



A Message from the GM/CEO

As we move into July, I want to take a moment to thank you for your continued support of Consumers Cooperative. Whether you visit one of the convenience stores, rely on us for fuel, propane, lubricants, DEF, or simply choose to do business with a local cooperative, we truly appreciate the trust you place in us.

July is always a busy time across our communities. Families are traveling, farmers are working long days, local events are in full swing, and many of us are enjoying the summer season here in Wisconsin. Our goal remains the same: to provide dependable service, quality products, and a friendly experience every time you do business with us.

As a cooperative, we are here because of our patrons and the communities we serve. Your support allows us to continue investing in the people, facilities, equipment, and services our patrons count on every day. We are proud of our history, but we are also focused on the future and making sure Consumers Cooperative remains strong for generations to come.

We also understand that our business must continue to evolve. The markets we operate in are changing, costs continue to rise, and customer expectations continue to grow. Because of that, we are constantly reviewing how we operate, where we can improve, and how we can serve you better. Our goal is to make decisions that protect the long-term health of the cooperative while continuing to provide value to our patrons.

July 17th will be the last day that our Baldwin, WI, retail store will be open for inside sales. Fuel pumps will remain open 24/7. This was a joint decision of the board of directors and leadership team. You can find more information on the News tab on the Consumers website (www.cenex1.com).

This summer we encourage you to stop in, say hello, and continue supporting your local cooperative. Every gallon of fuel, every propane delivery, every purchase in our stores, and every account relationship helps support a business that is locally rooted and committed to giving back to the communities we serve.

I also want to encourage our members to utilize our online portal. This allows you access to your account and transactions made on your account. It also gives you the ability to pay your bill online which can help avoid delays with payments being sent through the postal service. Call 608-643-3301 to sign up today.

I also want to recognize and thank our employees. They are the ones working early mornings, late nights, weekends, holidays, and busy summer days to keep our stores, fuel operations, propane deliveries, and customer service running. There are plenty of challenging days, but knowing they were able to make our patrons day a little better is their greatest reward. We are fortunate to have a team that cares about serving our patrons and representing your cooperative well.

On behalf of everyone at Consumers Cooperative, thank you for your business, your patience, and your continued support. We are proud to serve you and look forward to continuing that service throughout the summer and beyond.

Lastly, I hope everyone enjoyed a fun and safe Independence Day with your friends and family. Have a wonderful July!

Sincerely,

Eric Cantwell, GM/CEO



A Message from the Convenience Store Team

As we continue through the summer months, our convenience store team would like to take a moment to thank you for your continued support of Consumers Cooperative. Every time you stop in for fuel, grab a cup of coffee, pick up lunch, purchase snacks for the road, or support one of our local stores, you are supporting a cooperative that is proud to serve its patrons and communities.

Our convenience stores are more than places to fuel up. They are part of the daily routine for many of our customers. They are where people stop before work, where families grab what they need on the way to a ballgame or weekend trip, where farmers and local businesses fuel their vehicles and equipment, and where neighbors see familiar faces behind the counter.

This month, we are again highlighting two of our nineteen convenience store locations. Our teams are eager and excited about serving you this summer and beyond. Thanks for your support.



Sauk City Cenex (758 Phillips Blvd)

Our Sauk City location continues to be an important part of our local presence and a key stop for many of our patrons in the Sauk Prairie area. The team works hard to provide a clean, friendly, and dependable experience for customers throughout the day. We encourage you to stop in for a beverage and any of the delicious food selections that we offer daily. Sauk City offers Cenex Top Tier gasoline products and Premium Diesel products, along with DEF at the pump, propane exchange, and propane cylinder fill.

Whether you are stopping in for fuel, coffee, snacks, lunch, or daily essentials, we appreciate each visit and every opportunity to serve you.



Hudson Cenex (1088 County Rd A)

Our Hudson location has been a strong part of our convenience store network, and the team continues to do a great job serving the local community. Being located within a mile of the Kinnickinnic State Park, summer is a very busy time for Hudson. Our focus on customer service, store appearance, and daily operations helps make the location a valuable part of Consumers Cooperative. Hudson also offers quality Cenex Top Tier gasoline and Cenex Premium Diesel products along with propane exchange, propane cylinder fill, and delicious Cooper's Chicken meals.

