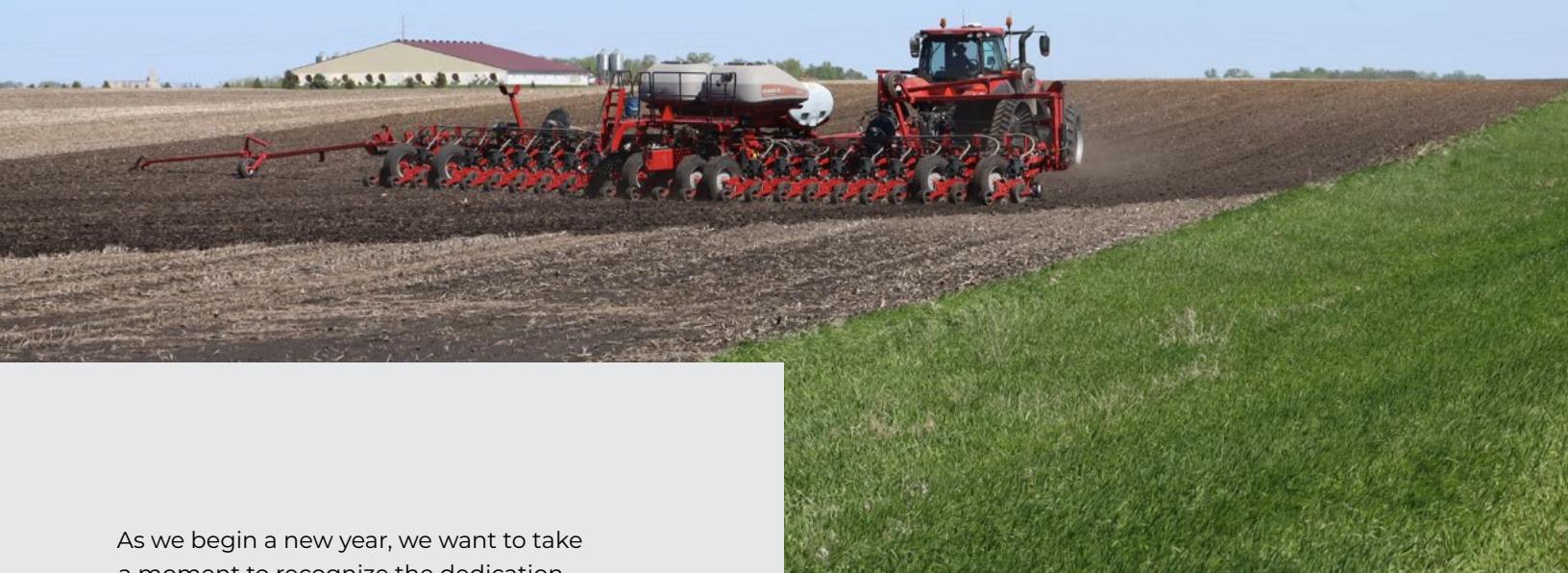


# ADVANCE

DIVERSIFIED | INNOVATIVE | EXCEPTIONAL VALUE



As we begin a new year, we want to take a moment to recognize the dedication, flexibility, and teamwork that continue to drive NuWay-K&H forward. Whether it's supporting multiple departments during peak seasons, stepping into new roles, or helping improve day-to-day operations, every effort contributes to our shared success.

In this issue, you'll read about retail store improvements, energy team updates, data management best practices, and how your work is directly supporting strong customer outcomes. You'll also see highlights from across departments that reflect our full-circle approach and our commitment to serving both our customers and one another.

Thank you for the work you do every day. Let's keep that momentum going strong into 2026.

## FINANCES

FY2025 Results and FY2026 Outlook **(Pg. 3)**

## OPERATIONS UPDATE

Planning Ahead and Looking Forward: 2026 Operations Update **(Pg. 6)**

## OUR PEOPLE

Celebrating Milestone Anniversaries **(Pg. 8)**

## RETAIL STORES

Fuel and Propane Market Update: Winter Wrap-Up and a Look Toward Spring **(Pg. 10)**

# REFLECTING ON FISCAL YEAR 2025



**KEVIN JONES, PRESIDENT, CEO**

*Kevin.Jones@NuWay-KandH.com*

As we look back on Fiscal Year 2025, I want to thank each of you for the role you played in another challenging but important year for NuWay-K&H Cooperative. Agriculture faced its share of headwinds, and so did our cooperative—but because of your dedication and professionalism, we stayed focused, disciplined, and committed to serving our members well.

