Leadership Panel & Cooperative Benefits



JON IHLER President & CEO MFA Oil



GLEN COPE Board Chairman MFA Oil



President & CEO
MFA Incorporated



WAYNE NICHOLS
Board Chairman
MFA Incorporated



DR. KERI JACOBS
Assoc. Prof. of Ag & Applied Econ.
University of Missouri







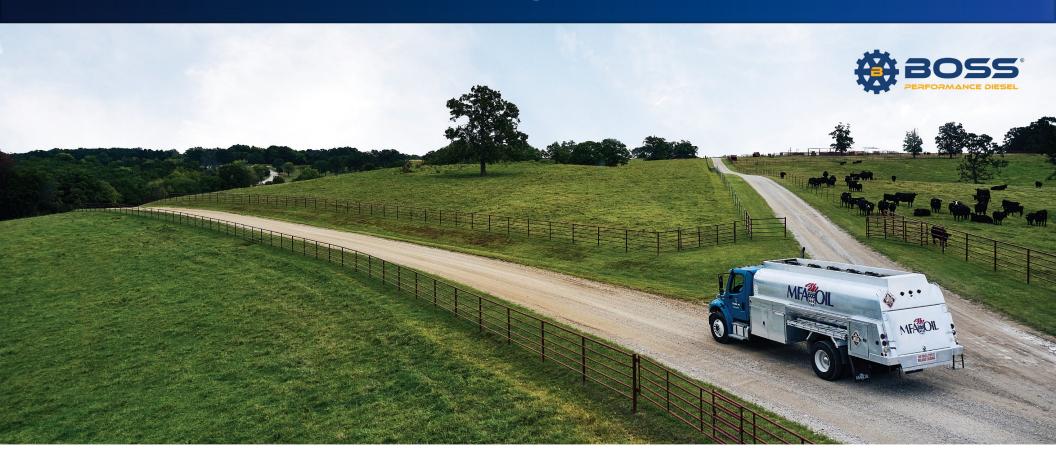
PROPANE



100.0 MILLION

gallons of propane sold

DIESEL



121.6 MILLION gallons of distillates sold

GASOLINE



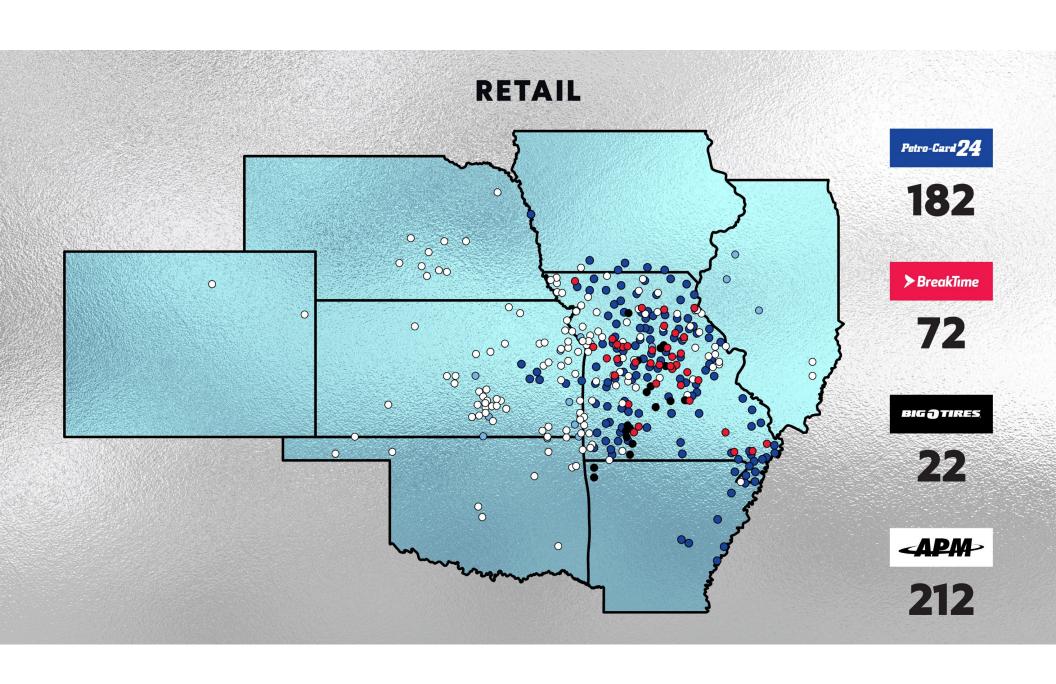
53.6 MILLION

gallons of gasoline sold

LUBRICANTS



2.3 MILLION gallons of lubricants sold



PETRO-CARD 24



75.0 MILLION gallons of fuel sold

182 locations

BREAK TIME



\$125.6 MILLION 72
in inside sales locations

88.7 MILLION gallons of fuel sold

BIG O TIRES



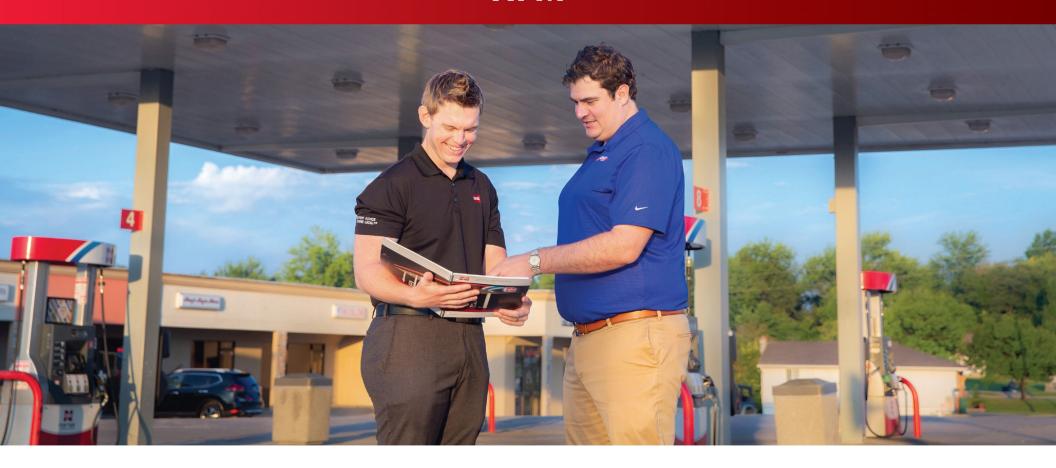
