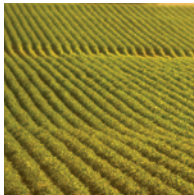
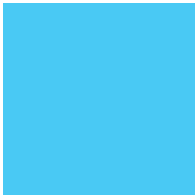




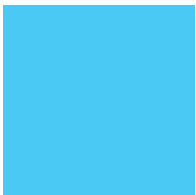
2024



COMMUNITY



IMPACT  
REPORT



# DEDICATED TO OUR COMMUNITIES, DRIVEN BY OUR PURPOSE

Through every season, our cooperative stands strong in its commitment to agriculture and the rural communities we serve. We uphold this commitment through our employee volunteer program, grants, local contributions and other meaningful initiatives.

In 2024, Frontier Farm Credit set a record, contributing more than \$530,000 to projects and programs that benefit agriculture. Our employees demonstrated their dedication by volunteering 665 hours to support the communities they call home.

Our efforts focus on three key areas: advancing agricultural education, addressing hunger and nutrition and providing rural disaster relief/essential services.

As communities across eastern Kansas faced severe weather, including tornadoes in 2024, our disaster relief response was especially critical. In the immediate aftermath, we focused on emergency services and today, we continue to support long-term recovery efforts to ensure communities have the resources they need to fully recover and thrive.

The following pages showcase examples of how our contributions are making a difference throughout eastern Kansas.

These stories highlight the impact of our partnerships and illustrate the power of working together to build stronger, more resilient communities.

Additional stories can be found online by scanning the QR codes or at [frontierfarmcredit.com/community](https://frontierfarmcredit.com/community).

On behalf of the Board of Directors, I want to express our gratitude for the dedication of our employees, partners and customers. Together, we're creating a positive impact.



Mark Jensen  
President and CEO



# WE DO MUCH MORE THAN FINANCING.

As a mission-driven financial cooperative, we work every day to strengthen the communities we and our customer-owners call home. Here are a few of our achievements from 2024.

More Than  
**\$439,000**  
 in Grants to Nonprofit Organizations

More Than  
**\$13,800**  
 Matched Through Employee and Director Donations

**665** Volunteer Hours

**20** Scholarships Funded

More Than  
**\$3 million**  
 Donated to Our Communities Since 2015



## Ag Education

Frontier Farm Credit actively invests in ag education through various programs and initiatives, including 4-H, FFA, Ag in the Classroom, Women in Ag and many others. More than **\$229,000** was donated to support ag education in our communities.



## Hunger and Nutrition

We provide funding to programs that break the hunger cycle, address immediate needs and support food rescue programs. Contributions to hunger and nutrition programs totaled more than **\$162,000**.



## Disaster Relief/Essential Services

Through our local disaster relief efforts, we provide funding for emergency response equipment and safety gear, as well as help fulfill other rural disaster response needs. Contributions exceeded **\$46,000**.



## Employee Community Engagement

Frontier Farm Credit employees and Directors dedicated **665 volunteer hours** in our communities, generating over **\$27,000** in donations to local nonprofits. Additionally, the Employee Donation Match Program matched employee contributions to nonprofit organizations – totaling more than **\$13,800**.



## Local Efforts

Each of our **six local offices** makes a positive difference in communities by providing funding for programs and initiatives focused on ag education, hunger and nutrition, and rural disaster relief/essential services.



## Scholarships

We offer annual scholarships through FFA, land grant universities and community colleges. **\$44,000** in scholarships were awarded to students pursuing agricultural-related careers.



# Ag Education

**Agricultural education inspires learning, empowers communities and fosters innovation. We are proud to partner on projects that cultivate awareness among students, teachers and local community members.**

**More than \$229,000 was contributed to support ag education efforts in local communities.**

## Building a Stronger Future for Ag Education

FFA and 4-H youth will gain valuable hands-on learning opportunities with the construction of new livestock facilities at the Nemaha County Free Fair and Central Kansas Free Fair, made possible by grant funds from Frontier Farm Credit.

In Nemaha County, a new 4-H horse and multi-use complex will expand agricultural education by providing a modern, dedicated space for youth to showcase their projects. The facility will accommodate more participants, fostering the growth of 4-H and FFA programs while teaching essential skills in animal care and leadership.

The Central Kansas Free Fair is enhancing its livestock facilities with the construction of a new beef barn. Replacing two deteriorating structures, the upgraded barn will create a safer and more functional environment for youth exhibitors to raise, care for and exhibit their animals.

