

- | Conrad Farm Store Remodel Hits Major Milestone
- | Harvest Rolls Across North Central Montana
- | Rock City: A Hidden Montana Gem
- | New Fort Benton Warehouse Rises



PERSPECTIVES



SUMMER
2026

**TOGETHER EQUALS
RESULTS THAT MATTER.**



A field of chickpeas ripens under the August sun near Geraldine, Montana.



PERSPECTIVES

A Mountain View Co-op Publication

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THANK YOU FOR GROWING WITH US

On behalf of our Board of Directors and everyone at Mountain View Co-op, thank you. Your business, your trust, and your membership are the foundation of our co-op and the reason MVC continues to stand proudly as Montana's largest independently-owned agricultural cooperative. We're proud to build on more than 110 years of co-op history and to continue serving the farmers, ranchers, families, and communities who have made Mountain View what it is today.

Fiscal Year 2026 is now in the books. Although we were slightly behind our forecasted budget, all business units were profitable, and we're looking forward to sharing the full financial results at our Annual Stockholder Meeting on October 13th.

This past year, **we've made significant reinvestments** in our facilities, equipment, and systems that keep our businesses running efficiently for you. In fact, we initiated over \$7.5 million in new facility remodels and buildouts. A cooperative only stays strong and ready for what's tomorrow if it keeps investing in itself today, and every dollar we put back into MVC is aimed at better service and a stronger co-op for the next generation. You'll find more detail on several of these projects in this newsletter.

That same long-term thinking is on our minds as we share some bittersweet news. After 44 remarkable years of service, **Dutton location manager Tom Demars has announced his retirement from Mountain View Co-op**, with his last day scheduled for mid-November.

Tom began his career with the co-op in 1982 in the Dutton tire shop, and just 18 months later was promoted to location manager, a role he has held with distinction ever since. Over the course of more than four decades, Tom became far more than an employee. He became a trusted resource for customers, coworkers, and the entire Dutton community. His dedication, his integrity, and his willingness to answer the call, whether it was a Saturday morning fuel run or a bulk plant issue that couldn't wait, have left a lasting mark on Mountain View Co-op and on the people we serve.

On behalf of the entire cooperative, thank you, Tom, for 44 years of showing us what it means to put patrons first. We wish you and your family every happiness in this next chapter.

Thank you, again, for your continued support and membership.

Art Schmidt, CEO
Dan Schuler, Board President



Tom Demars
Dutton Location Manager

OUR MOUNTAIN VIEW CO-OP APP, GROWER360,
NOW HAS OVER 2,000 USERS AND IS...

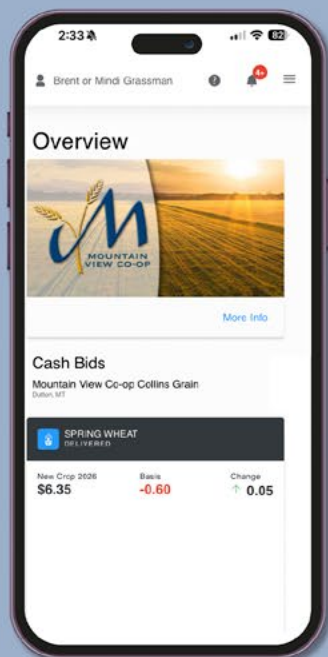
GROWING STRONG

This summer, **Grower360**, the Mountain View customer portal app, **crossed the 2,000-user mark**. That's a nice milestone in customer adoption, and proof that more and more people are discovering just how handy it is to have their co-op account information right at their fingertips.

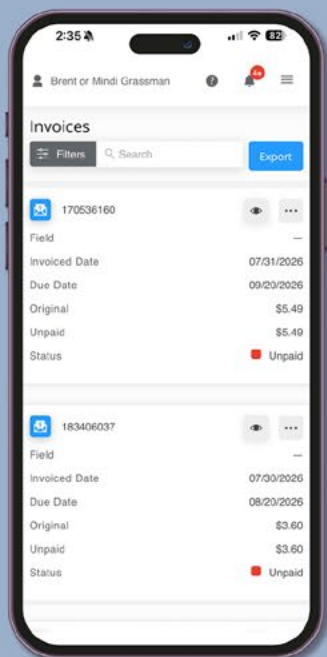
According to Mountain View Marketing Manager Brent Grassman, **"Most people use it to pay their bill every month, but it can do so much more. Customers can quickly check statements, look at old invoices, download statements, see their purchase history, and lots of other things. It works whether you're sitting down at your home computer or checking your account from a phone in the field. I just used it to pay my bill while I was on vacation 1,500 miles away from home; you can't beat the convenience."**

That convenience is a big reason Grower360 adoption continues to grow. For many customers, it has become an easy way to keep important account information organized and in one place. Instead of wondering where a statement went or making a phone call to track down an old invoice, they can simply log in and find what they need. **This is particularly useful at tax time**, when folks can get exactly what they're looking for any time of day.