Both the Sauk City and Hudson locations represent what we want our convenience store locations to be: welcoming, dependable, community-focused, and committed to superior customer service. We know our stores are often one of the most visible parts of Consumers Cooperative, and we take that responsibility seriously.

As we look ahead, our convenience store team remains focused on improving the customer experience across all our locations. That means continuing to focus on cleanliness, friendly service, product selection, food offerings, and everyday details that matter to our customers.

Sincerely,

Brook Morris
Chief Retail Officer



A Message from the Energy Department

As we move through the summer months, the Consumers Cooperative Energy Department would like to thank you for your continued business and support. Whether you rely on us for propane, refined fuels, lubricants, DEF, or energy services for your home, farm, or business, we appreciate the trust you place in our team.

This is also an important time of year to remind our propane customers to return their propane contracts. Completing your contract early helps us plan ahead, secure supply, and better serve our patrons as we prepare for the fall and winter heating season. We know propane is an important part of keeping homes, farms, and businesses running, and getting contracts in on time helps make the process smoother for everyone.

If you have questions about your propane contract, pricing options, delivery needs, service or safety checks, or account information, please reach out to our Office. Our team is happy to walk through the options with you and help make sure you are prepared before the colder months arrive. We are committed to keeping you and your family warm, cozy, and safe this winter.



Cenex Automated Fuel Delivery Program

Consumers Cooperative offers the Cenex Automated Fuel Delivery Program for members with bulk fuel tanks. Tank monitoring helps track fuel levels and automatically supports delivery routing when your tank gets low. No more having to check your own tank or running out of fuel.

Please note that AFD is not available in every area or for every account, but where it is available, it can be a valuable option for customers who want added convenience and peace of mind. If you are interested in learning whether AFD is available for your location, please contact our Energy Department and we would be happy to review your account.

Lubricants

In addition to propane and bulk fuel delivery, Consumers Cooperative continues to offer lubricants for agricultural, commercial, fleet, and personal-use customers. The right lubricant can make a real difference in protecting equipment, improving performance, and reducing downtime. Whether you need engine oil, hydraulic oil, grease, or other lubricant products, our team can help you find the right solution for your equipment and operation.



We are proud to support the farmers, businesses, homeowners, and communities that depend on Consumers Cooperative. Our Energy Department understands that reliable service matters, and we work hard every day to deliver the products, support, and service our patrons count on.

Thank you for choosing Consumers Cooperative for your energy needs. We appreciate your business and look forward to continuing to serve you throughout the summer, harvest season, and beyond.

Sincerely,
John Lombard, Energy Manager



CENEX RUBYFIELDMASTER
SOY-ENHANCED PREMIUM DIESEL

CENEX ROADMASTER XL
PREMIUM HIGHWAY DIESEL FUEL





Consumers Cooperative Supports Our Fair Participants

It's Fair Season! With your cooperative now having locations and serving members in over a dozen counties, it is starting a new program in 2026 to help support the hard work of more of its members' children who are showing animals at their local or state fair. Starting this year, Consumers Cooperative will give \$50 for a large animal or \$15 for a small animal to each member's child who is eligible.

To be eligible:

- The participant must be the child of an active member of Consumers Co-op.
- The child must have shown the animal as part of a project at a county and/or state fair as part of the animal sale auction.
 - A large animal (Dairy, Beef, Swine, Sheep, or Goats) will receive a \$50 gift.
 - A small animal (Poultry or Rabbit) will receive a \$15 gift.
- The child must submit the following by mail or email by September 25, 2026:
 - Their name
 - Their parents' name(s)—must be an active member
 - Member account number and mailing address
 - Fair they attended
 - Name of their 4-H or FFA group
 - A photo of themselves with their animal, preferably from the fair. Please include ribbons or other awards in the photo, if able.
- By submitting a photo, parents and child authorize Consumers to use the photo in promotions.
- One entry per child.



Mail to:
 Consumers Cooperative
 PO Box 668
 Sauk City, WI 53583
Or email to:
 FairAnimal@Cenex1.com

If you are unsure if you are an active member, please see the "Membership" tab on our website (www.Cenex1.com) or call the Sauk City main office at 608-643-3301. You can also find this full fair animal article on the "Giving Back" website tab.