51.4 MILLION 22 locations

ENERGIZED SOLAR



235.38 KWh 22 solar installations 235.38 KWh

APM



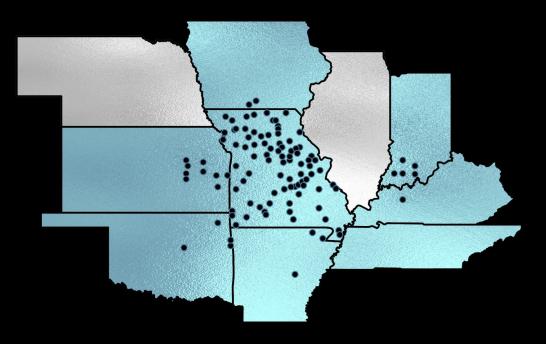
\$270.3 MILLION in sales

212 fueling locations

97.1 MILLION gallons of fuel delivered

THE MFA OIL FOUNDATION

The MFA Oil Foundation provides cash grants to support nonprofit organizations in communities where MFA Oil has a significant concentration of members and employees. The grants, which are primarily funded by pre-tax, non-member income, help to strengthen organizations dedicated to serving education, youth, humanitarian services and civic endeavors.



\$219,943

in grants awarded to 132 organizations

\$3.3 MILLION

approximate value of grants awarded since 1998

To apply for an MFA Oil Foundation grant, visit mfaoil.com/foundation.