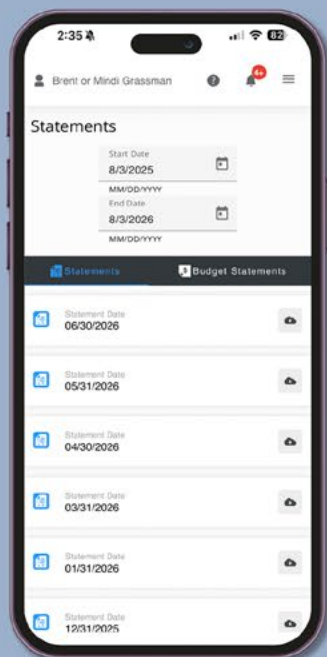
If you haven't tried Grower360 yet, now's a great time to see why more than 2,000 of your fellow customers are already using it. **Put your co-op account in the palm of your hand, and sign up today at mvc.grower360.net.**



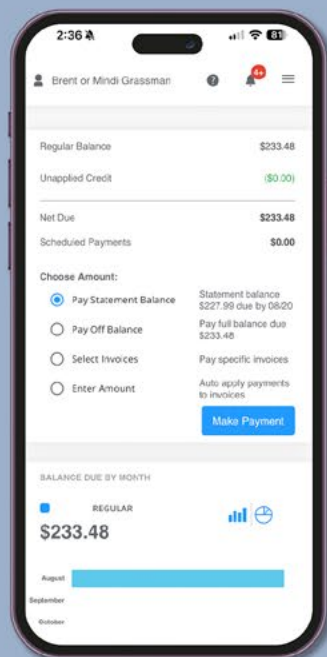
Check your
balances



See all of
your invoices



View and download
your monthly statements



Make payments
from anywhere

Harvest 2026 is winding down, and that means the long, hot days for our farmers and the Mountain View Co-op grain team are coming to a close. This year, as usual, our grain elevator was **open from 8 a.m. to 10 p.m. during harvest, including weekends**, with our team putting in 14-hour days to keep the grain moving. Despite the long hours and summer heat, everything ran smoothly.

According to grain manager Jake McFarlin, this year's crop has been decent, with farmers seeing **average yields and outstanding quality**. "It's amazing that the crop turned out as good as it did. If you think about it, we didn't have a lot of moisture this past winter, and we didn't get a lot of rain this year. The two rains we did get were well-timed, and saved this crop."

Weather is always one of the biggest wild cards during harvest, and but this year fortune smiled on us as **rain and hail stayed away during harvest** so farmers could get their crops cut in one fell swoop, without having to stop for the rain as in past years.

Now that harvest has begun to wind down, there's **still work to be done**, including tarping the grain piles and getting everything ready for what comes next. And around the co-op, one busy season usually has a way of rolling right into the next.





2026 WINTER WHEAT CROP BY THE NUMBERS

The highs and lows of the crop delivered to the Collins elevator this year:

Lowest Moisture:	6.2%
Highest Moisture:	17.2%
Highest Protein:	16.2%
Lowest Protein:	8.8%
High Test Weight:	68.8 lbs/bu
Low Test Weight:	54.8 lbs/bu
Most trucks in one day:	349

