It would be expected that the robot will be stacking bags in February. We will need to name the robot so if you have any suggestions, please give me a call and let me know what you would like to call it! Everyone is very excited and a little apprehensive to see just how this new technology will work. More information will be coming out as we restructure some of our locations into a stronger retail store while transitioning out of manufacturing at a couple of those locations.

You will see some new faces at the different feed locations and maybe even on your farm. Some will be new hires and some will be existing employees that are moving among the locations. We are working to utilize labor where it will make the most sense and build off our employees' strengths. The best thing we can do, not only for our employees but also for our customers, is to put employees where they want to be. We want them to be able to use their strengths to give our customers the best service that they can get. We don't always hit the mark, but we are trying.

As always, keep first things first (Faith, Family, and Farming). Blessings on your celebrations and do yourself a favor during the Holidays: spend extra time with those whom you care about; make up for last year!

**Thank you again for all your support.**

# MACHINERY

Ole walks by Sven's house and sees a sign that says "Boat for sale". He walks up the driveway and only sees a tractor and a lawnmower. He goes up to the door and says, "Ole, I see dat sign dat says 'boat for sale,' but alls I see is a tractor and a lawnmower." Sven says, "Yup, and dey're boat for sale."

We have "boat" for sale too, so stop in to check out our new LS tractors and Altoz mowers on hand and ready to go! Snowblower attachments and blades are also available for your snow removal needs this winter season. Don't forget we sell and service chainsaws and chains to keep your saw in tip-top shape this winter.

Thank you all for another successful year and be sure to mark your calendars to visit us March 1st and 2nd at the Eau Claire Farm Show.

**From all of us at Synergy Machinery - here's to hoping you had a great Thanksgiving, a successful hunting season, and have a Merry Christmas and Happy New Year!**

**Bruce, Roger, Jeff, Duane, Faron, Gene, Jeremy, Al, Brian, Albert, Missy, & Kylie**



## LOOKING FORWARD:

**We're participating in  
Wisconsin Farm  
Technology Days 2022!**

Clark County

Loyal, WI

Roehl Acres Farm

July 12-14

More details to come  
later!



Where Tradition and Technology Meet

# SERVICE STATIONS

Mark Kucko - Service Station/Hardware Store Division Manager



Colder weather is here and it's time to get your vehicle ready for the season ahead. We have five service stations located within our main area of service for your convenience. The Synergy Cooperative service station teams are ready to help you prepare for the winter months ahead. We offer common services such as oil changes, batteries, tune-ups, coolants, and vehicle repair work.

We have a great selection of car and truck tires available to keep you and your family safe on the snow and ice-covered roads this winter. On-the-farm tire service is available at our Rice Lake and Ridgeland service station locations. Please stop in or call one of our five locations to schedule a time to bring your vehicle in! We look forward to serving you.

**Thank you for your business and have a happy holiday season!**

Colfax  
618 Main St.  
715-962-2276

Menomonie  
807 Main St.  
715-232-6210

Chetek  
3020 Knapp St.  
715-924-4833

Rice Lake  
924 Hammond Ave.  
715-234-7136

Ridgeland  
318 Railroad St.  
715-949-1831

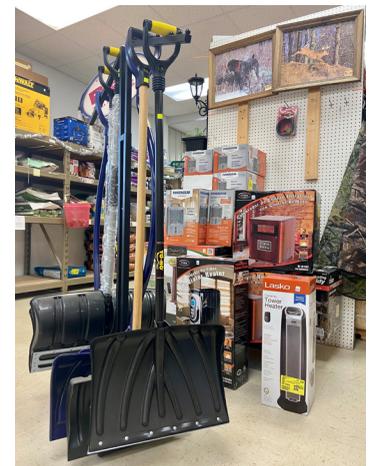


## HARDWARE

All three of our hardware stores located in Colfax, Rice Lake, and Ridgeland are stocked with a great selection of products to help you prepare for the winter season ahead. A few of the items we have on hand include snow shovels, snow rakes, ice melt, ice scrapers, gloves, hats, furnace filters, heat tape, heaters, starting fluid, DEF, and isopropyl. Are you considering what to put on your own Christmas list or need gift ideas for someone? Our hardware stores also have small appliances, power tools, and hand tools!