BOARD OF DIRECTORS



TOP ROW LEFT TO RIGHT:

Tony Dameron,

District 7 – East Central;

Scott Mitchell,

District 8 – Mid-South

Monte Fisher,

District 2 – Northeast;

Jake Taylor (Vice Chairman),

District 6 – Central;

BOTTOM ROW LEFT TO RIGHT:

Glen Cope (Chairman),

District 3 – Southwest;

Mike Moreland,

District 5 – West Central;

Chuck Weldon,

District 1 – Northwest;

Marion Kertz,

District 4 – Southeast

MFA OIL COOPERATIVE MEMBERSHIP

Enjoy the benefits of co-op membership.

Reap the rewards as we grow together. MFA Oil members earn patronage dividends on qualified purchases and can vote on delegates to represent their local plant who in turn elect MFA Oil Company's Board of Directors.

Apply for Membership

Benefits

As an MFA Oil member, you can earn patronage dividends based on purchases you've made through your bulk fuel, propane and Petro-Card 24 accounts tagged with membership. Each year, the Board of Directors determines the dividend amount that will be disbursed to members based on company profits.

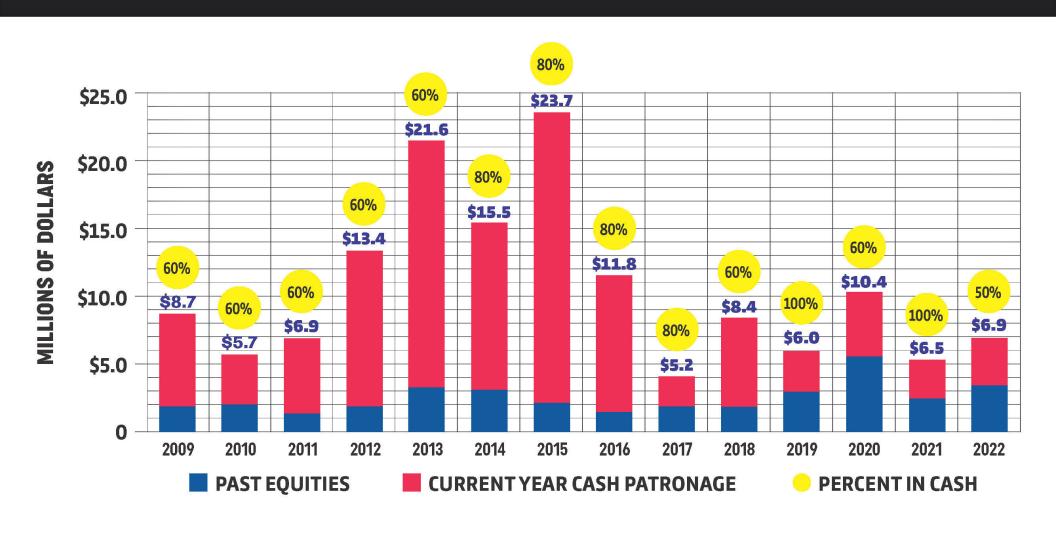


Eligibility Criteria

You're eligible to become a co-op member if you meet these two requirements:

- 1. You are an agricultural producer or own land used for agricultural production.
- 2. You buy at least \$1,000 from MFA Oil bulk fuel, propane or Petro-Card 24 accounts tagged with membership during the company's fiscal year (Sept. 1 Aug. 31).

MFA OIL PATRONAGE PAID 2009-2022



MFA Incorporated

Farmer-owned cooperative founded 1914







Consolidated

MFA Enterprises (100%)

Equity Method

AGRIServices of Brunswick, LLC (50%)

Central Missouri AGRIService, LLC (45%)

Mid-State Seed, LLC (50%)

Cache River Valley Seed, LLC (50%)





