

2025 ARA Retailer of the Year Application

RIVER VALLEY COOPERATIVE

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On the Ground Year-Round

River Valley Cooperative is more than an agricultural retailer. We're a reliable partner to the member-owners and communities we proudly serve. Backed by a dedicated team of employees, we provide trusted local expertise in agronomy, energy, feed, and grain marketing and delivery. At our core, we're neighbors invested in the long-term success of agriculture in the communities we serve.

Since 1906, River Valley Cooperative has combined innovative technologies with hard work and personal relationships that extend well beyond harvest. Every season presents a new opportunity to grow, and that steadfast commitment continues to guide us today and into the future.

With 39 locations across Eastern Iowa and Western Illinois, River Valley Cooperative generates \$948 million in annual sales. We are owned by 3,300 farm families and supported by a dedicated team of 400 full-time and 125 seasonal employees. A nine-member board of directors, elected by our member-owners, provides strategic leadership, along with one associate board member.

Our commitment to serving the whole acre is at the heart of what we do. Our agronomy experts work closely with farmers to select the best products and management strategies to maximize yield and profitability. Our grain originators help develop tailored marketing plans. Our energy team ensures a steady supply of fuels and propane to homes and businesses. And our feed specialists provide high-quality nutrition for livestock, supporting the safe and responsible production of food from farm to table.

Why We're Here—and Where We're Headed

At River Valley Cooperative, our purpose is rooted in something bigger than business. We exist to support the long-term success of our customers, employees, and the communities we serve. That's why we've refreshed our mission and vision to more clearly reflect who we are, how we work, and where we're going.

Our Mission

Driving solutions that ensure the success of our customers, employees, and communities.

This mission guides every decision we make. Whether it's helping a farmer increase yield, empowering our team with meaningful careers, or fueling the communities we call home. Our focus is on delivering real, lasting value.

Our Vision

To be the premier agricultural partner and employer by having experts in the field, cutting-edge technology, and the financial strength to meet our customers' needs.

Our vision reflects our aspiration: to be a leader in agriculture by staying grounded in relationships, backed by expertise, and prepared for whatever the future holds.

Learn more about our people, our purpose, and what it means to be On the Ground Year-Round by watching our story: <https://youtu.be/9Zbnfli9lfQ>.



At River Valley Cooperative, we live by our philosophy: On the Ground Year-Round.

PEOPLE

1. Employees

How do you hire, develop and retain a skilled team of professional staff? What resources do you provide for professional development and certifications?

At River Valley Cooperative, we value the contributions of our employees and their networks. Our robust referral program is a testament to this, as it encourages our employees to connect us with their network of skilled individuals. We also actively engage with local community colleges and universities, offering internships that provide students with hands-on experience at our cooperative. In 2024, we launched the River Valley Cooperative Scholarship Program. In 2025, 27 \$1,000 scholarships were awarded to the children and grandchildren of our member-owners and employees.

We are committed to the continuous development of our employees. Investing in our people is the key to our success. We offer a multitude of training opportunities, including tuition reimbursement. Our sales team has worked with an industry leader to enhance our marketing strategies and sales growth over the past two years. We also offer specialized training, such as GEAPS and grain grading, ensuring continual learning is ingrained in our culture. Our strong relationships with vendor partners also provide valuable peer learning opportunities and exposure to agricultural trends nationally and globally.

River Valley Cooperative believes in our employees' potential. We prioritize internal development, promoting individuals within our organization for career advancement. This is a testament to our commitment to our employees'

growth and belief in their potential. Most of our management team has been developed from within, and we provide ongoing growth opportunities for our employees.

To support employee retention, we regularly conduct engagement surveys and exit interviews.

2. Customers

How do you maintain dynamic strategic relationships with key customers? Do you help them manage risk in their business? How do you meet and exceed the needs and expectations of customers, especially in the busy season?

We hold at least five key meetings with member-owners and customers each year. Our largest and most attended event is the annual Ag Outlook, attended by over 550 people. These gatherings are essential for strengthening relationships and educating attendees on new products, grain marketing programs, technology updates, strategic planning, risk management, and more. We also invite our key vendor representatives to join our specialists, sharing their knowledge and expertise.