A BUSY SUMMER AT THE COLLINS ELEVATOR

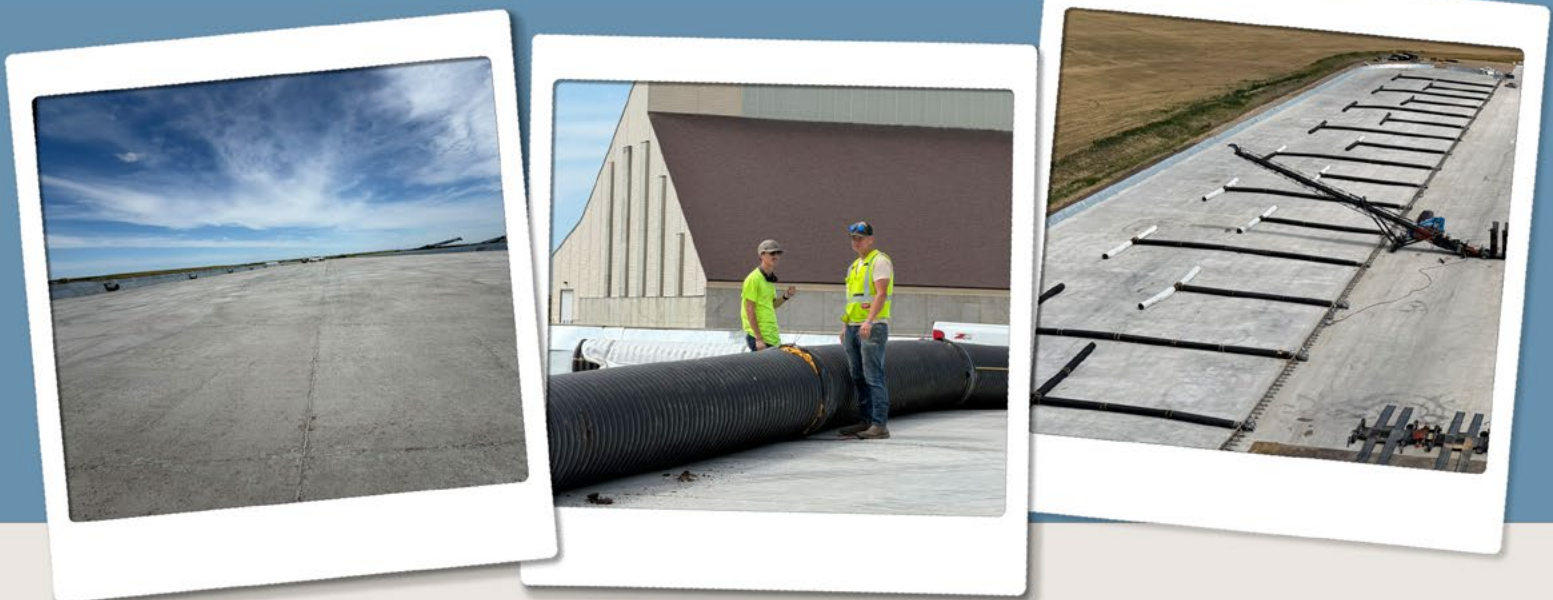
Long before the first grain truck arrives, countless pieces must be carefully put into place to ensure everything goes smoothly. Preparing our people, equipment, and facilities for a successful harvest is an accomplishment all its own.

The next few pages show just a bit of what our grain team did to prepare for success this harvest.



PROJECT ONE: FIX THE ROAD

Okay, this one wasn't done by us, but it was a huge item to check off the to-do list. The one mile road between the I-15 interstate and the Collins elevator had been in rough shape for years, and it was reaching the point where **it was becoming dangerous**. This summer, after much discussion, the Teton County Road Department got to work. They literally **ripped up the old paved road** and replaced it with a wider gravel surface that will hopefully be smoother, safer, and easier to repair than the old blacktop. Crews finished the project just as harvest was starting. **On behalf of everyone at Mountain View, and all of our customers who will be using this much improved road, thank you, Teton County!**



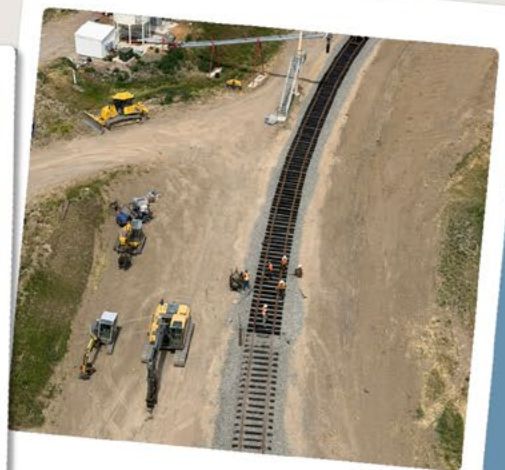
PROJECT TWO: GET THE GROUND PILE PADS READY FOR FRESH WHEAT

Each year our grain team piles up **millions bushels of winter wheat** on these concrete pads. When the time is right, they pick it all up and load it back into our grain elevator so we can ship it to folks all over the world. After that, it's time to sweep up the concrete pads until they're spotless, re-install the giant aeration system, put the walls back in, and **get ready to do it all over again**.