## Greenhouse and Chick Hatching Projects Bring Agriculture to the Classroom

Students in Montgomery and Osage counties are getting real-world agriculture experience through two innovative school projects: a student-run greenhouse at Cherryvale Senior/Middle School and a hands-on chicken-raising program at Marais des Cygnes Valley Middle School.

The Cherryvale FFA greenhouse will serve as a learning hub where students in grades 7-12 cultivate fruits and vegetables year-round, gaining firsthand knowledge of plant science, sustainability and food production. The greenhouse will also support the community by providing fresh produce to local food banks, reinforcing the importance of agriculture in daily life.

Middle school students in Melvern are exploring animal science through a classroom project that allows them to hatch, raise and care for chickens. This hands-on initiative teaches students responsibility, teamwork and critical thinking while deepening their understanding of animal biology and agricultural practices.

These projects inspire students to consider future careers in agriculture and strengthen their connection to the food systems that sustain their communities.



**Scan to explore other  
Ag Education initiatives  
we support**





## Training Tomorrow's Leaders Through Hands-On Experiences

The Leavenworth County Livestock Committee and Community Foundation of Dickinson County are making significant strides in agricultural education through innovative, hands-on learning initiatives.

The Elite Livestock Judging Clinic and Contest hosted by the Leavenworth County Livestock Committee is an event that combines classroom learning with live animal evaluations. Supported by a *Working Here Fund* grant from Frontier Farm Credit, this day-long clinic teaches livestock assessment and introduces participants to the field of meat grading and evaluation. The program's goal is to equip youth with essential skills such as decision-making, public speaking and confidence building, laying a strong foundation for their future in agriculture and beyond.

The Community Foundation of Dickinson County is enhancing agricultural literacy with its livestock learning kits. Funded by a *Working Here Fund* grant, these kits offer a comprehensive set of resources on livestock husbandry practices, including feed and breed identification, veterinary techniques and equipment use. Designed to be accessible, the kits ensure youth in Dickinson County can explore agricultural careers regardless of their economic background or proximity to farms.

We are proud to support state and local FFA programs to provide education, experiences and resources for youth involved in agriculture.





# Hunger and Nutrition

We recognize rural communities face many of the same hunger and nutrition challenges as urban areas. Each year, Frontier Farm Credit provides funding for food pantries, community gardens and other important programs that serve counties with high percentages of food insecurity.

More than **\$162,000** was contributed to hunger and nutrition programs.

## Volunteer Program Provides Essential Meals for Seniors

The RSVP of Northeast Kansas volunteer program is providing nutritious meals to low-income seniors and disabled individuals with the support of a *Working Here Fund* grant.

The grant is funding essential meal services, delivering warm meals five days a week as well as frozen meals on weekends and holidays. RSVP volunteers dedicate more than 1,200 hours annually to improve nutrition and food support by preparing, packaging and delivering meals to those in need.

RSVP of Northeast Kansas is committed to addressing food insecurity among seniors and ensuring they have access to nutritious meals every day. Through partnerships and community support, the program is making a lasting impact on the well-being of Marshall County's most vulnerable residents.



## A New Home for Food Security

Flint Hills Breadbasket (FHBB) is expanding its ability to fight hunger in Riley and Pottawatomie Counties, thanks to grant funding from Frontier Farm Credit. FHBB is renovating a newly acquired space, creating a more efficient and welcoming environment for the thousands of families it serves each year.

FHBB has been a critical resource for food assistance, but as demand grew, its original location could no longer keep up. The new facility allows for increased food storage, a dedicated market area and relocated refrigeration equipment, ensuring fresh, nutritious options are always available.

Food insecurity disproportionately impacts underserved communities, including LGBTQ+ and Latino residents, who often face additional barriers to accessing services. FHBB is committed to equitable access, bilingual staff, culturally relevant food options and a welcoming atmosphere that ensures all neighbors feel supported. By strengthening partnerships with local organizations and increasing its capacity, FHBB is not just feeding families, it's building a healthier, more inclusive community.



Scan to explore other  
Hunger & Nutrition initiatives  
we support





# Rural Disaster Relief/Essential Services

**With a singular focus of supporting agriculture and rural communities, we understand the importance of equipping first responders with the resources to serve and protect farmers and community members in the event of a disaster or emergency situation.**

## Remote Monitors Strengthen Rural Fire Response

Lyon County Fire District No. 5 continues to protect 1,300 residents across Southeast Lyon and Northwest Coffey counties with support from a Frontier Farm Credit grant, which helped provide the department with remote monitors for brush trucks. These brush trucks improve the ability to combat wildland fires safely and effectively.