The past year wasn't easy. Softer commodity prices and higher input costs created a tough operating environment for many of our members, and that pressure carried over into our daily work. Even so, most of our divisions delivered steady results and maintained solid margins. Propane continued to be our most challenging area. A mild fall and limited corn drying demand—for the third year in a row—meant lower LP volumes. Through it all, our propane teams and support staff showed flexibility and determination, finding ways to adapt while continuing to provide reliable service.

One thing that continues to set NuWay-K&H apart is our strong financial position, and that didn't happen by accident. Your attention to detail, cost awareness, and commitment to operating efficiently helped us finish FY2025 with no long term debt and only limited, well managed seasonal borrowing. That financial strength allows the cooperative to remain stable during uncertain times—and it also made it possible to return more than \$1 million in allocated equity to our members again this year. That's a direct result of the work you do every day.

We were also careful and strategic with capital spending. While some projects were delayed or scaled back, we continued to invest in areas that improve safety, efficiency, infrastructure, and long term service

**"Your attention to detail, cost awareness, and commitment to operating efficiently helped us finish FY2025 with no long term debt and only limited, well managed seasonal borrowing."**

capabilities. Our "Do More with Less" approach is about being thoughtful and responsible with the resources we have, so we can continue to invest in the cooperative's future.

Another positive highlight was the continued success of our Best Oil Partnership, which delivered another solid year and helped diversify income during an unpredictable ag economy. That diversification adds stability and strengthens the cooperative as a whole.

As we look ahead to FY2026, we know uncertainty remains. Farmer sentiment is cautious, and the ag economy continues to struggle. Still, with a strong balance sheet, a disciplined management approach, and—most importantly—a hardworking and dedicated team, I'm confident in our ability to navigate what's ahead. We'll remain focused on prudent management, operational efficiency, and providing the level of service our members expect and deserve.

Thank you for the work you do every day and for your continued commitment to NuWay-K&H Cooperative. Your efforts matter, and they make a real difference for the members and communities we serve.

# FY2025 RESULTS & FY2026 OUTLOOK



**TYLER OLSON, CFO**

*Tyler.Olson@NuWay-KandH.com*

As we wrap up another unique season across our trade area, I want to recognize the real constant in our business: our employees. Your ability to adapt and simply get the work done continues to be the foundation for our cooperative's performance and the value we deliver to members. Thank you for everything you do each day.

## FY2025 AUDITED FINANCIAL HIGHLIGHTS

- Sales: \$102.5m; Gross Margin: \$20.2m; Other Operating Receipts: \$3.8m.
- Operating Expenses: \$24.8m; Net Operating Margin: (\$0.77m) loss.
- Net Other Income: \$4.10m driven by patronage dividends and investment income.
- Net Margin for the Year: \$2.74m.
- Current Assets: \$25.36m; Total Assets: \$84.09m; Total Liabilities: \$21.38m; Patrons' Equities: \$62.70m.
- Working Capital ended at \$8.58m, up \$2.73m from prior year.

## OPERATING ACTIVITY – DIVISIONS

Agronomy: Fertilizer tons 37.4k; chemicals and seed delivered steady margins. Energy: 14.7m gallons of gasoline and fuels and 9.85m gallons of LP sold. Retail/Energy centers continued to contribute stable gross margins.

## FY2025 INCENTIVES – RECOGNITION FOR PERFORMANCE

Because of the collective effort and the audited FY2025 results, we will provide employee incentives again this spring. These incentives are in addition to base pay and are earned based on prior-year results—your work directly made this possible.

