

With locations in Alleman, Avon Lake, Belle Plaine, Blirstown, Booneville, Cambridge, Chelsea, Collins, Colo, Conroy, Dallas Center, Des Moines, Elberon, Enterprise, Gilman, Grundy Center, Hartwick, Holland, Indianola, Jewell, Kellogg, Laurel, Lincoln, Luther, Luzerne, Madrid, Malcom, Marengo, Melbourne, Minburn, Mingo, Mitchellville, Montezuma, Napier, Newburg, Panora, Pickering, Prairie City, Randall, Redfield, Reinbeck, Rippey, Slater, Stanhope, Traer, Washburn, Waukee, Winterset and Zearing.

Spring, 2008



## Leadership

By Larry Petersen, CEO/General Manager



As we all know, the grain prices we are now experiencing are at or have been at the highest levels on record. I'm quick to point out the other side that we are experiencing record price levels for inputs including fertilizer, seed and fuel prices. Producers have also been impacted by increased costs for cash rent along with rising machinery costs. Even with that caveat, net farm income in 2007 is estimated to be \$92.3 billion up 4.1 percent from \$88.7 billion and 51% above the 10 year average of \$61.1 billion.

My point in highlighting the extraordinary high prices we are experiencing in both grain and input costs is to demonstrate that we have been required to expand the borrowing base at Heartland Coop. As to be expected corn and soybean inventory values are at all time highs. Along with higher per bushel values we are experiencing increased purchases of both corn and soybeans. We anticipate by the end of our June 30 year end our grain handle will increase over 17% as compared to last year. For clarification the comparison includes bushels handled by the 2 merged partners of this year which allows for a fair comparison.

Heartland follows a strict hedging strategy for all grains purchased. This allows us to ship grain in an orderly fashion and utilize our storage facilities. Hedging means we sell futures on the Chicago Board of Trade when we buy cash grain from the producer. Conversely, when we sell grain, we buy futures on the Chicago Board of Trade. If grain prices increase we are required to deposit margin money at the Chicago Board of Trade to keep our hedges in place. Therefore, as grain prices increase we have to borrow additional funds that add to our interest bill until we wish to ship the grain. This is true of grain in inventory or grain purchased for future delivery.

There are additional ramifications to Heartland that are caused by higher input costs. As we mentioned earlier, we have experienced tremendous increases in prices of seed, fertilizer, and fuel. These escalating costs of product have forced us to borrow additional funds to inventory product

before it may be applied to the field or delivered to our customers.

Although we have some increased costs of inventorying feed ingredients, the longer term impact will be felt differently. The higher cost of feed has led to substantial losses for livestock producers. A logical reaction will be a drastic cut back of livestock production. It is expected the smaller independent hog producer will exit the industry over the next several months with the larger corporate hog farms to follow. Overall the expectation is that the number of livestock fed will decrease approximately 10%. This decrease will have a great impact on our feed sales and service area.

The implication of the extra need for financing has an impact on your Cooperative. Heartland has a strong balance sheet and a good working relationship with their lender, CoBank. CoBank has a good understanding of the impact of escalating commodity prices and input costs. We have been asked by CoBank to increase our working capital by borrowing additional term debt. Fortunately, Heartland has the ability to take on additional long term debt. This restructuring of our balance sheet has allowed us to maintain a working capital level adequate to support our high end grain inventory and spring inventory crop input needs. Also, it allows us to continue to buy grain for delivery in future months and to meet margin requirements if needed for future grain contracts.

What if prices continue to escalate? Will Heartland be able purchase inputs and buy grain on a current bid and on future delivery months? This is a very valid question because there are businesses that are not able to comply financially and have been forced to modify their business offerings including future grain deliveries. We continue to investigate alternative possibilities and work with CoBank and other vendors to satisfy the capital needs of your Cooperative. Although there may be modifications to our mode of operation, it is our intent to meet the needs of our customer base while continuing to maintain a financially sustainable cooperative.



## Heartland's I.T. Dept. Wins IBM Innovation Award

When customers speak of Heartland Co-op, many refer to selling and delivering their grain to one of our locations or purchasing their crop inputs, feed, or petroleum products, but do you know what is one of the most important products Heartland sells?...information and information management.