PROJECT THREE: REPLACE THE RAIL PIT

A grain elevator is a complicated beast. There are motors, belts, conveyors, tubes, compressors, dust control systems, and a lot more pieces that must all work together to get the wheat where it needs to go reliably and quickly. For the last few years an important part of that system, the rail pit, has been **shifting due to excess groundwater**. This needed to be fixed, because this spot is where we load (and sometimes unload) the rail cars that we ship our grain on. We recently dug up the old one, took it out, prepared the ground for a new one, and poured new concrete that will form a brand-new rail pit area that should last for decades.



PROJECT FOUR: UPDATE OUR RAIL LOOP

Our elevator absolutely relies on the BNSF railroad to ship our farmer's wheat across America, so it's vitally important that we **keep our 1 & 5/8 mile long train loop in tip-top shape**. This year we've gotten a bunch of track maintenance and upgrades done, which will ensure that we're able to keep shipping wheat for years.

ROCK CITY

A HIDDEN GEM IN NORTH CENTRAL MONTANA

About half an hour **northwest of our Conrad farm** store sits one of Montana's most **ruggedly beautiful, yet almost completely unknown**, hidden gems. Rock City is made up of hundreds of sandstone pillars shaped over millions of years by wind and water. Many of the formations rise more than 20 feet high, standing like natural monuments above the scenic Two Medicine River.

If you plan to make the trip, **come prepared and stay alert**. The final few miles are gravel and dirt, and the road can become impassable when wet. The area is also **home to cacti, rattlesnakes, and grizzly bears**, so visitors should use caution, bring bear spray, and respect the wild nature of this untamed, and seldom visited part of Central Montana.





CONRAD STORE REMODEL UPDATE

RETAIL MANAGER DAVE DOUGLAS ANSWERS A FEW OF THE MOST POPULAR QUESTIONS

Are we on schedule?

No. We had hoped to have phase one done and the casino open by the end of April, so we're behind schedule by quite a bit. It's disappointing, but we knew our original schedule was pretty optimistic. We really appreciate everyone's patience while we finish this up.

What's the biggest accomplishment so far?

We've got phase one complete, which was the most complicated part of the project. The new kitchen, the beautiful new bathrooms, and the casino are all done. We've got new asphalt on the side, and the store really looks great so far.

So the new casino should be open soon?

We're still **waiting on licensing** for the casino to open, but yes, it should be soon.

What are you doing in the next phase?

Phase two is well underway. It's the center of the store, where the checkout counter, product shelves, coolers, and beer bin go. There's no plumbing, and not much electrical work in this phase, so it should go pretty quickly.

Are you taking a break from remodels when this one is done?

Not at all! We're planning for a **complete raze and rebuild of our Lincoln store** in 2028. We owe it to our patrons to keep our locations up-to-date and give them the best possible experience every time they visit, and we're going to do just that.

Last question: What's the new Conrad casino going to be called?

We're going to keep the branding consistent with our Black Eagle location and call it **The Betting Bin Bar & Casino**. Using the same name helps us build brand recognition and gives customers a familiar experience from one location to the next. We're excited to get this store done and show it off to the Conrad community!



PHASE ONE DONE, ON TO THE NEXT STEP

The green area on the map represents phase one, the hardest part of the project.

Now we're on to the next step, which is where the cash registers, shelving, drink coolers, beer bin, and a few offices will be.

This part should be quick- Stay tuned!