## WHY BUDGET DISCIPLINE MATTERS –

### CFO PERSPECTIVE

Budget adherence is how we turn good operations into sustainable returns for our members and opportunities for our employees. Every dollar of expense we control, every gallon or ton we price and deliver accurately, and every timely invoice and collection strengthens working capital and reduces risk. That translates into the flexibility to invest, retire equities, and fund incentives when we meet margin goals.

## LOOKING AHEAD – FY2026 WILL

### BE CHALLENGING

We should not expect incentives every year. FY2026 will be difficult to achieve a satisfactory return. Input and energy markets, interest rates, and competitive pricing will pressure margins. Any incentive opportunity in FY2026 will be very difficult to quantify with the outlook we have presented.

## WHAT EACH OF US CAN DO NOW

- **Quote and invoice accurately**—price updates and discounts must be applied correctly.
- **Schedule and deliver efficiently**—reduce rework, deadhead miles, and overtime.
- **Protect gross margin**—upsell services, watch shrink, and minimize returns.
- **Manage inventory tightly**—first-in/first-out, timely counts, and reduce aged stock.
- **Close the month on time**—tickets, work orders, and approvals submitted daily.
- **Communicate issues early**—flag supply, equipment, or customer concerns so we can act.

Thank you for your commitment to our members and to each other. If we execute our plans with discipline, we'll protect our cooperative's strength and keep incentive opportunities within reach.

# DATA MANAGEMENT: GETTING THE DETAILS RIGHT IN 2026



**TYLER BROLSMA, FARMRX SITE SPECIFIC AG SPECIALIST**

*Tyler.Brolsma@NuWay-KandH.com*

Proper data management plays a bigger role in our day-to-day operations than ever before. Whether it's setting up monitors, labeling tanks, or tracking field trials, the accuracy of what we record directly impacts our efficiency, accountability, and the service we deliver to our growers.

We've made progress, especially with dry fertilizer labeling and stabilizers, but there's more we can do to tighten things up in 2026.

## WHY IT MATTERS

- ➔ Saves time by preventing rework and guesswork
- ➔ Supports growers who are part of audited or incentive-based programs
- ➔ Protects NuWay-K&H during compliance reviews
- ➔ Builds grower trust by showing exactly what's applied and where
- ➔ Ensures accurate blend tickets and application record



Field Centroid: 43.702391, -94.729417  
Applied Date: 2025-06-19  
Total Applied Area: 88.275 acre  
Total Field Percent: 91.475

Products	Applied Acres	Distinct Acres	% Coverage	Total Product	Avg. Rate
Class Act NG	70.2 acre	69.7 acre	91.5	79.0 pints	1.12 pints/acre
Cornerstone Plus	71.3 acre	69.7 acre	91.5	17.8 gal	0.25 gal/acre
InterLock	71.2 acre	69.7 acre	91.4	2.2 gal	0.03 gal/acre
Water	140.4 acre	69.7 acre	91.5	2005.8 gallons	14.86 gal/acre

*Products labeled correctly in as-applied data.*

## WHAT WE NEED TO FOCUS ON

### 1. Tank Mix Labeling

Label tank mixes and injection tanks clearly. Avoid generic "tank mix" terms. Being specific with what's in the tank eliminates confusion later and shows we are actively managing what goes onto each acre.

### 2. Monitor Setup

Make sure each application is accurately entered in the monitor, including product names, rates, and field assignments. This eliminates the question later "did it get added"

### 3. Flagging Trial Products

If you're applying field trial products (FTP) or specialty applications, flag them in the system. These may affect billing or return programs based on yield data, and if they're not recorded, we can't prove they were ever applied.

### 4. Digital Over Paper

We're moving beyond paper-only tracking. Relying on handwritten notes or hoping someone remembers what was in the tank creates gaps. Recording details digitally ensures we have a clean trail.

## BOTTOM LINE

Data management might not seem like the most exciting part of the job, but it's one of the most important. Every step we take to improve how we label, track, and record product usage helps us stay efficient, protect the business, and serve our customers better.

If you're unsure about how to enter a product or flag a field, ask one of the FarmRx team members. Getting it right up front saves time and effort later.