Best wishes to all who are participating in an animal project this year. Your dedication and hard work do not go unnoticed.

Your Consumers Co-op Employee Team



A Message from the Board Chair

If March comes in like a lion (and goes out like a lamb), then perhaps this July could be described as "comes in like a blast furnace". I hope that by the time you are reading this the worst of the heat dome has moved on and we are back to seasonal temperatures. Despite the heat, I hope you all had a wonderful time with family and friends celebrating the 250th anniversary of our country.

The board has been busy the past couple of months evaluating the company's operations to ensure each business unit is, or soon will be, contributing to the overall success of your cooperative. As a result, the board made the difficult decision to transition the Baldwin convenience store to a Pump 24 automated fueling station. The inside store sales will be discontinued. The local feed store that has been operating out of part of the location will be expanding into the entire facility. Please see the News tab on the company website (www.Cenex1.com) for the full news release. You will find other information and updates about your cooperative on the website, so please visit it regularly.

Above, you will see a new program the cooperative has started for 2026. We are excited to be able to offer many more of our members' children the opportunity to be rewarded for the work they've done. Congratulations and best wishes to all who will be participating at a local or state fair this year. Thank you for your support and patronage!

Andy Fiene, Board Chair



Consumers Cooperative
758 Phillips Blvd.
Sauk City, WI 53583
608-643-3301

A Message from the Board of Directors

Over the past year, many of us have been asked what qualifies a patron/customer to be a voting member of the cooperative. Since being elected to the board in late April, we have put together what we hope is a clear definition of the qualifications needed to be a voting member. You can also find this on the Membership tab on the Consumers Cooperative website (www.Cenex1.com). Thank you for your support of the cooperative and its employee team.

Membership Qualifications

All patrons/customers and members are eligible to receive patronage refunds. Membership also provides voting privileges. To be a member, a patron/customer must meet the following requirements:

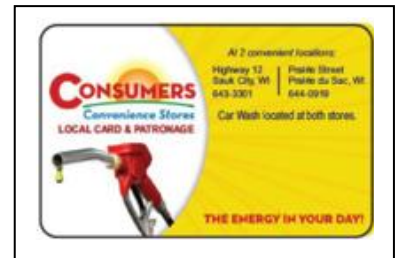
- Meet the minimum qualifying purchase requirements during the previous calendar year. The minimum is established by the board of directors and reviewed regularly. For 2025, the minimum was \$500.
- Qualifying purchases include all regular products, merchandise, and services sold at prices available to all patrons. Some products, such as semi tanker loads of fuel, do not qualify due to the low margin generated.
- Purchases by patrons who have an open charge account at the cooperative used to purchase propane, bulk petroleum, lubricants, convenience store fuel and merchandise with the Consumers or Cenex (CHS) charge card, or other products and services, are qualifying purchases.
- For patrons who purchase fuel and merchandise from the cooperative's convenience stores, but do not purchase other products like propane, bulk fuel, etc., one or both options below apply for the purchases to qualify for patronage and membership:

MEMBERSHIP IS FREE!

Join over 2,300 of your friends and neighbors and become a member-owner today. Thank you for your continued patronage!

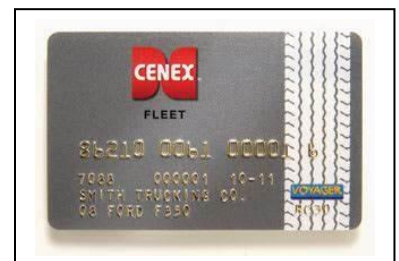
Option 1:

- If you do not have one already, apply for an open charge account at the cooperative.
- Order a Consumers Co-op in-house charge card (yellow card with Consumers logo). Use this card for fuel or inside purchases at any of the convenience store locations. The purchases will be tracked by Consumers' accounting system and qualify for patronage and membership eligibility.
 - A monthly statement will be sent via email for all card purchases from the previous month. The statement balance is due upon receipt.
 - For businesses or other large volume users who need paper statements, please contact the Controller at the Sauk City office—608-643-3301.