The Ridgeland hardware store has a large variety of electrical and plumbing supplies, gates, cattle panels, and bunk feeders. At the Rice Lake location, there's a plethora of L.P. tanks, hoses, fittings, and regulators for all of your heating needs, along with a large selection of bolts, nuts, and screws for all your projects you are planning to take on!

We are very thankful for your business this past year and look forward to serving you in the future.



**Merry Christmas and Happy New Year to All**

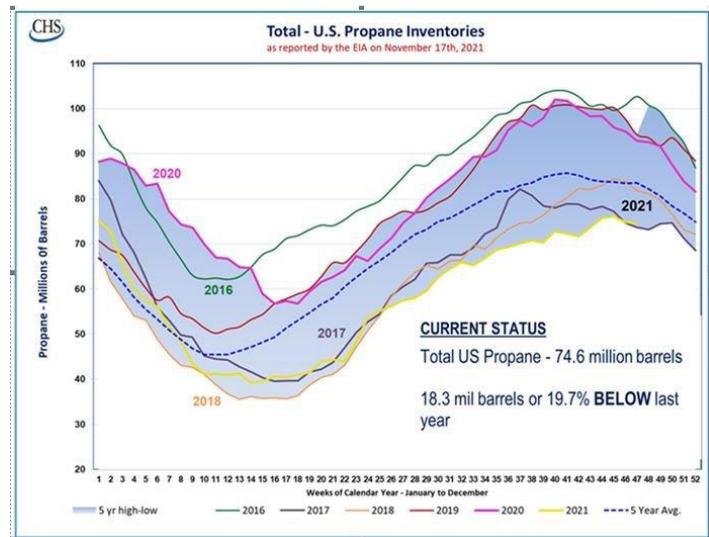
# ENERGY - PROPANE

Brady Arntson - Propane Division Manager



Hello from the Propane Division,

As of the first of December, U.S. propane inventories are nearly 20% lower (768 million gallons less) than this time a year ago. This decrease in U.S. inventories is adding support for the traders holding these higher prices. With the majority of the corn harvest complete, the propane export market and the severity of the winter weather will drive the market through the rest of the winter. The U.S. continues to increase exports of propane at record levels again in 2021. Unfortunately, U.S. domestic propane production is no longer keeping pace with the increased export demand.



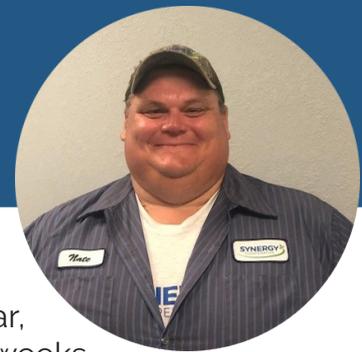
Although we had fairly warm weather going into November, colder weather is upon us. As always, there are a few things we like to remind propane customers about this time of year:

1. Check your propane tank level often
  - Plan to watch it weekly to ensure you don't run out of propane and end up paying extra fees
  - A good rule of thumb is to order a delivery when your tank gauge reads 30%
2. Maintain a clear pathway to your propane tank
  - Remove snow leading to your tank so the driver can have easy access to provide your fill
3. Brush off the top of your tanks with a broom
  - Remove any snow from the top of your tank to allow for the tank to be heated by the sun to produce more vapor pressure during colder temperatures
4. Keep an eye on the regulators mounted on the outside of your buildings
  - When they have snow on them, take the time to clear them off
5. If you suspect or smell a gas leak:
  - Extinguish any sources of ignition
  - Get everyone outside, away from the building
  - Do not use any landlines or operate any light switches
  - Call your propane provider or 911 (use a cellphone or neighbor's phone)
  - Stay outside and keep the gas off until assistance arrives
  - Do not re-enter the building until it is deemed safe