# NUWAY-K&H COOPERATIVE PARTICIPATES IN LOW-CARBON NITROGEN PILOT



**JEFF CRISSINGER, VP OF AGRONOMY SALES / MARKETING**

[Jeff.Crissinger@NuWay-KandH.com](mailto:Jeff.Crissinger@NuWay-KandH.com)

NuWay-K&H Cooperative in collaboration with Winfield United is actively participating in a pilot project launched by CF Industries, a leading global manufacturer of nitrogen products, and POET, the world's largest ethanol producer, to demonstrate how low carbon nitrogen fertilizer can reduce the carbon intensity of corn and enable the production of low carbon ethanol. Successful production, distribution, and application of low carbon ammonia has already been completed during the Fall of 2025, making NuWay-K&H Cooperative the first retailer in Minnesota to apply low carbon ammonia for corn production.

In the industry there are actually three different versions of ammonia now with the differences being based on how the product is manufactured as well as how any carbon emissions produced during the manufacturing process are handled.

- ➔ **GREY Ammonia:** Standard ammonia production using natural gas with no carbon capture or storage (CCS).
- ➔ **BLUE Ammonia:** Standard ammonia production using natural gas with carbon emissions being captured and stored. The ammonia used in the low carbon ammonia pilot is BLUE ammonia, with CF Industries capturing the carbon emissions during the manufacturing process in Donaldsonville, La. and then permanently storing them underground.
- ➔ **GREEN Ammonia:** Revised ammonia production using air, water, and renewable energy that produces no carbon emissions, so no carbon capture or storage is necessary.

NuWay-K&H Cooperative currently applies about 4000 tons of grey ammonia to customers' fields, and we have provided this service for a long time.

The product is picked up from various terminals and stored at our Welcome, Dunnell, and Ormsby agronomy locations, so we already have infrastructure built for long-term storage and equipment capable of applying the product. As we move from grey to more climate smart versions of Blue and Green ammonia over time, this infrastructure will still be able to be utilized. Grey, Blue, and Green ammonia can all be blended together in the same distribution and storage equipment without the need for separated systems. What is actually tracked through the system are not the specific ammonia tons themselves, but instead low carbon production certificates that document how the ammonia was initially produced, allowing the low carbon ammonia to be distributed and applied to any field at any time, so long as there is access to a production certificate for the amount of tons that you want to apply. No special handling is needed.

NuWay-K&H Cooperative is once again proud to be a leader in the industry as we continue to help build new and innovative markets that will contribute to the success of our growers.



# PLANNING AHEAD & LOOKING FORWARD: 2026 OPERATIONS UPDATE



**JAKE OLDENBURG, VP OPERATIONS**

*Jake.Oldenburg@NuWay-KandH.com*

As we wrap up another season and look ahead to 2026, I want to take a moment to recognize the outstanding effort from our entire team this past year. Thank you to those who came in early, stayed late, stepped outside of their comfort zones, and worked together to take care of our customers. That kind of dedication was evident everywhere and I want to say thank you. What made it even more impressive was that you got the job done safely. We had very few accidents/injuries this year, and that reflects your awareness, discipline, and commitment to doing things the right way.

## **SAFETY FIRST AND ALWAYS**

As both the Operations Manager and chair of the Safety Committee, safety remains a top priority. Our safety committee has been meeting regularly to establish goals for 2026, focused on further reducing injuries and incidents. These goals will be shared soon across all teams.

We're also reviewing our training process for the year ahead. While the core of our training program will remain the same, you can expect some new delivery methods and fresh topics. The goal is to make training more challenging, informative, and even a little entertaining.

## **REVIEWING EQUIPMENT, SERVICES, AND FACILITIES**

With the ag economy tightening, we're doing a full review of our operations, from people to equipment to facilities, to evaluate what's truly necessary moving forward.

## **Some examples:**

👉 **Sprayers:** We've reduced our fleet back to a more efficient size. That means we need to be smarter with routing and make sure we have the right operators in the right seats.

👉 **Drone Application:** After some field experience last summer, we're analyzing whether to continue offering this service and who we might partner with if we do.