A NAME YOU KNOW, A TEAM YOU TRUST

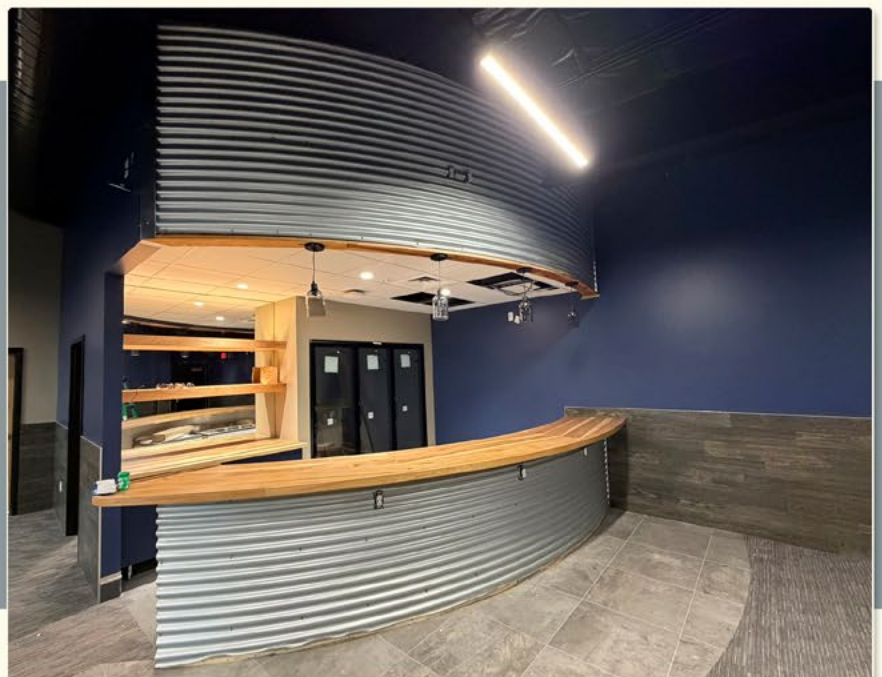
We're proud of this store, proud of the team behind it, and proud to continue serving the Conrad community.

This new metal Mountain View Co-op logo now has a fitting home behind the remodeled checkout area to **remind us of what we stand for.**



A NEW USE FOR UNDERUTILIZED SPACE

The original Conrad store was the headquarters for the Farmers Supply Co-op, and had space for a boardroom and multiple offices. **That space sat underutilized for decades,** so we're unlocking this underused asset by putting in a bar and casino which will help us pay for the three million dollar store upgrades.



NEW FORT BENTON WAREHOUSE RISING UP

Sure, our massive c-store renovation project in Conrad is getting a lot of coverage, but that's not all we're working on! We're **almost done** building a huge **new heated bulk chemical warehouse** right in the heart of our Fort Benton agronomy complex. It's being constructed on top of the foundation of our former hoop building, which has saved tens of thousands of dollars in concrete work. The current foundation is being extended by about 60 feet to support the new modern facility, which has been designed specifically for the safe and efficient storage and shipment of crop protection chemicals.

The new warehouse **will make pickup and delivery easier and more convenient for everyone**. With improved access and an indoor loading area, folks will be able to drive in and get loaded up inside, keeping everyone protected from Montana's wind and weather. This investment will help Mountain View serve the Fort Benton area more efficiently, while continuing to prioritize the safety, convenience, and dependable agronomy service our customers deserve.

According to agronomy manager Nate Fairbanks, **we're on track** for our opening date of October 1st.



PICS FROM AROUND THE CO-OP

WHEN YOU'RE MONTANA'S LARGEST INDEPENDENTLY-OWNED AG CO-OP,
THERE'S ALWAYS SOMETHING GOING ON!



Harvest is hard work and wears everyone out eventually.
This crew was dog-tired at the end of the day!



A trade delegation from the Phillipines
visited our elevator this harvest.



Northwestern Energy has lowered the level of the Missouri
River so they can strengthen Black Eagle Dam.



Mountain View sales agronomist Issac Salcido
stands on the edge of a field of hemp.



Anthony, MVO's IT guy, enjoyed his first day
of vacation by fixing a router in Conrad.

WHAT'S YOUR PROPANE PERSONALITY?

THE FIRST COLD SNAP OF WINTER HITS, AND YOUR **PROPANE FURNACE**
KICKS ON FOR THE FIRST TIME OF THE SEASON. ARE YOU...

- A.** Panicked because you can't remember the last time you checked your tank
- B.** Making a mental note to run outside and check the level when you get a chance
- C.** Asking your spouse or kids to find Mountain View's phone number to order propane
- D.** Comfortable, warm, and cozy knowing that Mountain View Co-op is taking care of it for you

If you picked A, B, or C, **we have a better way!** You've got enough to worry about- Let us manage your propane level. Learn how on the next page.



DID YOU KNOW...