Option 2:

- Apply for and use one of the Cenex (CHS) credit cards for purchases at the convenience stores. When you first receive the Cenex credit card, be sure to notify the Sauk City main office so future purchases are accurately accounted for.
 - Only the Consumers in-house charge card or Cenex credit cards (Voyager or Bass Pro Shop) will qualify toward patronage and membership eligibility. Other credit cards do not qualify due to the high processing fees paid by the cooperative and the inability to seamlessly track them.



All Patrons are encouraged to use email statements. This helps keep costs down, and those savings are returned as patronage refunds. In addition, company newsletters will only be sent to patrons by email. They will also be available on the company website under the News tab. If you receive paper statements today and would like to receive the newsletter, please provide your request and email address to the staff at the Sauk City office.

- If you received a postcard invitation to the most recent company annual meeting, you qualified for membership during the previous calendar/fiscal year.
- Each eligible member account is allowed one vote.
- Full details of membership requirements may be found in the company articles and bylaws.
- If you have any questions, please reach out to management.

Open Account Payment Terms

The credit terms for open charge accounts at your cooperative remain unchanged from prior years. For those that are new members, and a refresher to all, open account balances are **due in full no later than the 25th business day of the month following when the charge occurred**. For example, all charges in the month of June are due in full no later than July 25. Any balance remaining after July 25th will be subject to a 1.5% finance charge (18% APR). Accounts that are not paid monthly and/or exceed their credit limit may be put on a cash only basis.

With the high cost of borrowed funds today, it is more important than ever that all open account balances are within the credit terms of the company. Past due accounts:

1. Negatively impact your company's balance sheet and operating statement.
2. Reduce the amount of money returned to our members as patronage and in redemption of old equities.
3. Negatively impacts our ability to borrow low-cost funds and pay them off in a timely manner.
4. Affects our ability to purchase new equipment, upgrade facilities, and keep inventory holding costs down.
5. Reduces our ability to grow and expand the business when opportunities arise.
7. Drains valuable resources such as staff time, legal fees, interest and other expenses associated with collections.
8. Impacts our ability to attract and retain quality staff to serve you.
9. **Creates uncomfortable situations between staff members and our patrons/friends.**

Thanks to all of you that continue to keep your accounts current. For those that are past due, please make arrangements with the office staff to clear up any amount over 30 days old by July 25th.

C-Stores & Fuel Cards

| C-store | Address | City, State and ZIP code | Phone |
|----------------|--------------------------|---------------------------------|--------------|
| Baldwin | 930 10th Ave. | Baldwin, WI 54002 | 715-300-3076 |
| Cottage Grove | 207 W. Cottage Grove Rd. | Cottage Grove, WI 53527 | 608-819-3128 |
| Durand | 420 2nd Ave. E. | Durand, WI 54736 | 715-300-3031 |
| Ellsworth | 610 E. Main St. | Ellsworth, WI 54011 | 715-273-4363 |
| Elmwood | 404 E. Omaha Ave. | Elmwood, WI 54740 | 715-300-3044 |
| Evansville | 9 John Lindemann Dr. | Evansville, WI 53536 | 608-882-2621 |
| Glenwood City | 520 1st St. | Glenwood City, WI 54013 | 715-300-3050 |
| Hudson | 1088 County Rd. A | Hudson, WI 54016 | 715-386-8815 |
| Luck | 2527 State Rd. 35 | Luck, WI 54853 | 715-300-3077 |
| Merrimac | E12965 Hwy 78 | Merrimac, WI 53561 | 608-493-2019 |
| Mondovi | 801 E. Main St. | Mondovi, WI 54755 | 715-300-3055 |
| Osseo | E. 10914 County Rd. HH | Osseo, WI 54758 | 715-300-3071 |
| Pepin | 304 3rd St. | Pepin, WI 54759 | 715-300-3060 |
| Pigeon Falls | 39866 Hwy. 53 | Whitehall, WI 54773 | 715-300-3057 |
| Prairie Du Sac | 1300 Prairie St. | Prairie Du Sac, WI 53578 | 608-644-0919 |
| Sauk City | 758 Phillips Blvd. | Sauk City, WI 53583 | 608-643-8033 |
| Spring Valley | S. 405 McCay Ave. | Spring Valley, WI 54767 | 715-300-3064 |
| Strum | 107 W. Balsam St. | Strum, WI 54770 | 715-300-3070 |
| Whitehall | 36537 Main St. | Whitehall, WI 54773 | 715-300-3065 |