2022 CropLife 100

Shaded areas represent Cooperatives

Over \$1 Billion in Retail Sales									
Rank & Company		Headquarters Location	# States Served	# Retail Outlets	Years in CropLife100	% Crop Protection Sales	% Fertilizer Sales	% Seed Sales	% Custom App
1	Nutrien Ag Solutions	Loveland, CO	45	1000	39	32%	49%	12%	7%
2	Helena Agri-Enterprises	Collierville, TN	48	457	38	38%	44%	14%	4%
3	Simplot Growers Solutions	Boise, ID	33	235	38	40%	49%	/%	2%
4	GROWMARK	Bloomington, IL	20	590	36	24%	56%	11&	9%
5	Wilbur-Ellis	Aurora, CO	23	136	37	48%	38%	9%	5%
6	CHS	Inver Grove Heights, MN	16	270	36	24%	55%	15%	6%
7	GreenPoint AG	Decatur, AL	10	89	5	32%	65%	2%	1%
8	MFA	Columbia, MO	4	166	30	20%	64%	11%	5%
9	Co-Alliance	Indianapolis, IN	3	45	23	23%	63%	9%	5%
10	Agtegra Cooperative	Aberdeen, SD	2	60	32	24%	55%	15%	6%



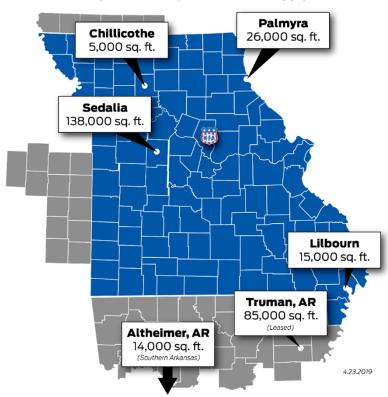
Board of Directors





MFA Warehouses

Crop Protection, Seed & Farm Supply





Agronomy















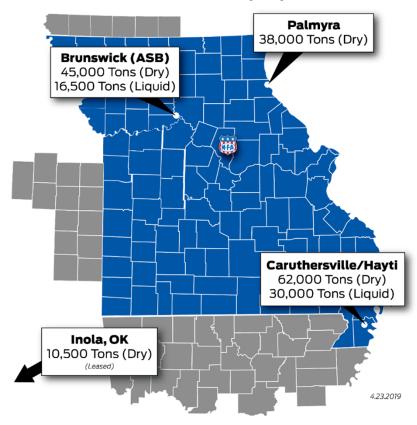


MADE FOR AGRICULTURE



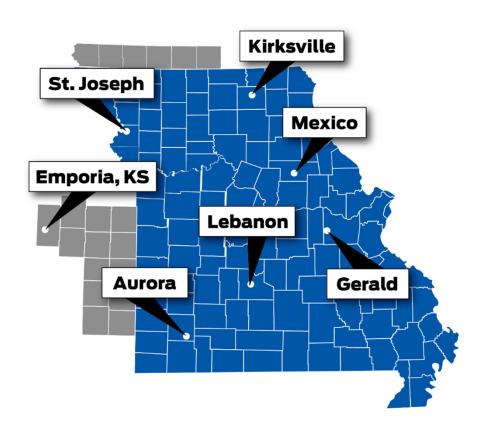
MFA Plant Foods

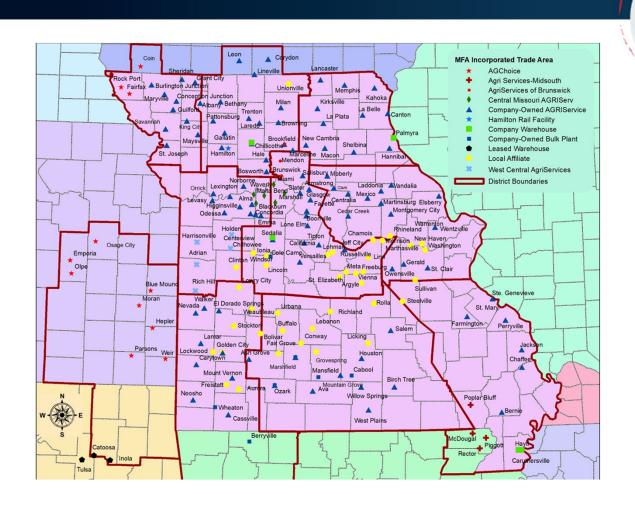
Wholesale Facility Map





MFA Feed Mills







Grain

• 75 million bushels annually



