At River Valley Cooperative, our "On the Ground Year-Round" philosophy drives our dedicated and skilled employee team to deliver the best products and services to our member-owners and customers. This past spring's planting season showcased our team's commitment, as employees from our energy, feed, and grain departments stepped up to support their colleagues in agronomy, ensuring our customers' needs were met to get the crops planted on time.

2024 Employee Engagement Survey Results

85%

Employee Engagement

RVC 2022: 83%
Co-op/Ag Retail Overall: 77%
BIC companies: 78%

85%

Manager Effectiveness

RVC 2022: 84%
Co-op/Ag Retail Overall: 76%
BIC companies: 79%

82%

Performance Enablement

RVC 2022: 81%
Co-op/Ag Retail Overall: 74%
BIC companies: 79%

3. Safety

What special efforts have you taken to protect your people, customers and neighbors? Do you have facilities participating in ResponsibleAg, and if so, how many are certified?

We have registered 24 full-time retail facilities and seven seasonal satellite facilities with ResponsibleAg. Six additional retail sites will be added in July along with one additional satellite facility. Two locations are fully certified. Our goal is to certify all locations over the next three years. At River Valley Cooperative, safety is a fundamental part of our culture, instilled in every employee from day one and reinforced daily. Through our employee news channel (RVCTV), which broadcasts daily on TVs at our locations and is sent as a weekly newsletter, safety posters, brief toolbox safety talks, and group safety meetings, we ensure continuous safety engagement throughout the year. Since July 2020, we have partnered with Safety Made Simple to bring a fresh perspective and enhance our safety training efforts.

We ensure comprehensive training is provided, communicated, and presented to equip best and protect our employees, contractors, vendors, visitors, facilities, and the communities we call home. We also maintain regular communication and relationships with local, county, and state agencies, sharing information on agricultural industry trends and technology.

Our safety director and facility managers conduct annual training sessions with local fire departments at many of our facilities or on-site. This allows fire personnel to become familiar with the products stored and used at our locations and how to handle them if an incident occurs off-site at a farm or home. Additionally,

ResponsibleAg

After many months of certification audits and facility updates, the Geneseo and Sunbury locations are now ResponsibleAg Certified facilities. Over the next three years, all River Valley Cooperative locations will undergo the same rigorous program and become certified.

The ResponsibleAg Certification Program is the only program in the nation that provides a voluntary, comprehensive assessment of agricultural facilities that store and handle farm input supplies, including fertilizer, crop protection products, seed, and fuel. Certification requires that a facility meet stringent regulatory criteria, implement industry-leading safety and security measures, and prioritize the safety of its facilities.

More information regarding this program will be provided as the certification continues.



we provide annual financial support to local fire departments, aiding in purchasing new vehicles, equipment, and facility upgrades. We offer yearly training on proper grain bin rescue techniques using cofferdams donated by River Valley Cooperative over the years. Currently, 20 of our employees and one board member volunteer with area fire departments and EMS services.

BUSINESS AND TECHNOLOGY INNOVATION

1. Customers

How do you bring value to customers by testing and deploying new products, technologies and services?

River Valley Cooperative is committed to providing personalized services and expert solutions that enhance and ensure the long-term success of our customer-owners. Our offerings include one-on-one grain marketing, comprehensive energy programs, RFID technology, automated fuel delivery and tank monitoring, Smart Order feed procurement system, and specialized feed and agronomy consultations. We also host educational seminars with key vendors, enabling our members to learn about modern practices and technology while networking with peers and suppliers.

2. Business

Provide examples of process innovation within the business – how do you optimize asset utilization, use tools like eBusiness integrations, manage business risk and use cutting-edge management tools?

River Valley Cooperative is at the forefront of technology and innovative business programs that benefit our member-owners and customers. We have installed forward-facing cameras (Samsara) in our fleet and implemented inventory/safety/site security cameras at all locations. Our Customer Portal app allows customers to conveniently access a wide range of services. From checking account balances and viewing grain delivery transactions to generating real-time scale tickets, submitting and signing grain contracts, reviewing paid settlements, invoices, detailed field data, and

account history from their smartphones or computers. The app has revolutionized customer interaction and garnered enthusiastic feedback. We have almost 5,000 active portal users benefitting from its capabilities.

3. Future-oriented

How do you scan for structural and industry changes and seek opportunities in them?