Scheduled-delivery customers PAY LESS
per gallon than will-call folks? **Switch today!**



Mountain View propane driver Daniel Rodriguez enjoys a nice view as he fills up a customer's tank at one of our prettiest locations.



Will-call patron who forgot to check his propane tank level before it got cold



Scheduled-delivery patron who let Mountain View take care of everything.

ARE YOU A WILL-CALL PROPANE CUSTOMER? **UPGRADE TO SCHEDULED-DELIVERY TODAY!**

If you're a **Will-Call propane customer**, you know the drill: keep an eye on your tank, remember to check the gauge, and give us a call when you're getting low. Want to cross that job off your list? Upgrade to scheduled delivery! We'll keep track of your propane needs and plan your deliveries for you, so you can spend less time watching the tank and more time taking care of everything else on your plate.

And there's another nice perk: **customers who switch to Scheduled Delivery will receive a free tank monitor**, professionally installed by our team. This monitor will let you see your propane level right on your phone! The monitor will also help us keep an eye on your tank level so we can better anticipate when you'll need propane. That means fewer surprises, less worry about running low, and a little **more peace of mind when cold weather settles in**. A credit account with the co-op is required to make the switch, and we're happy to help you get everything set up.

Scheduled Delivery is good for your co-op, too. **It lets us plan deliveries ahead of time, build smarter routes, make better use of our trucks and drivers, and cut down on last-minute or out-of-route trips**. That helps us keep costs under control and provide dependable service to all of our propane customers. It's a win all the way around: less to remember for you, better planning for us, and **a more efficient co-op for everyone**.

Need to order propane, or want to upgrade to scheduled-delivery?
Give our Mountain View energy team a call at 406.453.2435 to get started!



MAKING A DIFFERENCE

BULK FUEL MANAGER RALPH FLOYD AND HIS LEADERSHIP CLASS TAKE ON UNPAID SCHOOL LUNCHES- AND MAKE A MEANINGFUL DIFFERENCE.

When Bulk Fuel Manager Ralph Floyd joined Leadership Great Falls, he knew the program would be a chance to build connections, learn more about our community, and strengthen his leadership skills. What he didn't expect was the opportunity to help erase a very real burden for 181 local families.

Leadership Great Falls was created to help new and emerging leaders better understand the communities around them. As part of the program's final project, members were divided into five groups and sent into different areas of Great Falls with one simple instruction: **Do the most good for as many people in your area as you can in three hours.** Each group was given \$60 to get started and sent out.

Ralph and his group quickly noticed that their assigned area included five schools: CMR High School, North Middle School, Sacajawea Elementary, Riverview Elementary, and Valley View Elementary. After making a few calls, they learned those **schools were carrying a combined \$41,434.90 in unpaid school lunch debt.** That number stuck with them.

Unpaid lunch debt creates stress and embarrassment for students, their families and schools. Ralph's group decided they wanted to do whatever they could to help. With only three hours to complete their project, they immediately began reaching out to local businesses for donations, starting with Mountain View Co-op. **MVC donated \$1,150 to the effort,** and other local businesses followed with their own donations, including Keneco with a \$300 donation and Calumet with \$50. Jimmy and Debbie Filipowicz made an especially generous contribution, pitching in an amazing \$5,000 to help reduce the burden for local families.

In just three hours, Ralph and his group raised nearly \$7,000, enough to **eliminate the school lunch debt for 181 families. In total, their efforts wiped out about 16% of the total lunch debt across the five schools.**

"We were really successful with this project, and I can't thank all of our donors enough for helping," Ralph said. **"It felt amazing to deliver the checks to the schools** and to see the smiles on the lunch ladies' faces. I'll never forget it. A few of them were almost crying. They told us stories about how hard it is for the kids to see their negative balance every day, and how embarrassing it is for them. Hopefully what our team accomplished will make their lives easier."