**Thank you for your patronage and I hope you have a safe and enjoyable holiday season.**

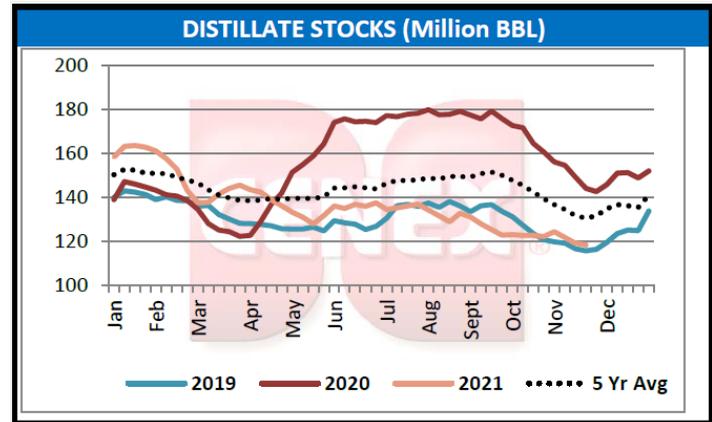
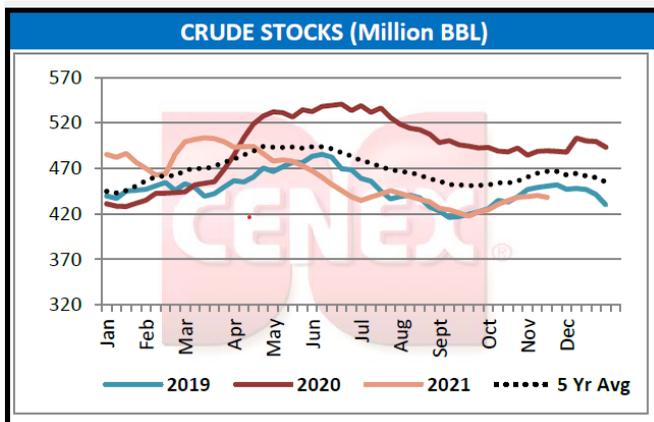
# ENERGY - FUEL

Nathan Hover - Refined Fuels Manager



Hello from the Fuel Division,

The petroleum complex has shown strength for the majority of this past year, with crude oil trading in a range from \$43 to \$83 per barrel. In the past few weeks, we have finally seen some flat to negative days in the petroleum complex which is certainly welcomed from what we have grown accustomed to over the past year. As I write this article today, a recent agreement to release crude oil from the Strategic Petroleum Reserve in efforts to curb higher prices was announced, as well as news of the new Omicron Variant. We will have to wait and see how these events move the markets. OPEC has immediately responded that they do not feel there is a short supply of crude oil that would justify releasing oil from the SPR. It will be interesting to see what becomes of the OPEC meeting that is scheduled for early December. Decisions that are made at the December OPEC meeting will set the stage for the direction of the energy markets heading into the new year.



As we close out 2021 and approach the new year, I would recommend keeping an eye on the petroleum complex and look for opportunities to lock in some of your volumes for 2022. I wish I could make a recommendation as it pertains to contracting or even filling your storage at this time, however, I can't confidently make a "blanket" recommendation today. If you are interested in contracting diesel fuel or would like to receive more information about contracting, please call one of our Certified Energy Specialists for more information or a daily quote.

Dave Kaufenberg  
Northern Area  
715-357-3650

Todd Mandel  
Central Area  
715-234-8191

Josh Sykora  
Southern Area  
715-879-5454

## **Bulk Lube Oil: Cenex® Gift Cards for Gallons Reminder**

We are a bit more than a month into the Cenex® Gift Cards for Gallons promotion. The promotion runs from November 1, 2022 through February 28, 2022. Customers can earn one \$50 VISA® gift card for every 100 gallons of Cenex Lubricants and grease products purchased. There is no better time than now to top off your bulk lube tanks. Filling your tanks now will assure you have the inventory on hand in the spring when you need it and not have to worry about having to avoid the spring road weight restrictions. As you are planning for your oil and grease purchases, remember, your co-op is also your full-service DEF supplier.