👉 **Strip-Till Equipment:** We fell short of our targeted applied acres for this machine.. That needs to improve, from customer planning all the way through sales and operations. The sooner we start, the better chance we have to finish before winter. We are collaborating on ideas for this upcoming year.

👉 **Facilities:** On the agronomy side, we've made smart investments over the last 5-10 years and are in a good place to serve customers. On the energy side, we're in the process of closing our second refined fuel plant, Corwith, due to low usage.

## **INCIDENTS, INVENTORY, AND COMPLIANCE**

Our Incident Focus Group met in mid-January with a sharp focus on reducing incident claims, especially in our application services. We know that customers expect high-quality, nearly perfect service, and while perfection isn't always possible, we can keep improving how we train, plan, and operate.



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**"Thank you to those who came in early, stayed late, stepped outside of their comfort zones, and worked together to take care of our customers."**

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We're also staying busy with compliance reporting:

- Tier II hazardous chemical storage
- Aboveground storage tank renewals
- Pesticide and repack reporting

These might not be the most exciting tasks, but they're critical to keeping us compliant and protecting our license to operate.

#### **LOOKING AHEAD TO 2026**

As we move into the new year, I ask that everyone stays open-minded and flexible. We've made great strides in cross-department collaboration, and that's something I want to continue building on.

We'll keep focusing on:

- Reducing incidents (application-related or otherwise)
- Maintaining tight inventory control
- Preventing unnecessary write-downs or write-offs

Thank you all for the hard work, professionalism, and commitment you bring every day. Let's keep that momentum going into 2026.

# CELEBRATING MILESTONE ANNIVERSARIES



## EMILY BOELKE, VP OF HUMAN RESOURCES

*Emily.Boelke@NuWay-KandH.com*

We're proud to recognize and celebrate the employees who are reaching milestone anniversaries with NuWay-K&H in 2025. Your dedication, hard work, and commitment to serving our customers and supporting our team are truly appreciated. Thank you for being an essential part of our success!

### 20 YEARS



JASON FLOY



CHAD FOLKERS

### 15 YEARS

TYLER BROLSMA

### 10 YEARS

KRIS WAGNER

EMILY FAST

### 5 YEARS

BJ THILGES

COLBY LYONS

KIMBERLY KNOLL

HANNAH AMMANN

# HSA EMPLOYER CONTRIBUTIONS REMINDER

Reminder for employees and their spouses that are on the company insurance plan, you are eligible for \$1,000 each towards your HSA if you go get your annual wellness check between January 1, 2026 to November 30, 2026. To receive the funds, email me at [Emily.Boelke@nuway-kandh.com](mailto:Emily.Boelke@nuway-kandh.com) with the date you went in.

AGRONOMY OPERATIONS

## TEAMWORK MAKES IT HAPPEN



**RYAN SCHMIDT, AGRONOMY OPERATIONS MANAGER**

*Ryan.Schmidt@NuWay-KandH.com*

As we look back on another busy season and prepare for what's ahead, I want to take a moment to recognize the incredible teamwork that continues to drive NuWay-K&H forward.

Whether it's agronomy, energy, operations, or accounting, it's clear that none of us work alone. Time and time again, I've seen employees step up, jumping in to help other departments when things get busy, even when it means shifting out of your usual role or routine.

And while we often highlight those stepping in to help, I also want to recognize the people who are backfilling behind the scenes, keeping things running smoothly

while others lend support elsewhere. That flexibility, that willingness to do whatever it takes, is what makes our team strong.

Thank you for your hard work, your flexibility, and your commitment to the team. I appreciate all that you do.

**"Thank you for your hard work, your flexibility, and your commitment to the team. I appreciate all that you do."**

# FUEL AND PROPANE MARKET UPDATE: WINTER WRAP-UP AND A LOOK TOWARD SPRING



**JUSTIN COYLE, VP OF ENERGY ACCOUNT  
MANAGEMENT & RETAIL OPERATIONS**

*Justin.Coyle@NuWay-KandH.com*

## FUEL & PROPANE MARKET UPDATE

Over the past several months, both fuel and propane markets have been shaped by seasonal demand, price movement, and ongoing supply chain dynamics. While the market has had its usual ups and downs, overall supply has remained steady, thanks in large part to smart planning and strong coordination.