With 24 volunteers covering 105 square miles, firefighters often respond alone. Traditional wildland firefighting requires a crew member to direct a hose stream from outside the truck, but when only one firefighter is available, the only option is spraying from the driver's side window while steering. This can be extremely challenging, especially if the fire needs to be attacked from the opposite side.

Installing remote monitors on brush trucks allows firefighters to control water flow from inside the cab, making wildfire response safer and more effective. By implementing these essential upgrades, they can continue to enhance public safety, adapt to evolving challenges and strengthen their ability to protect rural Kansas.



**Scan to explore other Disaster Relief/Essential Services initiatives we support**



**Contributions to our local disaster relief/essential services efforts exceeded \$46,000.**

## Equipment Upgrades Create Safe and Efficient Rescue Operations

Coffeyville Fire Department is enhancing its public safety by upgrading to modern, battery powered tools. These tools will offer significant advantages over traditional gas-powered equipment, especially in confined spaces where gas emissions can be hazardous. The upgrade from gas to battery powered tools will provide lighter and more maneuverable options, improving the speed and safety of rescue operations.

The Coffeyville Fire Department serves Montgomery County through structural firefighting, handling of hazardous materials, grain rescues and swift water rescues. With a budget heavily allocated to payroll for the department's 19 full-time employees, funding for new equipment is limited.

By supporting these essential upgrades with a grant from Frontier Farm Credit, the new battery-powered tools will enhance the team's flexibility and capability, making it safer for both responders and those in need of rescue.

## Disaster Relief Funds Support Recovery Efforts

Pottawatomie County communities affected by devastating tornadoes in 2024 received critical support from Frontier Farm Credit. The Association donated a total of \$10,000 in disaster relief funding to the following organizations to aid recovery efforts:

- American Red Cross of Greater Kansas
- Caring Community Foundation
- Wamego Community Foundation



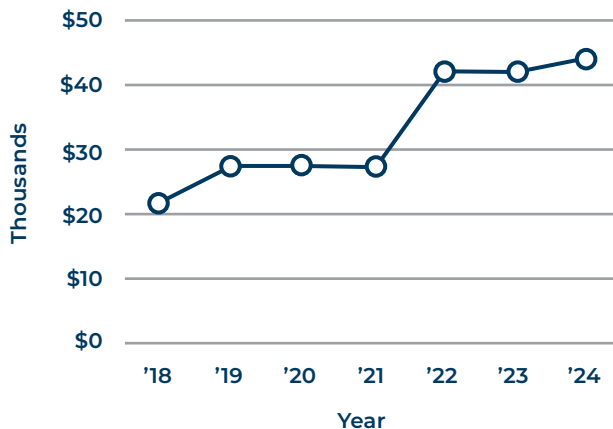
# Scholarship Program

Frontier Farm Credit is dedicated to shaping the future of agriculture through our scholarship program. We invest in the education of high school seniors and college students pursuing degrees that equip them for careers in agriculture.

In 2024, Frontier Farm Credit awarded **20 scholarships** for a total of **\$44,000**.

## Supporting the Next Generation

Our scholarship program keeps growing. Since 2018, we have doubled the annual amount awarded to students.



## Scholarships Funded in 2024

Each year, we award scholarships to eligible students pursuing agriculture-related studies at land grant universities, community colleges and through FFA chapters.

Congratulations to our 2024-2025 school year scholarship recipients!

Aidan Anderson  
Abigail Dies  
Elijah Dorn  
Damian Gillette  
Marlea Harlan  
Jayce Hildebrand  
Joseph Kern  
Darian Massey  
Lane McMannis  
Makaila Matthies

Walter Powell  
Alexis Powelson  
Taylor Rowe  
Reygan Schrock  
Tucker Seibert  
Kena Sterling  
Alexis Studebaker  
Tanner Templeton  
Anonymous Recipients

8

Land Grant  
University  
Scholarships

4

Two-Year  
Community  
College  
Scholarships

8

FFA  
Scholarships



Learn More

Scan the QR code to apply





# Teamwork Makes our Communities Stronger

We believe in building stronger communities by giving back to the places we and our customer-owners call home.

Every year, our team members dedicate their time and energy to causes they care about, supporting local projects and nonprofits through hands-on volunteering and donation matching programs.