That's right. The information Heartland provides to customers is a crucial part of the relationship we share, and Heartland takes this aspect of our relationship very seriously. In fact, our Information Technology (I.T.) department, directed by Randy Sunderman, goes to great lengths to provide some of the best information products available in the industry today.

As a testimonial to this commitment, the I.T. department was recently recognized as this year's winner of the IBM / COMMON Innovation Award. The award is given for technology solutions that demonstrate enhanced company value using the IBM i5/OS platform. Heartland's recently created Farm/Field Crop Planning tool qualified and was selected as this year's national winner.

The Farm/Field Crop Planning tool was developed to customize crop plans and work orders, by customer, by field and be accessible at all locations throughout the company. It provides web access so our field team can work with customers from multiple locations...even at their office or home on the kitchen table.

The Farm/Field program strongly supports Heartland's efforts in precision ag, allowing us to de-centralize the management of crop recommendations so the field team can customize and implement localized Rx files in a fast, expedient manner. The software solution performs the new Rx calculations and allows them to be downloaded from the web to provide accuracy and avoid un-necessary delays. It also integrates back-office functionality for pricing, inventory management, and accounting processes.

Heartland is proud of the Farm/Field program and the work of the I.T. dept. Their on-going efforts truly demonstrate a commitment to Heartland's culture of customer focus and continuous improvement. Good work I.T. Team!!



## Petroleum Tips

By Clair Rew, Director Petroleum Sales & Marketing



### DIESEL CONTRACTING – Additional options available!

We now offer diesel contracting on a more frequent basis and have also added multiple future periods to contract. Call your local Heartland location today and ask for more details.

### REFINED FUELS – Spring is here!!

Your Petroleum Team has been busy keeping your fuel barrels full of **Ruby Premium Diesel** for your spring tillage and planting needs. Each of our Co-op locations carries a full line of quality

Clair Continued on page 2

## HEARTLAND CO-OP 2008 SCHOLARSHIP WINNERS

2008 is the eighth year that Heartland has sponsored a Scholarship Program for the youth of Heartland Co-op members who choose to further their education towards a career in agriculture. This year of 2008 Heartland Co-op is very pleased to award ten (10) \$1,000 scholarships to high school graduates and/or current college students who are enrolled in an agricultural program at an Iowa college or university. Also, in partnership with Agriculture Future of America (AFA), Heartland Co-op is proud to award two (2) scholarships of \$3,200 each to two high school seniors which will include a summer internship with Heartland Co-op the summer of 2009. All recipients were selected by a committee appointed by the Iowa FFA Foundation and they will be given recognition at Heartland Co-op's Annual Meeting on September 9, 2008. The students, along with the names of their parents and the schools they will be attending this fall are listed below.



**TYLER ARMBRECHT**  
Son of Allan & Linda Armbrecht  
Colo, IA  
Attending ISU  
Major: Ag Systems Technology



**CARLY CUMMINGS**  
Daughter of Don & Sherry  
Cummings  
Pleasantville, IA  
Attending ISU  
Major: Ag Business



**AUSTIN BRANDHOF**  
Son of John & Lisa Brandhof  
Mitchellville, IA  
Attending ISU  
Major: Agronomy



**KURTIS DOP**  
Son of Doug & Ruth Ann Dop  
Monroe, IA  
Attending Kirkwood Community  
College  
Major: Ag Business



**SAMANTHA HOLLAND**  
Daughter of Steve & Angie Holland  
Huxley, IA  
Attending ISU  
Major: Ag Business & Economics



**ETHAN MORFORD**  
Son of David & Kristy Morford  
Earlham, IA  
Attending ISU  
Major: Horticulture



**TAYLOR JOHNSON**  
Son of Paul & Susan Johnson  
Ellsworth, IA  
Attending ISU  
Major: Animal Science & Pre-Vet



**DEREK REINHART**  
Son of Gary & Deb Reinhart  
Slater, IA  
Attending ISU  
Major: Ag Business



**LORI KLOOTWYK**  
Daughter of Brian & Kelly Klootwyk  
Knoxville, IA  
Attending ISU  
Major: Pre-Vet/Biology (AGLS)  
or Animal Science



**BLAKE WOEBEING**  
Son of Duane & Laura Woebeking  
Gladbrook, IA  
Attending ISU  
Major: Ag Business

*Clair Continued from page 1*

**Cenex** petroleum products. If we can be of assistance to you let us know and we will deliver these quality products to you as we fill your tanks.