For Ralph, the project was a reminder that leadership isn't always about big titles or major announcements. **Sometimes, it starts with noticing a need, making a few phone calls, and bringing people together to help.**



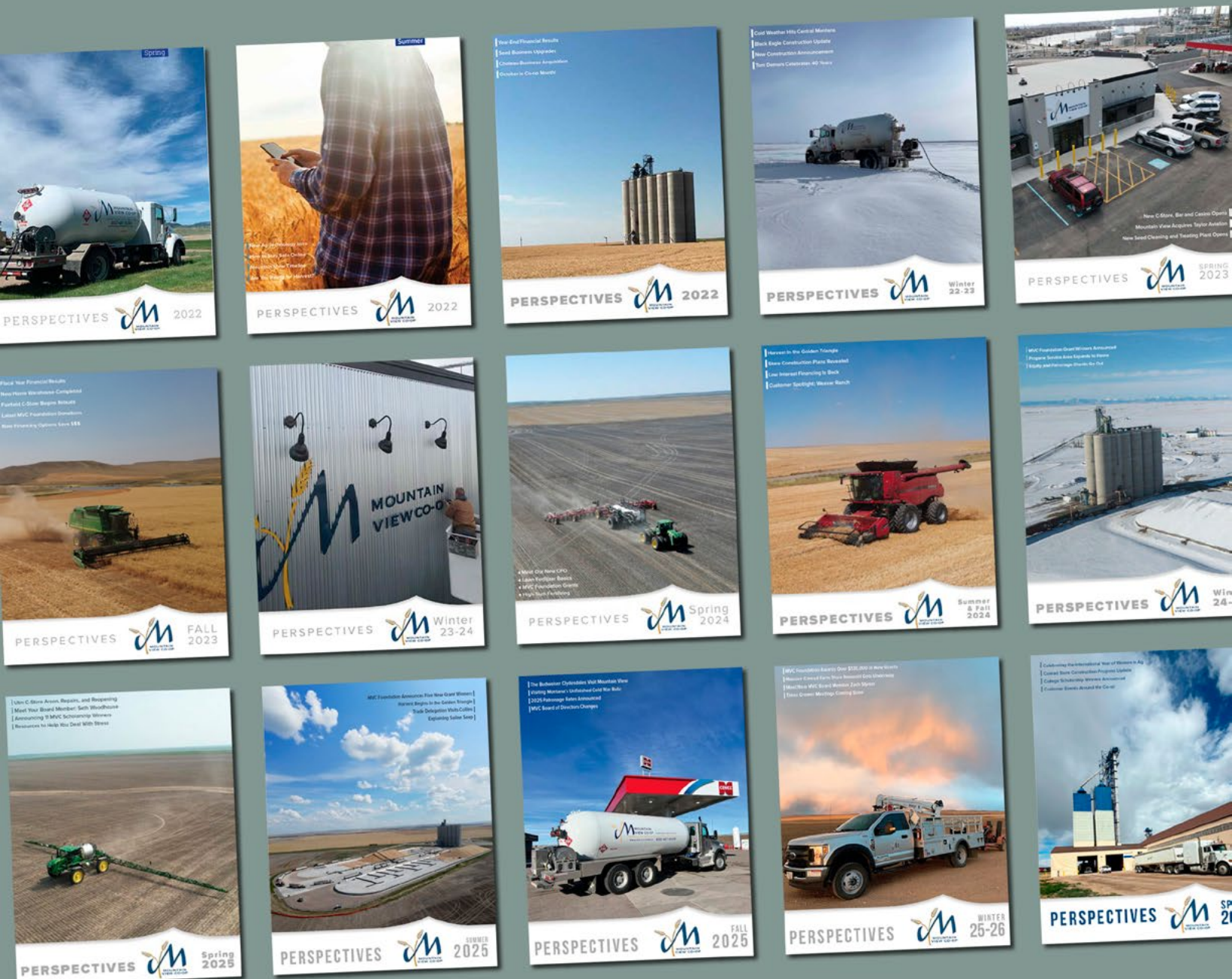
LOOKING FOR A BLAST FROM THE PAST?

TAKE A LOOK BACK THROUGH OUR NEWSLETTER ARCHIVES

Our patron newsletters are more than just updates from the co-op, **they are snapshots of where we've been, what we've built, and the people who have helped shape Mountain View Co-op over the years.**

Remember that back issues of our **patron newsletters** are available online at <https://mvc.ag/perspectives>.

It's fun and easy to look back at past stories, photos, projects, and milestones. Whether you're interested in company history, major facility improvements, community support, employee highlights, market updates, or just want to see how things have changed over time, the newsletter archive is a great place to start.





**HARVEST ROLLS INTO THE NIGHT BENEATH
ANOTHER BEAUTIFUL GOLDEN TRIANGLE SUNSET.**

Many thanks to local producer Jack Patton for sending in this stunning picture.