

2018

YEAR IN REVIEW

COOPERATIVES SEE



THE FUTURE

2018 YEAR IN REVIEW

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Photos: Attendees at the Co-op Communicators Conference confer (left), Cooperative Network's David Ward joined Congressman Ron Kind at a trade roundtable (top center), students at the Co-ops Yes! Youth Leadership Conference hear from a guest speaker (bottom center), Cooperative Network's Patrick Murray meets with college students during a Youth in Government event (right).

Cooperative Network is committed to protecting and promoting Minnesota's and Wisconsin's cooperative businesses and their shared cooperative principles.

A Message from our President

I am pleased and excited to present this annual report to you, our valued members, for the first time as President and Chief Executive Officer of Cooperative Network.



I consider it an honor to lead such an impactful organization in support of the Seven Principles of Cooperatives. These bedrock principles provide the foundation for our work across diverse business sectors. Our goal is to help our members navigate challenges that arise through social, political, economic and cultural change. We are proud of our track record of success in these areas and remain committed to cooperation, collaboration and communication.

It has been an exciting year for Cooperative Network as we have welcomed talented new staff members and launched new initiatives for membership support, education and legislative affairs. My staff and I come to work each day with one goal in mind—to serve the needs of our members. We are excited to have this opportunity and appreciative of your confidence and support.

We live in a chaotic world where constant change is the norm. Still, no organizational structure better serves the common needs of a community than the cooperative model. At Cooperative Network, we are proud to advocate, support, educate and empower on your behalf. We look forward to a successful and cooperative future.

Thank you.

Daniel Smith
President and CEO



Mission

To promote, represent and advocate for the cooperative way of doing business.

Strategic Vision

To be the most trusted and respected provider of services to cooperatives while achieving membership growth and legislative success.

Our Commitment to You

This year, Cooperative Network embarked on a process to deepen our understanding of what you, our members, find important. The ultimate goal of this process is to optimize the value we provide to all our members.

Through face-to-face discussions, phone interviews, and online surveys, we've heard what's keeping you up at night, the uncertainty you are facing, and what you need most from Cooperative Network.

We are using this feedback to augment the value we provide. We're more committed than ever before to meeting your needs. We're adapting the way we engage with you, refining our services and improving how we promote the cooperative business model overall.

This process is still underway, but we've already initiated changes based on what we've learned. We've added new staff positions to better meet your needs. We've implemented a new CRM database to enhance member communication. We've relocated our headquarters to increase our operating efficiency. And, we've adjusted our priorities, so they are better aligned with yours.

We are also working on ways to facilitate ongoing dialogue with our members, so we can effectively respond as needs evolve. Focusing on members' needs is not a one-time process—it's our enduring commitment to you.

At Cooperative Network, we know that we are stronger together. By gaining a deeper understanding of our members, we continue to strengthen that bond and ensure a resilient, positive network of cooperatives for years and generations to come.



WHY ARE YOU A COOPERATIVE NETWORK MEMBER?

“Cooperative Network is my eyes and ears in legislative and government relations, so we don't have to have staff doing this work.”

“Cooperative Network IS cooperation among co-ops.”

“Cooperative Network makes sure our voice is heard and gives us strength in numbers.”

“Cooperative Network is the only association just for co-ops—they are the collective voice of co-ops.”

“Cooperative Network brings together rural voices.”

“The value of Cooperative Network is the weight, scope, and reach they bring to government relations.”

“Cooperative Network is ‘boots on the ground’ for us, when it comes to state legislation.”

“Having Cooperative Network pick up on our issues improves the effectiveness of our lobbying.”



UTILITY PURCHASING WORKER AGRICULTURE EDUCATION GROCERY FINANCIAL INSURANCE HOUSING HEALTHCARE INTERNATIONAL

The theme of this year's National Co-op Month, "Cooperatives - See the Future," embodies what co-ops envision and work to achieve every day—a more sustainable and inclusive tomorrow.

Celebrated by cooperatives nationwide during the month of October, Co-op Month is an opportunity to celebrate the many ways cooperatives are using innovation to create shared prosperity for their members and communities.

With more than 40,000 cooperatives creating stable jobs and a more sustainable economy across the U.S., co-ops represent a proven way to do business and build communities.

This year's Co-op Month theme was not only designed to unify messaging during the month of October, but also offered customizable resources that speak to each co-op sector (available at coopmonth.coop). Resources included the new Co-op Month logo, posters, sample stories, social media resources, statistics and Co-op Month fun facts.

