MOMENTUM



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Why Cooperative Participation and Engagement Matters

For 97 years, MFA Oil has been guided by a simple but powerful principle: Members have a voice. We are a farmer-owned cooperative, and our success depends not only on the products and services we provide, but also on the relationships we build with our members.

We recognize that farming has changed. Today's producers are managing larger, more complex operations while balancing family and community responsibilities. Finding time to attend meetings or participate in cooperative activities isn't always easy. The ways people communicate have changed, too, creating opportunities for us to connect with members in new ways.

But while participation may look different than it did a generation ago, its importance hasn't changed.

Your involvement helps shape the future of your cooperative. Member input helps us understand what matters most, identify opportunities to improve and make decisions that reflect the needs of the people we serve. Participation also reinforces what makes a cooperative different: Members aren't simply customers; they're owners with a shared interest in the co-op's success.

That's why MFA Oil continues to explore new ways to engage with our membership, from traditional meetings to digital communications and other opportunities to connect. Our goal is to make participation meaningful and accessible while ensuring we remain good stewards of member resources.

As we approach our 100th anniversary, we have an opportunity to reflect on the generations of farmer-members who built MFA Oil and look ahead to the next century. Their willingness to work together helped create the cooperative we have today. Continuing that legacy means listening to members, adapting to their needs and making sure membership delivers value for generations to come.

That future depends on all of us. Whether you attend a district meeting, share feedback with your local team, participate in an election or take time to learn more about your cooperative, your involvement matters. Every opportunity to connect helps strengthen the relationship between MFA Oil and the farmer-owners it exists to serve.

Thank you for the trust you place in MFA Oil and for the role you play in our cooperative. As we draw nearer to the start of our second century, we remain committed to delivering value, strengthening connections and building a future that reflects the needs of our members. As we move forward, remember that this is your cooperative. Your voice matters, your involvement makes a difference and our future is stronger when we build it together.

Jon Ihler,
President and CEO

MOMENTUM

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This magazine comes to you courtesy of MFA Oil Company, a farmer-owned cooperative providing energy solutions to customers for more than 90 years. We deliver high-quality propane, fuels and lubricants to farmers and other customers across an eight-state region stretching from Indiana to Kansas. Momentum is an information service for farm families, published by MFA Oil.

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MFA Oil Invests in Propane Safety

When it comes to propane safety, the details matter. A missed entry on an inspection form or an incorrectly recorded pressure test can create questions about whether a system has been properly checked. MFA Oil Company is working to catch potential issues early through improved technology, employee training and a continued commitment to doing things the right way.

The company is finishing a project to digitize its propane inspection reports (PIRs). By moving from paper forms to an electronic process, MFA Oil aims to improve documentation accuracy, streamline inspections and give its safety team more time to work directly with employees in the field.

"It doesn't take long to do things the right way," said David Grothoff, the company's propane safety manager. "It's all about keeping people safe."

Getting the details right

A PIR documents the checks performed to verify that a propane system meets applicable codes and company policies to ensure it can operate safely.

These inspections are required in situations such as an interruption of service, an out-of-gas call, a new tank installation or a change in service providers. Requirements vary by state, but the purpose is the same: to verify that the system is safe before propane service proceeds.

MFA Oil currently processes thousands of these reports each year. In 2025, the safety team reviewed approximately 13,000 PIRs, with about 75% arriving during a three- to four-month period around heating season.

Today, employees complete paper forms in the field, which customer service representatives scan and upload to a database. Safety managers then manually review the reports for completeness and accuracy.



The new electronic process is designed to catch potential errors as employees enter information. If a pressure test's recorded times or a leak check's results fall outside acceptable parameters, the system will alert the employee to recheck the information. Reports submitted with flagged issues will automatically be sent to a safety manager for review.

That real-time feedback can help employees correct typos, identify potential equipment problems and avoid missing information before leaving the customer's property.

Training and accountability go hand in hand

Technology is only one part of MFA Oil's approach. The company also expanded its safety department to include six safety professionals working under Grothoff, with coverage across six safety districts.

As part of their onboarding process, new employees hired as propane drivers receive three to four days of initial training that includes videos and hands-on safety instruction.

Grothoff and his team also meet with field employees to review PIR reporting, reinforce proper procedures and identify opportunities for additional training. Evaluating inspection reports helps the team recognize where an employee may need more guidance.

Clayton Uthe, fuel and propane safety and maintenance director, said the electronic system will help employees learn to complete reports correctly while reducing the time spent on routine manual reviews.

"Our customer service representatives will spend less time scanning and uploading paperwork, and it will reduce the time plant managers spend double-checking those forms," Uthe said.