### PROPANE – Programs

It is time to review our propane programs.

- Budget Billing** – This program spreads your heating costs over 12 months, eliminating large bills during the winter.
- Automatic Fuel Delivery** – Sign up for this program you don't have to watch your propane tank, we do it for you. The program also saves you from having to pay for expensive Out-of-Gas fees when you run out of propane.
- Summer Fill** – The best time over the years to buy propane has been in the summer time. This program period is June through August. Any propane delivered in June and July is deferred till your August statement and is due September 25<sup>th</sup> of each year with pre-approved credit.

- Propane Contracting** – You can lock in your propane price for home heating and corn drying. Price may go down during the heating and corn drying season, but we will offer you a price to lock in and you can make the decision to contract.

### 2008 Summer Fill Program

Your Petroleum Team will begin summer filling propane tanks June 1, 2008 and will end August 31, 2008. We will defer your payment of all propane delivered between June 1, 2008 and July 31, 2008 until September 25, 2008. A notice will be sent to all of our propane customers around the first of June to inform you it's time to top off your LP tank at normally seasonal low prices.

### 2008 Propane Prepay/Partial Pay Program

Contracting for home heating and fall corn drying will begin in July 2008. We will also send you a reminder notice of this program when it gets closer to the contracting time.

**WE THANK YOU FOR YOUR  
BUSINESS**

### 2008 SCHOLARSHIP IN PARTNERSHIP WITH AGRICULTURE FUTURE OF AMERICA



**RYAN AUGUSTINE**  
Son of Dan & Teresa Augustine  
Rose Hill, IA  
Attending ISU  
Major: Agriculture Studies



**CARLTON NESS**  
Son of Marvin & Kathy Ness  
Jewell, IA  
Attending ISU  
Major: Animal Science or Ag  
Education



## Grain

By Tom Hauschel, VP Grain



### Risk Management

Grain prices are at all time highs. Things could not be better, right? Just as your revenues have increased, so has the cost of inputs, transportation, and risk management. The same statement holds true for your cooperative. The grain marketing landscape has changed dramatically over the past year. We have experienced dramatic increases in the cost of transportation, hedging and energy. The industry's Lenders are experiencing liquidity problems associated with the sub-prime lending crisis, adding complexities to the business never experienced before. The combination of these issues has forced some companies to only buy grain in the current delivery periods, not offering forward contracts. Heartland Co-op committed to providing the membership the risk management tools to reduce your market exposure in these unprecedented times. Many questions have come up over the past year about how Heartland Co-op is protecting itself and the membership in these volatile markets. I will give you an overview of how we manage risk and the cost associated with our risk management programs. If you would like further explanation, please contact me and I will answer any of your questions.

Heartland Co-op is a grain hedging company. When Heartland Co-op purchases grain from our membership, we take an equal/offsetting short (selling) position on the Chicago Board of Trade. This creates a basis relationship between the purchase price of your grain and the corresponding CBOT futures price that Heartland Co-op sold. There are two principle users of CBOT futures markets, hedgers like Heartland Co-op and speculators. The CBOT futures markets are a net zero sum gain which means for every gain in value on a futures contract there is an equal and offsetting loss to the counterparty of the contract.

Speculators are simply betting that the price of a commodity will move higher or lower in the future. They are taking an appropriate long (buy) or short (sell) position ahead of that move. Hedging's basic purpose is to protect the owner from adverse swings in price until the commodity purchased can be sold, processed or fed. For example, assume that last December producer Joe sold Heartland Co-op 5,000 bushels of corn at \$4.00 for July delivery and Heartland Co-op sold one contract of CBOT corn futures at \$4.40, creating a basis position of  $-.40$ . The next day the corn market trades down 10 cents on an unfavorable demand forecast. Heartland Co-op's bid for corn is now \$3.90 (still  $-.40$ ). The grain we purchased from producer Joe is now worth 10 cents less than what we paid, however the CBOT futures contract which was sold at \$4.40 can now be bought back at \$4.30, a gain of 10 cents. Because the basis did not change, Heartland Co-op did not lose 10 cents due to the market down turn. Likewise when the market goes up 10 cents there is a gain on the cash contract and an equal and offsetting loss in the futures market. The process repeats itself many times between December

and July and as long as the basis does not change, Heartland Co-op has protected itself from these daily price swings of the CBOT.