The Co-op Month Planning Committee is co-hosted by NCBA CLUSA and Cooperative Network, with participation from National Cooperative Bank, Cooperatives for a Better World, National Rural Electric Cooperatives Association, National Co+op Grocers, Cooperative Grocer Network, Hanover Co-op Food Stores, Organic Valley, Minnesota Cooperative Education Foundation, United Farmers Cooperative, Tri-County Electric Cooperative, GROWMARK, Flint Energies and USDA Rural Development.



Photo: Cooperative Network members gather at the Minnesota State Capitol for the 11th Annual Co-op Day at the Capitol.



Legislators rely on timely and accurate information at the State Capitol. Cooperative Network is a very reliable organization, and they are impeccable stewards for their member-owners' interests in St. Paul."



—Minnesota Senator Kent Eken (DFL-Twin Valley)

Cooperative Network was very active on the legislative and regulatory fronts this past year. The following pages provide details of the advocacy efforts undertaken by our government affairs team this past year in St. Paul, Madison, and Washington, D.C.

Minnesota

| Legislation | Position | Outcome |
|---|-----------|-------------------|
| Capital Bonding Bill. A \$1.5 billion capital bonding bill was passed this year, which includes \$35 million for the Rural Finance Authority, \$79 million for local road improvement grants, \$5 million for replacement and rehabilitation of local bridges, and \$400 million for the corridors of commerce program. | Supported | Signed into Law |
| Credit union notices. In collaboration with the Minnesota Credit Union Network, Cooperative Network supported legislation that makes several changes to the statutes governing credit unions. Among them are allowing credit union boards greater authority to make changes to their certificates of organization and clarification on the definition of "cause" as it relates to expulsion of credit union members who commit fraudulent activities or are abusive to credit union staff. | Supported | Signed into law |
| Constitutional amendment for transportation funding. The House passed a bill that would have placed a question on the November 2018 ballot to constitutionally dedicate the sales tax currently being collected on auto-related services, such as oil changes, parts, leases, and rentals, to transportation funding. The bill did not raise taxes but rather dedicated existing resources—approximately \$250 million per year—to roads and bridges. | Supported | Stalled in Senate |
| Broadband infrastructure. The supplemental finance bill provided \$15 million for statewide broadband development and infrastructure but the bill was vetoed by Governor Mark Dayton. | Supported | Vetoed |

| Legislation | Position | Outcome |
|---|------------|------------------------|
| Tax Bill. Provisions of interest to cooperatives in the tax bill vetoed by Governor Mark Dayton included changes to Minnesota's definition of taxable income, full federal section 179 expensing conformity, and language that would prohibit local governments from enacting excise taxes or fees on food and food products. | Supported | Vetoed |
| Manufactured home park redevelopment fund. Cooperative Network supported legislation that would have provided funding for the redevelopment of manufactured home parks, including those that are organized as cooperatives. | Supported | Stalled in committee |
| Sustainable Conservation Improvement Program (CIP). In collaboration with the Minnesota Rural Electric Association, Cooperative Network continued to state the need for changes to the CIP with lawmakers. The program has achieved success in reducing energy spending, however it has become unsustainable and increasingly ineffective. | Supporting | On the horizon in 2019 |

Cooperative Network speaks at press conference supporting transportation funding



During the last week of the 2018 legislative session, Cooperative Network's Patrick Murray spoke in support of legislation at a press conference on the Capitol steps along with House Transportation Finance Committee Chair Paul Torkelson (R-Hanska) and House Speaker Kurt Daudt (R-Crown). The legislation would have allowed Minnesotans the chance to ensure funding is used for highway purposes by voting this fall in support of a constitutional amendment to dedicate sales tax on auto part purchases and repairs to road and bridge funding. The bill was successfully passed by the full House, however, the Senate opted not to take up the companion bill and it was not passed before the legislature adjourned.