## FUEL MARKET SNAPSHOT

Diesel and gasoline prices have continued to fluctuate, driven by changes in crude oil markets, refinery maintenance cycles, and transportation demand. Even with some volatility, product availability has stayed strong. Our ability to plan ahead and keep close contact with our supplier network has helped us maintain reliable access when it matters most.

## PROPANE MARKET SNAPSHOT

We entered the season with solid propane inventories, and demand has been strong, especially in Commercial and Home Heating. Add in steady export activity, and it's clear this market requires close attention. Thankfully, our teams have done an excellent job coordinating deliveries to keep things running smoothly without disruption.

## EFFICIENCY & CUSTOMER FOCUS

One of our key priorities in the Energy Account Management (EAM) group continues to be working smarter, not just harder. With the company focused on cost management across the board, we've looked at how we can serve more customers while using fewer resources.

Smarter route planning, better scheduling, and an increased use of phone and digital tools have allowed us to cover more ground while spending less time behind the wheel. This means fewer miles, lower fuel and vehicle costs, and more time for the conversations that truly matter.

These changes also give us the opportunity to be more proactive with talking with customers about fuel usage, contracting, delivery timelines, and service needs before the busy season hits. That's good for the customer, and good for us.

## LOOKING AHEAD

We know the market isn't done moving, volatility will likely continue, and adaptability will remain important. But with strong planning, open communication, and continued teamwork, we're confident we can keep supporting customers while staying aligned with our broader company goals. Thank you for all you do to make that possible.

# RETAIL OPERATIONS UPDATE: STORE IMPROVEMENTS AND 2026 FOCUS



## JASON FLOY, RETAIL OPERATIONS DIRECTOR

[Jason.Floy@NuWay-KandH.com](mailto:Jason.Floy@NuWay-KandH.com)

As we move into 2026, several retail locations are seeing updates aimed at improving both customer experience and store efficiency.

At the Thompson, IA convenience store, a major remodel is underway. Updates include new flooring, countertops, fresh paint, and a refreshed coffee bar. The goal is to streamline offerings and improve flow while maintaining the daily items customers rely on.

We're also excited to share that Ashley Posey is now managing both the Thompson and Burt stores. Her leadership and experience across both locations will be a great asset to the team and our customers.

In Leroy, MN, the store will receive new exterior siding this spring, giving the building an updated and refreshed appearance.

On the fuel side, the addition of E15 fuel in Algona, Buffalo Center, Goldfield, and Thompson has led to a strong increase in fuel volume. This cleaner-burning fuel option supports both customer demand and retail performance.

Looking ahead, there will be a renewed focus in 2026 on managing store inventory, pricing accuracy, profit margins, and overall cleanliness. These efforts are key to improving efficiency, maintaining compliance, and delivering a great experience for customers.

Thank you to everyone who continues to support these locations, whether on-site or behind the scenes. Your teamwork and flexibility are what keep everything moving forward.

**"Thank you to everyone who continues to support these locations, whether on-site or behind the scenes."**



# CHOOSE THE RIGHT CROP PROTECTION STRATEGY FOR YOUR OPERATION



**JOHN SANDMEYER, CROP PROTECTION & NUTRIENTS DIRECTOR**

*John.Sandmeyer@NuWay-KandH.com*

We're committed to giving our growers the flexibility and confidence they need when choosing crop protection products. Whether you're looking for trusted brand names or value-focused alternatives, our tiered chemical offering ensures you get exactly what your operation needs at a price point that makes sense.

## Major Brands Tier:

### **PERFORMANCE YOU TRUST**

We carry a full lineup of major name-brand crop protection products, including industry leaders like our Liberty brand. These products deliver consistent results and are supported by our full-service equipment access and product return options that are designed to give you confidence and convenience. Most of the Major brands will also have some sort of service policy if something goes wrong with performance or quality of the product.

## Private Label Tier:

### **THE SMART VALUE**

Our private label solution, such as our *Total Brand*, brings you the power of high-performance chemistry at a more affordable price point. You still get access to our custom equipment for application and enjoy many of the same perks as top-tier offerings, without paying premium prices.