There are rules to participate in CBOT futures contracts. Companies or individuals who buy or sell a futures contract need to place money in an authorized trading account with a Futures Commission Merchant or "FCM" when they make a trade. This first payment is called the "Initial Margin". From this point forward the trader's subsequent profits or losses on the trade are added to or deducted from their FCM account on a daily basis. When the market moves against the position and the monies in the account drop below a certain level, the trader is required to add to their margin deposit account in order to keep the account above the minimum level called the "Maintenance Margin". The act of the FCM asking for additional funds is referred to as a "Margin Call".

Now you ask, how does this hedging affect my ability to contract grain and why is it costing my coop more money today than it has in the past? Good questions! Let us refer to the example above where Heartland Co-op sold a \$4.40 July futures contract last December. At that time, the CBOT required an initial margin requirement of \$750 per 5,000 bushel contract or \$.15/bushel. The initial margin requirement has recently reached as high as \$1500 per contract or \$.30/bushel. Not only does Heartland Co-op have to pay this fee on new hedges, but we must also raise the equity in the accounts of the older hedges that were traded at cheaper requirements. This requires Heartland Co-op to borrow more money in order to maintain our hedges. Currently the CBOT July futures contract is trading around the \$6 level. Remember Heartland Co-op sold a futures contract at \$4.40 as a hedge on the \$4.00 corn purchase. As the market has rallied and the short futures position has lost money, the FCM has required Heartland Co-op to pay margin calls of \$1.60 per bushel to bring the trade up to an acceptable maintenance margin level. Again Heartland Co-op borrowed the money to do this. All told, your Co-op has \$1.90 per bushel invested in this hedge. Assuming an interest rate of 6% the monthly interest cost on this purchase equates to 1 cent per bushel per month or a total of 8 cents per bushel on this December purchase for July delivery.

The grain industry is a mature industry in terms of grain margins. Margins in this industry are not expanding, which means that we must drive costs out of the business and maximize the carrying charges that the market allows. These two fundamentals are what has been the key to survival and expansion. Many grain companies do not have the strong balance sheet and combined member strength needed to offer forward contracting opportunities to their producers. Heartland Co-op is committed to being a full service business partner that is working for our membership to provide marketing options that allow you to manage your earnings.



## Sales & Marketing

By Dave Coppess, VP Sales and Marketing



### "Helping farmers produce and market, profitably"

In our previous Lifeline, I decided to use this forum to introduce our readers to some of our key suppliers, particularly those that live and work within our trade area. Some, you may already know. Others may not have crossed your path. Nonetheless, it is my hope, you will gain a stronger appreciation for their role, and realize they also make their living "helping farmers produce and market, profitably".

### Meet Bill Keeble

Bill Keeble is a Sr. Business Representative for BASF Corporation, an affiliate of BASF AG, a multi-national chemical company headquartered in Ludwigshafen, Germany. BASF Corp. has its North American offices in Raleigh, NC. Bill has been employed by BASF for 25 years.

Bill lives, and works, from his home in Indianola, IA. Many of our customers have known Bill prior to working for BASF. He grew up in the Yale, IA, area where his father served as general manager for the Yale Cooperative. Like many of us, Bill learned this business starting from "the working end of a scoop shovel".

After graduating from YJB High School, Bill pursued an interest in college football, trying out for a role on the Simpson College team. It took a couple of weeks, but he quickly learned about the gap between high school and college athletics. He chose to focus on his education and social life.

Upon graduating from Simpson College with a B.S. in Business, Bill went to work for Laverty Elevators, Indianola, as a retail sales person. It was here, he met one of his key mentors, Keith Gaumer. Keith was a tough boss and taught Bill to really focus on the business, work hard, and get the job done right the first time. His influence was timely and disciplined. It set the stage for Bill's success in ag sales.