| Regulation |
|--|
| MDA's Nitrogen Fertilizer Rule. Cooperative Network submitted comments to the Minnesota Department of Agriculture on the Nitrogen Fertilizer Rule indicating support for maintaining and improving the quality of the state's waters, but that any pollution controls included in the proposed rule should be of a practicable and workable nature. Cooperative Network also stated that the gains made in agricultural production should be protected. In addition to this letter, Cooperative Network submitted comments twice over the past three years, including August of 2017 and January of 2016. |
| Freight rail access for ag shippers. Cooperative Network filed comments several times earlier this year with the Surface Transportation Board (STB) in support of cooperative members whose access to freight rail service stood to be threatened. The Metropolitan Council had filed a petition with the STB to acquire ownership of a key shipping corridor that serves a host of agricultural shippers from the South Dakota border, all the way to the Twin Cities. Due to advocacy by Cooperative Network and others, an agreement was reached that will provide efficient and effective rail access for our cooperative members to the Twin Cities and other world markets. |



Photo: Cooperative Network's David Ward (left) and Jim Jarvis from AgCountry Farm Credit Services (center), visit with Senator Jennifer Shilling (D-La Crosse) during Co-op Day at the Capitol in Madison.

“

I appreciate Cooperative Network's thoughtful approach in lobbying the legislature. They tell both sides of the issue. They are an excellent voice for cooperative members in Wisconsin who are also my constituents.”



—Wisconsin Representative Samantha Kerkman (R-District 61)

Wisconsin

| Legislation | Position | Outcome |
|---|-----------|-----------------|
| Cooperative statute modernization. Cooperative Network led legislative efforts on advancing the “Cooperative Modernization Act” that was signed into law with strong bi-partisan support. The legislation was developed with input from cooperative members and experts, and other cooperative organizations during a series of meetings convened by Cooperative Network. | Supported | Signed into law |
| Restoration of Power in an Emergency Program (ROPE). In collaboration with the Wisconsin Electric Cooperative Association, Cooperative Network supported legislation signed into law to provide a sales tax exemption for services related to repair and replacement of infrastructure damaged or destroyed during a storm, flood, tornado, or high winds. The exemption occurs when an electric or telecom cooperative evokes a mutual-aid agreement and more than 20 percent of their customers are without service. | Supported | Signed into law |
| Rural broadband. Cooperative Network supported legislation to infuse additional dollars into the rural broadband expansion grant program, and will continue to support the broadband-related investments that have been made by telecommunication cooperatives. | Supported | Signed into law |
| Prize-linked savings accounts. In collaboration with The Wisconsin Credit Union League, Cooperative Network supported legislation signed into law authorizing credit unions to offer prize-linked savings accounts. Deposits can now be treated as raffle tickets that would be entered in a financial institutions monthly or quarterly prize drawing. | Supported | Signed into law |
| Producer-led Watershed Grant Program. Cooperative Network supported legislation that was signed into law, increasing from \$250,000 to \$750,000 the amount that may be allocated for producer led watershed protection grants. These grants are intended to help farmers find solutions best suited for their particular watershed in this voluntary effort. | Supported | Signed into law |

| Legislation | Position | Outcome |
|--|----------|----------------------|
| State health plans. The Joint Finance Committee voted unanimously to maintain the current group health program structure for public employees during the 2017-19 budget debate. Cooperative Network and several other stakeholders supported this action. Governor Scott Walker had proposed conversion to a self-insurance system, which could have had severe impacts on Wisconsin's healthcare cooperatives. | Opposed | Stalled in committee |
| Taxi cab regulation. Legislation was introduced to eliminate the authority of local units of government to regulate and license taxicab businesses and instead require licensing by the state of Wisconsin. | Opposed | Stalled in committee |

Cooperative Network appointed to Wisconsin Dairy Task Force 2.0 by Gov. Walker



Earlier this year, Governor Scott Walker announced the members of the Wisconsin Dairy Task Force 2.0. Among those appointed were representatives from several Cooperative Network members, as well as Cooperative Network's David Ward. Walker has tasked the Wisconsin Department of Agriculture, Trade and Consumer Protection and the University of Wisconsin System with creating this Task Force to look into the problems facing Wisconsin's dairy industry. This group will make recommendations on actions needed to maintain a viable and profitable dairy industry in Wisconsin.

Regulation

DNR's changes to groundwater rule. Cooperative Network submitted comments on proposed rule changes to NR 151, which deals with agricultural performance standards and prohibitions. This proposed rule by the Department of Natural Resources establishes agricultural nonpoint source performance standards in targeted areas with shallow top soil. Cooperative Network comments supported the focus of the rule to the bedrock areas and particularly those areas where the top soil is less than five feet.