## Generic Tier:

### **COST-EFFICIENT AND STRAIGHTFORWARD**

For growers seeking the most economical option, our *Glufosinate 280* and other generic-labeled products offer a cash-and-carry experience. These

products are available in full cases or totes, and are ideal for operations that don't require extra handling or equipment. Please note: no returns, pumps, or meters are included, and we do not run these products through our custom equipment. We do not carry inventory of these products so you need to let us know what you are looking for and we can go out and get pricing for you to access these products as needed.

## Equipment Spotlight:

### **REPACK MASTER BY FARMCHEM**

We're also excited to offer access to the *RePack Master*, an automated electronic measurement system from FarmChem. This cost-effective solution allows us to precisely repack bulk crop protection products into smaller containers, including 2.5 gallon jugs. It's a great way to reduce cost without sacrificing accuracy. This will also allow us to conserve space in our warehouse by utilizing some of our bulk chemicals and not having to store pallets of jugs throughout the year. Our goal would be to repack chemicals needed before the spring rush to have the product available for you when you need it. Please try to plan ahead by working with your account manager on the package products needed for this upcoming year.

*Please note: repacking is only available for certain manufacturers, including Bayer, FMC and WinField, and must follow specific repack agreements.*

No matter your needs or budget, we've got the right solution ready. Reach out to your NuWay-K&H Agronomy Account Manager today to learn more about product availability, pricing and equipment access.



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**"The RePack Master is a cost-effective solution that allows us to precisely repack bulk crop protection products into smaller containers, including 2.5 gallon jugs. It's a great way to reduce cost without sacrificing accuracy."**

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# INTRODUCING EMERGE F/N MAX: NEXT-LEVEL PROTECTION AGAINST SDS IN SOYBEANS



**JOHN SANDMEYER, SEED DIRECTOR**

*John.Sandmeyer@NuWay-KandH.com*

In the fall of 2024, NuWay-K&H introduced NKH Emerge F/N soybean seed treatment. We entered the private label seed treatment arena to introduce a soybean seed treatment that would work specifically for our customers. We have now introduced our second private label soybean seed treatment, Emerge F/N MAX.

**"We have now introduced our second private label soybean seed treatment, Emerge F/N MAX."**



Emerge F/N MAX contains the same three high-performance fungicides: fludioxonil, sedaxane, and mefenoxam. These fungicides are combined with a soybean inoculant that contains twice the number of rhizobia per seed. We have now added natamycin, a biological seed treatment for the prevention of soilborne fungal diseases, including *Fusarium Virguliforme*, the causal agent of Sudden Death Syndrome (SDS) in soybeans.