After ten years of retail sales, American Cyanamid hired Bill as a sales representative to market crop protection products to ag retailers in the area. Another one of Bill's key mentors, Fred Jahr, was working for

Am Cy during this time. Fred helped Bill recognize the importance of building strong relationships with customers. Understanding their needs and providing solutions are important processes for gaining customer trust. Bill utilized these tools during his 16 years with AmCy, and was ultimately recognized with the Golden Oval Award, the company's highest sales achievement.

It was also during this period that Bill married his high school sweetheart, Teresa, and they started their family. They have a daughter, Janelle, and three sons, Ryan, Derik, and Damon. Janelle is married and lives in Des Moines with her husband, Bob, and their daughter Morgan (2 yrs old). Ryan and his wife, Cindy, reside in Oceanside, CA, as does Derik. Damon will graduate from Drake University this month with a degree in Actuary Science. He has plans to move to Seattle, WA. Spending time with his children, and granddaughter, are very important to Bill. He promotes the importance of creating good memories... "memories last forever".

Some of Bill's other philosophies include the importance of respecting your customers and their business. Respect your competitors; you can learn a lot from them. Bill feels you can learn something from everyone. Take time to visit and actively listen to grasp and understand true needs.

Bill has built a strong working relationship between BASF and Heartland Co-op. He has been an active catalyst for helping us understand and promote the use of BASF products creating new value for Heartland and our customers. A good example is the increased use of fungicides for better plant health management. BASF took the lead for showing us the advantages, and profitability, of applying fungicides on corn for increased yields. The results have varied, somewhat, by seed variety, yet, the overall results have been very successful. Similar results have been achieved on soybeans. We are working to grow this practice in 2008.

Bill's commitment to Heartland Co-op and our success has been relentless. We truly appreciate the work he has done the value that he has helped us create.

Bill Keeble  
with his  
granddaughter,  
Morgan.





## Market Strategies

By Dean Ohrt, Director of Grain Origination Eastern Area



It has been an interesting spring to say the least. Charles Dickens was right - "It is the best of times, it is the worst of times." We continue to see many changes in the grain industry as world demand for grains and oilseeds appear to outrun our ability to produce the supply. There are many factors involved but the major items are the weak US dollar which continues to make imported goods including oil, very expensive and the growing affluence of the Asian economies. The price of energy forces all of us as well as industry to reevaluate how we produce goods and services and even how we live.

In the past few months we have seen the expansion of electronic trading, expanded trading limits and a host of other changes that challenge us to provide merchandising services to you. Add to that one of the largest commodity rallies in history. We are extremely fortunate to have the capital structure to continue to provide merchandising tools you need for your crops. Fortunately the growth of Heartland Co-op has allowed us to deal with these challenges much easier than we would have otherwise. The combination of Heartland, Central Counties and 4 Counties Coop has allowed us to bring increased value to your grain production. It is difficult to define as our competitors always step up to the plate, but it is very significant. This would have been very difficult to accomplish without your cooperative looking ahead and making the difficult decisions in order to grow and prosper.

Heartland Co-op has a dedicated staff of people who are there to help you understand the markets and teach you how to use marketing tools to your benefit. Our mission is "Helping farmers grow and market profitably". We can only perform our mission if we are able to recover our expenses and remain a profitable and strong financial entity. Never has it been more important to have a financially strong cooperative

working on your behalf. Recently we have adjusted our Hedge to Arrive Contract fees to recover some of the cost of providing the service. While many other grain companies have quit buying grain, Heartland continues to provide these vital services. We can not always be the best bid or cheapest input cost, but we can be second to none when it comes to helping you make your farming enterprise profitable.

Despite the rhetoric of late, ethanol production continues to grow. March brought on approximately 360 million gallons of ethanol production (130 mil. bushels of corn grind ) US capacity is now 8.5 billion gallons vs 7.3 billion gallons less that 6 months ago. There are another 1.7 billion bushels (5.1 billion gals.) under construction. Blending margins are currently running at or above \$1 per gallon. It will not be easy to stop this run away train as long as crude oil stays above \$100.