Engagement on livestock facility siting. Wisconsin's livestock siting permitting rule is required to be reviewed every five years to account for any new science based technology or information. The Department of Agriculture, Trade and Consumer Protection has begun its review and Cooperative Network will remain engaged throughout the process.

Work to streamline requirements for dairy farmers. Cooperative Network continues to work with the Department of Agriculture, Trade and Consumer Protection to eliminate the requirement in a rule that rBST Free Affidavits be signed and notarized every year.

Co-op Day at the Capitols



Photo: Naomi Mangold from Land O' Lakes, Ryan O'Connor from Wright-Hennepin Electric Co-op, Mark Berning from Land O' Lakes, Tom Wegner from Land O' Lakes, and Cooperative Network's David Ward meet with Rep. Marion O'Neill (R-Maple Lake) (second from left).

Cooperative leaders from a broad cross-section of Wisconsin's cooperative business community attended the 1st Annual Co-op Day at the Capitol this past year, while cooperators also gathered in Minnesota for the 11th Annual Co-op Day at Capitol. The goal of these grassroots events is to continue building long-term relationships with legislators and administration officials, as well as explain the important role cooperatives play in both states economies. The 2nd Annual Wisconsin Co-op Day at the Capitol has been scheduled for Tuesday, February 12, 2019, while the 12th Annual Minnesota Co-op Day at the Capitol has been scheduled for Tuesday, March 19, 2019.



Photo: (from left) Christian Albouras from Summit Credit Union, Bill Carter from Union Cab, and Ethan Giebel meet with Sen. Fred Risser (D-Madison).

Federal

Regulation

Cooperative Network advocates for new deduction for farmer co-ops in tax bill. Cooperative Network advocated for the preservation of Section 199 with members from both the Minnesota and Wisconsin congressional delegations. Also known as the Domestic Production Activities Deduction (DPAD), Section 199 had helped cooperatives and their farmer-owners since its creation back in 2004. In its place is a newly created deduction for farmer cooperatives and members.

Cooperative Network weighs in on 2018 Farm Bill. Cooperative Network joined over 150 organizations on a letter to Congress on the 2018 Farm Bill. The letter urged Congress to reject amendments that could weaken programs designed to help farmers who are seeing the greatest decline in farm income since the Great Depression.

Cooperative Network urges strengthening of pension system for co-ops. Cooperative Network requested congressional support for the passage of the Rightsizing Pension Premiums Act of 2017. The passage of this legislation would adjust premiums to better reflect the low risk of Cooperative and Small Employer Charity plans.

Regulatory relief for propane distributors. Cooperative Network filed comments with the Occupational Safety and Health Administration (OSHA) in response to the agency's determination that the use of mobile truck cranes to deliver and retrieve propane containers would be subject to the requirements of traditional construction cranes. Cooperative Network urged OSHA to delay the certification compliance deadline for propane field technicians who deliver or retrieve propane containers.

Cooperative Network supports Accurate Labels Act with congressional delegations. Federal legislation was introduced that sought to amend the Fair Packaging and Labeling Act due to a growing number of states and cities that have begun mandating product warning labels. One of the main reasons for the modification to the Act is that these labels are not backed by science and imply risks when none actually exist. Cooperative Network showed its support for this bi-partisan legislation in communications with members of both the Minnesota and Congressional delegations.

Cooperative Network continues to support international trade. Cooperative Network continues to advocate for international trade opportunities with members of both the Wisconsin and Minnesota congressional delegations. Trade is an important issue to our members who rely on their ability to sell their commodities into markets across U.S. borders and overseas.

Cooperative Network strives to provide its member cooperatives with a variety of resources, including a number of services geared toward public relations and overall cooperative communication—at no additional cost.

Passkey Discount Program



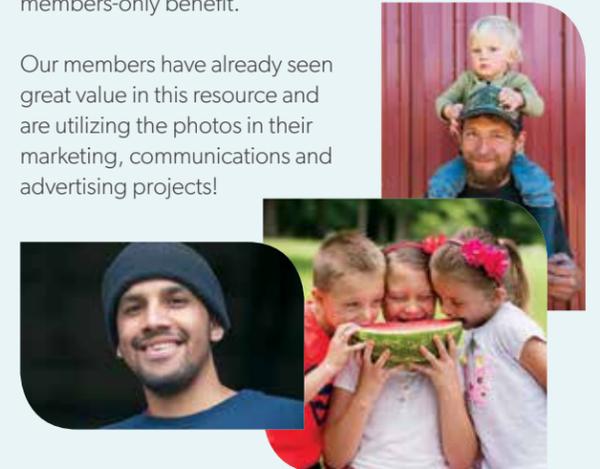
Passkey
SOLUTIONS ♦ SAVINGS
FOR COOPERATIVE NETWORK