**Thank you for your patronage and I hope you have a safe and enjoyable holiday season.**

# CONVENIENCE STORES

Troy Strand - C-Store Operations Manager



## Rewards Program

In the Synergy Cooperative Retail Division, we continue to look for ways to advance our technology in the markets we operate in. Everything from touchless pay to mobile coupons to information tracking, our vision is to get the most current information to you in the fastest way possible and let you have the ability to manage your rewards the way you want to. We are extremely excited to announce our next step in the rewards program. On October 1st, 2021, we launched our new Synergy Rewards App. This app will allow you to do the following:

- Manage your account by updating your profile
- Receive important notifications on a real-time basis
- Use your mobile device as your rewards card to earn and redeem points
- View your transaction history in real-time
- View your points earned and used along with your current balance
- View and take advantage of any promotions happening
- Locate any of our retail locations through location services
- View and apply for any career opportunities within all Synergy divisions
- Leave important feedback to help us serve you better



The new Synergy Rewards App is available in the Apple and Google Play Stores. Due to some technological barriers, we are not able to track patronage on the new app. This will be for "Rewards Only." We are hoping with future technology advancements within our structure that this is only temporary. We will continue to work to advance this program to make it easier to navigate and more user-friendly.

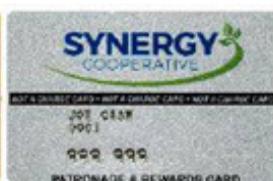
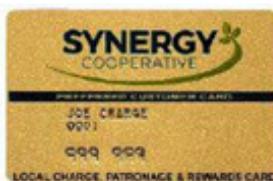
## Turtle Lake Car Wash

Turtle Lake will be getting a car wash upgrade. In October we ordered a new touchless car wash for this location. We are hoping to have it installed by spring. This is step one of our car wash reloads. In Boyceville, Colfax, and Ridgeland we currently have Ryco Pulse car washes. Unfortunately, Ryco has decided to discontinue the support of these washes and will no longer be producing replacement parts. Car washes can be and are a big part of our profits. They usually maintain a 90% or better margin. It is important that we keep them going and up to competition standards at all times. More to come!

## Operations

Thank you for being patient and understanding with our team in the retail locations during this pandemic. The last year and a half have been extremely challenging. Employees are hard to come by; current team members have put in more hours than they would have liked to and we are all hoping for a better 2022 to serve you. Our supply chain has diminished greatly. We are working around the clock to make sure we have the product available for our customers.

**Thanks again for your continued patience and support!**



# THE ACCOUNTING STAFF



The Controller Group - Enid Jackson - Becky Norris - Alicia Streich



The Credit Team - Diane Kuhl and Bobbi Demers

"Christmas is full of shiny things that sparkle, gleam and glow;  
These holiday pleasures dazzle us, and yet, deep down we know...  
That Christmas has its special gifts, but our year-round joy depends  
On the cherished people in our lives, our family and our friends." – Joanna Fuchs

We want you to know how much we appreciate your valued contribution in making the Cooperative a great success this year! Your patronage and support have been the key ingredients to our achievement. A member is the most important visitor on our premises. Our members are not dependent on us; we are dependent on them. Our members are the purpose of it.