Biodiesel continues to struggle with soybean oil above 60 cents per lb. Most plant breakevens are in the 55-57 cent range. It is the job of the market to limit biodiesel production to a bare minimum and keep ethanol production from climbing beyond the current plant construction capacity. This will not be an easy task. In my opinion, keys to the market will be the value of the US dollar and crude oil. We are seeing some demand rationing around the world but it obviously has not run the course as of this writing.

Keeping ones perspective in these times is a big challenge as you well know. One of the things that has not changed is the rules of risk management. Our staff has many years in the grain industry and we can and are ready to help you as you navigate through these exciting times. Please feel welcome to give your location a call and they will be glad to be of help to you or connect you to the staff that can. Have a good Spring!



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### 2007 Scholarship Winner begins Summer Internship

By Craig Schmidt

Zac Preston, from the Carlisle area, is last year's (2007) recipient of Heartland's Scholarship with a Summer Internship. Zac started his summer association with Heartland on Monday, May 12, and will be spending



time at various locations till sometime mid-August. Our intention with this scholarship is to help expose the recipient to the full range of Heartland's operations and to the extent possible of much of it's territory. Zac is currently scheduled to spend time with 13 different locations ranging from Rippey to Conroy, and Indianola to Stanhope. Zac will spend time with feed & agronomy sales personnel as well as energy delivery personnel. He will also spend time with our feedmills and the WDM grain origination personnel. If you happen to cross paths with Zac while he is working through his summer schedule, take a moment to introduce yourself and welcome Zac aboard for the summer.

### Heartland Co-op Locations

<b>Alleman</b> 515-685-3541 866-613-0094	<b>Holland</b> 319-824-6638 800-375-6638	<b>Newburg</b> 641-498-2553
<b>Belle Plaine</b> 319-444-2154 800-328-2667	<b>Indianola</b> 515-961-2505 800-992-2505	<b>Panora</b> 641-755-2114 800-422-0914
<b>Blairstown</b> 319-454-6411	<b>Jewell</b> 515-827-5431	<b>Pickering</b> 641-478-3296 800-542-7887
<b>Booneville</b> 515-996-2295 800-244-8579	<b>Kellogg</b> 641-526-8236 800-845-1075	<b>Prairie City</b> 515-994-2651 800-383-0723
<b>Cambridge</b> 515-383-4345	<b>Laurel</b> 641-476-3427 800-861-7275	<b>Randall</b> 515-328-2315 800-334-1182
<b>Carlisle</b> 515-266-4215	<b>Lincoln</b> 641-473-2640 800-392-2667	<b>Redfield</b> 515-833-2953
<b>Chelsea</b> 641-489-2724	<b>Luther</b> 515-795-2386	<b>Reinbeck</b> 319-788-6831 800-717-2667
<b>Collins</b> 641-385-2334 800-448-4028	<b>Luzerne</b> 319-434-6211	<b>Rippey</b> 515-436-7411 800-442-7411
<b>Colo</b> 641-377-2253 800-397-9513	<b>Madrid</b> 515-795-3047	<b>Slater</b> 515-685-3571 800-779-3571
<b>Conroy</b> 319-662-4100 800-272-6422	<b>Malcom</b> 641-528-2535 800-273-4485	<b>Stanhope</b> 515-826-3226 877-255-3506
<b>Dallas Center</b> 515-992-3767 800-362-0305	<b>Marengo</b> 319-642-5529	<b>Traer</b> 319-478-2147 888-243-2149
<b>S.E. 18th Street</b> Des Moines 515-262-2522	<b>Melbourne</b> 641-482-3206	<b>Washburn</b> 319-296-1392
<b>Elberon</b> 319-439-5382	<b>Minburn</b> 515-677-2256 800-422-0298	<b>Waukee</b> 515-987-4511 866-616-8495
<b>Enterprise</b> 515-964-2390	<b>Mingo</b> 641-363-4250	<b>West Des Moines</b> 515-225-1334 800-513-3938
<b>Gilman</b> 641-498-7495 800-493-6019	<b>Mitchellville</b> 515-967-4288 866-605-8167	<b>Winterset</b> 515-462-4611 866-605-8168
<b>Grundy Center</b> 319-824-5466 800-319-7775	<b>Montezuma</b> 641-623-5727	
<b>Hartwick</b> 319-525-2311	<b>Napier</b> 515-292-2323	



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