Your Cooperative Network membership gives you access to become a Passkey member and opens the door to significant savings from brands you know and trust. Your free Passkey membership gives you 24/7 access to special offers on everyday essentials, entertainment, travel, personal financial services and more. To learn more about this great member benefit visit cooperativenetwork.coop/membership/benefits.

Stock Photography Collection

We have an online collection of nearly 2,000 professional photos taken in coordination with member cooperatives. The royalty-free images are available at cooperativenetwork.smugmug.com as a members-only benefit.

Our members have already seen great value in this resource and are utilizing the photos in their marketing, communications and advertising projects!



Co-ops Are Everywhere Video & Coloring Book

Cooperatives thrive in big cities, small towns, and rural areas—wherever there's a need to be met. From child care to senior housing, insurance to agricultural marketing, financial services to utilities, cooperatives operate in most sectors of the economy and are driven by service rather than profit.

Cooperative Network has developed two tools—a 90-second animation and the Co-op Town coloring book—to help teach students about the value of cooperatives—and our members love them! Visit the **Resources** section of our website to learn more.



Our Cooperative Story



The "Our Cooperative Story" project was designed to share the many ways cooperatives build community, trust, jobs, and so much more. The initial collection is available at ourcooperativestory.coop. The stories are a reflection of the seven guiding principles that all cooperatives share.

What's your cooperative story? Inspire us!

Cooperative Network provides professional development and youth education to give cooperatives the tools and information they need for sustainable success.

Co-ops Yes! Youth Leadership Conference



Sponsored by their local cooperatives, approximately 100 high school and college students attended Cooperative Network's annual Co-ops Yes! Youth Leadership Conference in March.

Participants learned about the cooperative structure and principles from speakers representing co-op organizations including the University of Wisconsin Center for Cooperatives, Oconto Electric Cooperative, Compeer Financial, SPIRE Credit Union, Minnesota Rural Electric Association, Land O'Lakes, Wakota Federal Credit Union and Organic Valley/CROPP Cooperative.

Peer-elected youth board members have the opportunity to lead the following year's conference and gain additional insights on cooperatives through hands-on meetings and tours of cooperatives.

Co-op Directors

This past year, approximately 100 attendees from a diverse group of cooperatives in the Midwest took part in the program, which featured topics and experts in the areas of cooperative finance, legal matters and governance best practices.

Moving forward, in addition to the Co-op Directors Forum, Cooperative Network is partnering with the University of Minnesota and Dr. Michael Boland to host the 2019 Minnesota Cooperative Leadership Program. Cooperative Network's educational partnerships with the University of Minnesota and the University of Wisconsin strengthen opportunities for co-op directors to gain knowledge and build relationships.

Federal Dairy Issues Forum

Dairy industry leaders from Minnesota and Wisconsin gathered once again for Cooperative Network's annual Federal Dairy Issues Forum. Attendees discussed issues—many of which are federal in nature—facing the dairy industry and how cooperatives can help solve them with dairy industry experts. Topics covered included the Livestock Gross Margin for Dairy and the Margin Protection Programs, dairy trade and the North American Free Trade Agreement, and what affect the Section 199 tax reform legislation will have on cooperatives and their farmer owners. Other topics covered included the food value chain, health care options for dairy producers and agribusiness, farm safety, the changing landscape for dairy across the United States and the 2018 Farm Bill.

Co-op Communicators



More than 30 communications professionals attended the Co-op Communicators Workshop in Eau Claire, Wis. and sponsors included Organic Valley and Compeer Financial. Speakers discussed bridging the generational divide, seeing your cooperative through the lens of a camera, member training and education, marketing the cooperative difference and leveraging the power of video. Attendees also had an opportunity to network and gain valuable insight from fellow attendees.