"Make it a habit to tell people, 'Thank You.' To express your appreciation sincerely and without expectation of anything in return. Truly appreciate those around you, and you'll soon find many others around you. Truly appreciate life, and you'll find that you have more of it." – Ralph Marston

**May you have a blessed Holiday season!**  
**The Accounting Staff**



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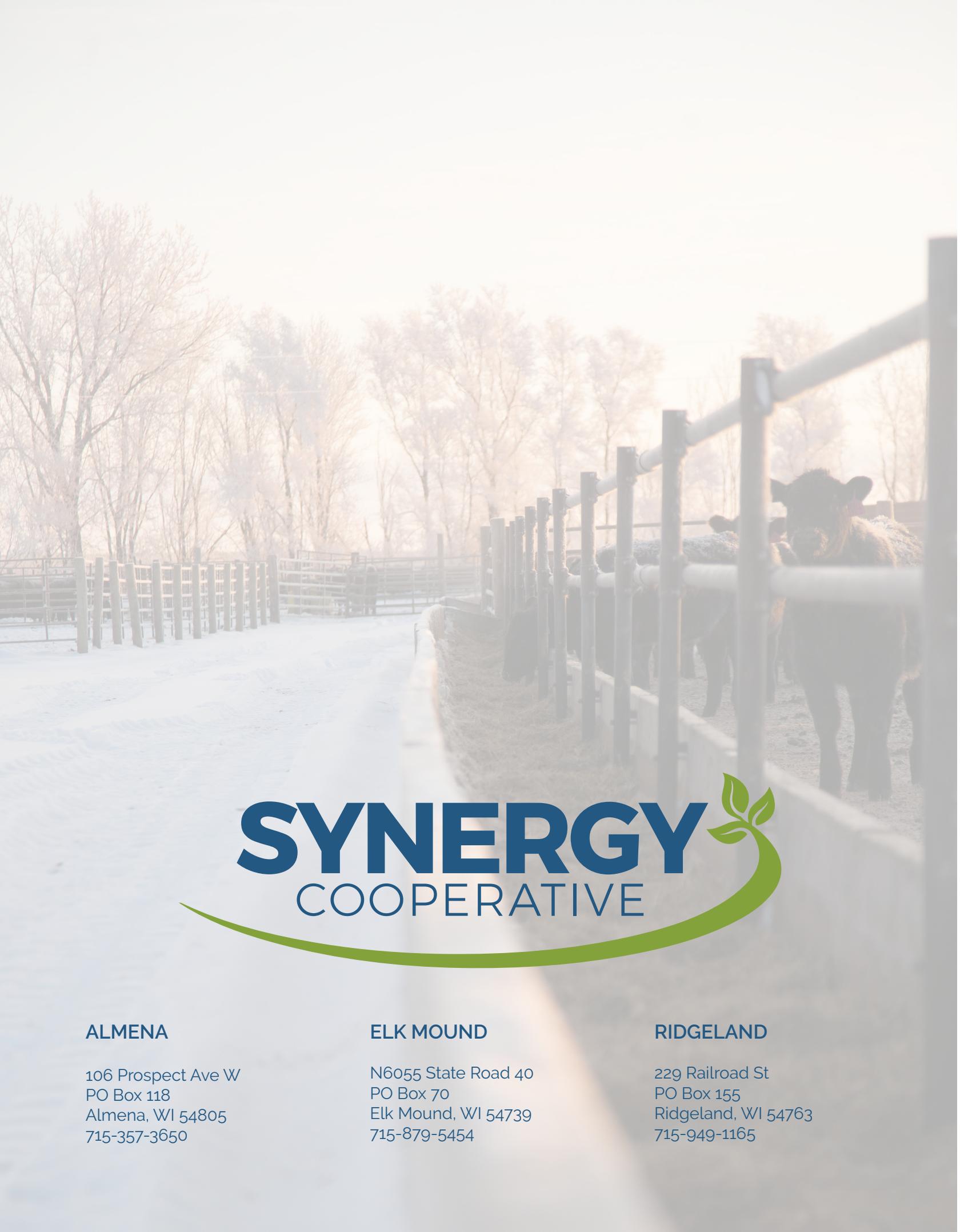
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# SYNERGY

## COOPERATIVE



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Almena, WI 54805  
715-357-3650

### ELK MOUND

N6055 State Road 40  
PO Box 70  
Elk Mound, WI 54739  
715-879-5454

### RIDGELAND

229 Railroad St  
PO Box 155  
Ridgeland, WI 54763  
715-949-1165