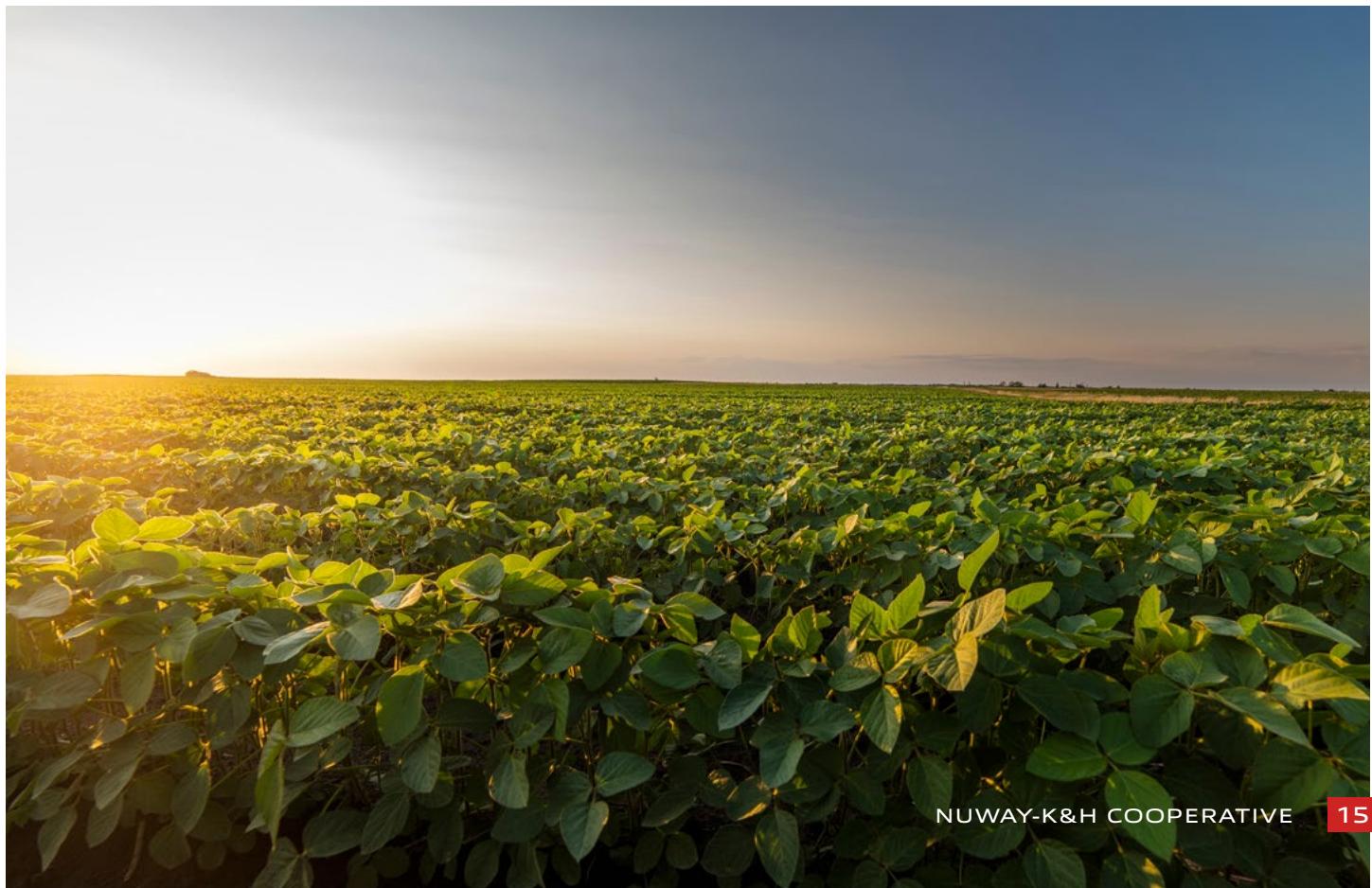
SDS is an important disease in soybeans throughout much of the U.S. SDS is present within the NuWay-K&H Cooperative territory. The pathogen survives in and on crop residue or freely in the soil. These spores can withstand freezing temperatures and resist desiccation for several years. Severe SDS infestations can result in yield losses greater than 50%.

Where does the MAX portion of the seed treatment come into play on your farm? Fields that have a history of SDS. As previously mentioned, the spores can live in your residue and soil for many years. As we tend to start planting soybeans earlier in the season, soil temperatures are cooler. These cooler

soil temperatures favor fungal growth. We also need to look at fields with heavier soybean cyst nematode pressure. When cyst nematodes attack the root system of the soybean, they create wounds where fungi can enter. Fields that have moderate to severe soil compaction should also be evaluated. Compacted soils hinder proper soil function, leading to stressed plants with weakened root systems while creating cool, wet environments that are ideal for SDS development.

Emerge F/N MAX is another tool in your toolbox that you can use to protect your soybean yield potential. Talk to your account manager and get your Emerge F/N MAX booked. Remember, when you treat your soybeans with Emerge F/N or Emerge F/N MAX, those units qualify for free replants.

Contact your NuWay-K&H Agronomy Account Manager today to book your units of Emerge F/N MAX and secure free replant eligibility. Get ahead of SDS and give your soybeans the strong start they deserve.





WINTER 2026

**NUWAY-K&H COOPERATIVE**

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Clear Lake, IA 50428  
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**NUWAY-KANDH.COM**