Cooperative Business Issues Conference

Cooperative Network once again hosted its annual Cooperative Business Issues Conference in conjunction with the 2018 Minneapolis-based CoBank Customer Meeting. The program examined current business, regulatory, and policy climates, as well as their implications for cooperatives' business activities. Staff and directors from electric, farm supply, grain, dairy, and fuel cooperatives



The Cooperative Experience

For the third year, Wisconsin's Federated Youth Foundation sponsored The Cooperative Experience in August as a unique learning opportunity for high school and university young leaders representing the Co-ops Yes! youth board, the Wisconsin Electric Cooperative

Association youth board, and the Wisconsin FFA officer team. These young leaders are able to meet and tour a variety of cooperatives in-person to gain a deeper understanding of the cooperative principals in action. They are then able to use these experiences to educate their peers about the benefits of being a cooperative member or employee. The students visited Organic Valley, WCCU Credit Union, People's Food Cooperative, Dairyland Power Cooperative and Vernon Electric Cooperative.

throughout Minnesota and Wisconsin heard from speakers on key trends and challenges for cooperatives, including attracting and retaining talent for cooperatives, the digital transformation of agriculture, the role shale plays in the global hydrocarbons trade, and an in-depth update on federal issues impacting cooperatives.

Senior Cooperative Housing

The 2018 Senior Cooperative Housing Conference attracted a record attendance of more than 325 participants from cooperatives and professional organizations to the country's heart of senior cooperative housing development. This year's theme was "Through the Looking Glass into the Future," and conference topics included a focus on older adult demographics, affordability of cooperative housing for seniors, succession planning, conflict management, aging in place, fair housing act, and safety and well-being policy. Panel discussions featured senior housing cooperative law experts and maintenance, as well as officials from the Department of Housing and Urban Development. Cooperative Network has presented the Senior Cooperative Housing Conference each year with the Senior Cooperative Foundation since 2001.

Minnesota Cooperative Education Foundation (MCEF)

MCEF offers the Edward Slettom Cooperative Leadership scholarships for high school, college, graduate and law school students interested in pursuing careers in cooperatives. Four highly-qualified scholarship recipients were selected this past year.

MCEF is a charitable 501(c)(3) organization and contributions are tax-deductible to the extent allowed by law. We welcome donations of any kind to assist us in supporting our next generation of cooperative leaders, including your cooperative's unclaimed dividends and capital credits. For more information visit mcef.coop.

Federated Youth Foundation (FYF)

The Federated Youth Foundation, a 501(c)(3) organization, serves Wisconsin-based cooperatives by promoting youth education and community support through charitable giving. Federated Youth Foundation gave over \$838,000 in scholarships and charitable contributions back to the communities of member-cooperatives. To learn more visit cooperativenetwork.coop/fyf.

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RELATIONS & DAIRY

Special thanks
to John Manske,
our Cooperative
Network
ambassador.

2017-18 Board of Directors

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UTILITY DISTRIBUTION – WISCONSIN

David Anderson, Riverland Energy

UTILITY GENERATION AND TRANSMISSION

Greg Sacia, Dairyland Power Cooperative

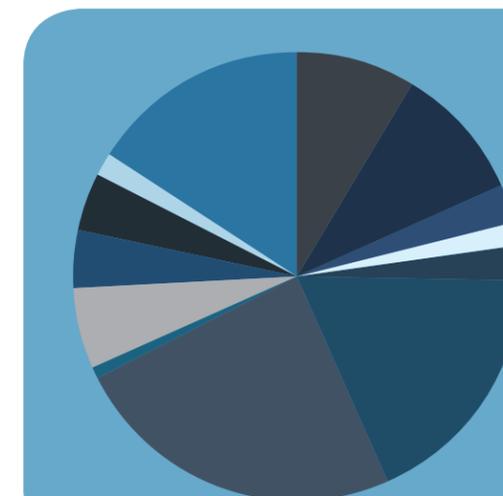
AT LARGE

Brent Imker, South Central Electric Association (Minn.)

David Johnsrud, CHS Inc. (Minn.)

James Kinzie, Bayfield Electric Cooperative (Wis.)

Member Snapshot



Sector

- Associate
- Credit Union
- Dairy
- Farm Credit
- Health Care
- Housing
- Farm Supply
- Marketing & Processing
- Mutual Insurance
- Service
- Telecommunications
- Livestock & Genetics
- Utility

\$43.9 billion
in annual sales

\$608 million
in patronage distribution

Did you know?

3/4 of the nation's senior
housing cooperatives are
located in Minnesota.

**COOPERATIVES
SEE
THE FUTURE**



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