In our information-driven economy, our success hinges on our understanding of the environment in which we operate. We continuously monitor structural and industry changes through various channels, such as customer segmentation, analysis of purchasing situations, assessment of direct and indirect competition, and environmental analysis. These insights enable us to adapt and thrive in a dynamic business landscape.

ENVIRONMENT & SUSTAINABILITY

1. *What does your company do to demonstrate respect for the environment beyond regulatory compliance?*

Our commitment to environmental stewardship goes beyond mere regulatory compliance. Our success is tied to a deep understanding of our operating environment. This includes ongoing monitoring of structural and industry shifts through customer segmentation, analysis of purchasing behaviors, assessment of direct and indirect competitors, and comprehensive environmental analysis. These practices empower us to navigate and proactively respond to the complexities of our evolving business landscape, ensuring sustainable growth and a positive environmental impact.

2. *What practices have been implemented within your business to advance environmental stewardship and sustainability?*

Our commitment to sustainability is evident across our organization. In the past two years, we have substantially invested in establishing RTK boundaries and adopting ExactApply™ and See & Spray™ technology. These advancements have significantly reduced the amount of product applied and the time spent in

fields by equipment and employees. We actively engage with our customers to mitigate carbon intensity. By integrating sustainable practices and advanced technologies, we assist farmers in implementing strategies that lower greenhouse gas emissions. Our initiatives prioritize soil health improvement, optimal input use, and overall farm efficiency enhancements, all contributing to a more sustainable future for agriculture.

Furthermore, our transportation department utilizes specialized software for improved equipment routing and minimizing idle time, thereby reducing energy costs and environmental impact. These efforts underscore our ongoing commitment to sustainability and environmental responsibility throughout our operations.

COMMUNITY & INDUSTRY LEADERSHIP

1. *Describe your company's membership, involvement and leadership in industry associations. (ARA membership is required to be eligible for this award).*

River Valley Cooperative actively participates in various industry organizations, demonstrating our strong commitment to the agricultural community. We are members of esteemed groups such as the Agribusiness Association of Iowa, Iowa Corn Growers Association, Illinois Corn Growers Association, Grain and Feed Association of Illinois, Iowa Institute for Cooperatives, Iowa Propane Association, Illinois Fertilizer and Chemical Association, Iowa and Illinois Beef Associations, and several county associations, among others.

Many of our employees serve or have served on the boards of these associations, contributing their expertise and leadership. As members of ARA (Agricultural Retailers Association), we take pride in the recognition of several of our employees as ARA Rising Stars, reflecting their dedication and excellence in the industry.

2. *Describe your company and employee involvement in community organizations. How does your company contribute to the social fabric of the communities where you operate?*

We are deeply committed to supporting and enriching our communities, with a strong focus on youth in agriculture and addressing food insecurity among children and families. We organize employee fundraisers each year to support local food banks and pantries.

In fiscal year 2024, River Valley Cooperative donated over \$225,000 to various charitable organizations in our local communities. From pancake breakfasts to fundraising for essential fire trucks and equipment, we believe in assisting those who serve our communities. We actively seek matching funds from vendor partners like Land O'Lakes Foundation, CHS, and CoBank, enhancing our impact with larger contributions when possible.

We encourage our employees to engage with local governments, volunteer fire departments, 4-H clubs, and other community organizations, fostering leadership and support roles. Their dedication is not only recognized but also celebrated through our employee newsletter and

social media channels, showcasing their contributions and inspiring others. River Valley Cooperative takes pride in its involvement in community economic development programs and participation in local Chamber of Commerce groups. These efforts underscore our commitment to making a positive difference where we live and work.

In Conclusion:

At River Valley Cooperative, success isn't measured only in sales or acres served. It's defined by how well we support our customers, employees, and communities. From strategic growth and cutting-edge digital tools to deep local investment and meaningful social impact, everything we do is driven by our mission: Driving solutions that ensure the success of our customers, employees, and communities. By delivering on this promise every day, River Valley Cooperative exemplifies what it means to be a trusted, innovative, and community-rooted ag retailer, making us a clear choice for Ag Retailer of the Year.



The River Valley Cooperative Board of Directors and 2025 summer interns enjoyed time together at the annual board-intern luncheon.