More Than

**\$8,000** Donated By Employees

More Than

**\$13,800** in Frontier Farm Credit Match Donations

**665** Volunteer Hours

More Than

**\$27,000** in Volunteer Match Donations



# Nonprofit Donations by Frontier Farm Credit

In 2024, Frontier Farm Credit proudly supported a variety of nonprofit organizations that make a difference in our communities. Below is a snapshot of some of the organizations we contributed to. For a full list of more than 165 organizations we supported, visit [frontierfarmcredit.com/communitydonations](https://frontierfarmcredit.com/communitydonations).

## Ag Education

Allen County Community College  
Atchison County Fair Association  
Central Kansas Free Fair  
Chautauqua County Fair Board  
Cherryvale Senior/Middle School  
Community Green Farms  
Crest USD 479  
Doniphan West Junior/Senior High School  
Franklin County 4-H Council  
(Frontier Extension District)  
Goessel High School  
Herington High School  
Highland Community College  
Jackson County Livestock Association  
Kansas State Research & Extension  
Kansas State University  
Kansas Foundation for Agriculture in the Classroom  
Leavenworth County Livestock Committee  
Marmaton Valley High School  
Meadowlark Extension District #7  
Nemaha County Free Fair  
Servicemember Agricultural Vocation Education Corporation  
Southeast Kansas Education  
Thayer Schools  
USD 287 West Franklin  
USD 390  
Wabaunsee County Fair Association  
Wildcat Extension Education Foundation

## Agriculture Organizations

Kansas Corn Growers Association  
Kansas Grain Sorghum Producers  
Kansas Livestock Association  
Kansas Pork Association  
Kansas Wheat Commission

## Disaster Relief/Essential Services

AgriSafe  
American Red Cross of Greater Kansas  
Caring Community Foundation  
Chase County Rural Fire District #1  
City of Coffeyville Fire Department  
Geary County Fire Relief  
Lyon County Fire District #5  
Mental Health Center of East Central Kansas  
Shawnee County Fire District #1  
Wamego Community Foundation

## Employee Match Donations

American Heart Association  
Brown County Fair  
Emporia Community Foundation  
Greater Manhattan Community Foundation  
Hetlinger Developmental Services  
Kansas 4-H Foundation  
Kansas FFA Foundation  
Kansas Troopers Foundation  
Marshall County Railroad Historical Society  
Riley County 4-H Foundation  
Valley Heights Junior/Senior High School

## Hunger and Nutrition

Caney Methodist Free Meals  
Caney Valley Agape Network  
Coffeyville Neighborhood Initiative  
Community Access Center  
Crosstimbers Food Pantry  
First Christian Church Pantry  
Flint Hills Breadbasket  
HSH Homeless Ministry  
Just Food of Douglas County  
Kansas Food Bank  
Marysville Elementary School  
Peace Lutheran Church Pantry  
Riverton High School  
RSVP of Northeast Kansas  
Second Harvest Community Food Bank

## Volunteer Match Donations

American Red Cross Midway – Kansas Chapter  
Atchison County Community Elementary PTO  
Chase County Old School Development District  
Douglas County 4-H Foundation  
Emporia Friends of the Zoo  
Galesburg Relief Fund  
Hiawatha Elementary  
Kansas Rural Communities Foundation  
Labette County Emergency Assistance  
Learning Connection of the Flint Hills  
The Arts and Recreation Foundation of Overland Park  
The Salvation Army – Kansas Western Missouri Division



# Working Here Fund Grants

Our grant program has been supporting nonprofit organizations in eastern Kansas since 2015. Nine years and more than \$1.4 million later, the *Working Here Fund* grant program offers greater financial support, sized to meet the needs of both small and large projects.

We award grants throughout the year which align with our mission to serve agriculture and rural communities.

## 2025 *Working Here Fund* Grant Application Deadlines:

MARCH  
**31**

JUNE  
**30**

SEPT.  
**30**

DEC.  
**31**



**Learn More**

Scan the QR code to apply



### Ag Education

Programs that support ag education for students, adults and families to expand their knowledge about agriculture through curriculum, programs, educational events and projects.



### Hunger and Nutrition

Initiatives focused on food insecurity that serve the immediate need, provide food rescue or help break the hunger cycle.



### Rural Disaster Relief/ Essential Services

Support in the event of natural disasters, assistance for first responders or initiatives that impact life-and-death situations.



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