Standardizing PIR documentation will also reduce time spent reviewing routine paperwork, allowing the safety team to focus on hands-on field evaluations and working directly with employees.

Peace of mind starts with safety

Much of this work happens behind the scenes. Accurate inspection records help verify that required safety procedures have been followed, while thorough inspections help identify potential problems before they become bigger concerns. Consistent documentation also strengthens accountability and provides a reliable record of the work performed.

Grothoff, who has spent 15 years working in propane safety at MFA Oil, said the revamped inspection reports will build on the company's strong commitment to safety.

"Our employees rise to the standard of safety that we set," he said. "We have instilled a culture of safety and accountability in our employees that benefits our farmer-members, residential customers and the businesses we serve."

The PIR automation project builds on that commitment by helping employees follow established procedures, improving documentation accuracy and giving the safety team more time to work directly with field staff. These improvements reinforce MFA Oil's commitment to keeping propane systems operating safely and giving the people who rely on MFA Oil service greater peace of mind.

Small Cylinders, BIG OPPORTUNITY





Easy X-Change Expands MFA Oil's Propane Cylinder Business

BY ADAM BUCKALLEW • PHOTOS BY MORGAN WILLIAMS

Have you ever gone to fire up your grill only to find an empty propane cylinder? It's an inconvenience that calls for a quick solution.

MFA Oil has been working to address the need for quick propane cylinder swaps with its Easy X-Change program.

Launched in November 2024, the program is helping MFA Oil grow a business that has been part of the company for years but has never been a focus area. With investments in trucks, cylinders, storage cages and more delivery routes, the cooperative is working to make cylinder exchanges more convenient while creating new opportunities for growth.

"We've seen growing demand for cylinder services among our customers," said Aaron Atkins, propane cylinder exchange manager. "We're working to streamline our process, improve the customer experience and grow our presence in this market."

DELIVERING ON CONVENIENCE

Todd Dieckman has spent the past two years delivering cylinders across central and west-central Missouri. As a dedicated cylinder delivery driver for MFA Oil, he takes pride in ensuring his customers are well stocked with full bottles of propane.

"It's all about making sure people have what they need," Dieckman said. "I never want anyone to run out. I'm very particular about keeping our propane exchange cages well stocked."

Dieckman plans each day's stops based on customer usage and anticipated demand. His routes include stops at Break Time convenience stores to refill 20-pound "barbecue bottles" and deliveries of larger 33.5-pound forklift cylinders for commercial customers.

"You learn how much volume each customer tends to use. And once you know that, you know what you need to load onto the truck for the day," he said.

A cylinder-hauling truck can carry up to 122 standard 20-pound cylinders in one load, along with some larger forklift cylinders. While barbecue cylinders are familiar to most consumers, forklift cylinders represent MFA Oil's highest-volume opportunity, serving factories and other businesses that rely on propane-powered equipment.

MFA Oil has established delivery routes operating out of Macon, Sedalia, Rogersville and Carthage. A fifth route, based in Moberly, is being added, and the company plans to add a sixth in the southeast Missouri area.

> ***"We've seen growing demand for cylinder services among our customers." —Aaron Atkins, propane cylinder exchange manage***

The new routes will help MFA Oil better serve existing customers more efficiently while opening new territories.

"There's a lot of logistics that go into building the routes," Atkins said. "You have to balance being able to move the full cylinders with the empties. We are excited about our route expansions and what it can do for the cylinder business."

In addition to purchasing new trucks, cages and cylinders, MFA Oil is investing in bottle-filling depots to support its growing cylinder business. The cooperative plans to install canopies at three strategic locations, providing sheltered areas for handling cylinders.

Atkins says the goal is to increase the company's cylinder volume by 25–50% over current levels while building a network capable of supporting further growth.

A CONVENIENT OPTION FOR CUSTOMERS

For Matt Anderson, an MFA Oil plant manager planning to add Easy X-Change cages at the Shelbina and Palmyra locations, the program addresses a practical customer need.



ABOVE: MFA Oil began installing Easy X-Change cages at its Break Time locations in 2024. RIGHT: Todd Dieckman delivers propane cylinders for the cooperative across central and west central Missouri. Dieckman's delivery routes include retail exchange cages at convenience stores and stops at businesses that use cylinders to power forklifts and other equipment. Cylinder-hauling trucks can carry up to 122 standard 20-pound cylinders in one load, along with some larger forklift cylinders. MFA Oil has purchased new trucks as it seeks to grow its cylinder business.

Both locations already offer cylinder refills, but the process can take time. Employees who handle refills are often drivers who spend the day making deliveries. They typically refill cylinders when they return to the office in the evening or before heading out in the morning.

An exchange cage gives customers another choice when they need propane right away.

"The exchange option is helpful for anyone who doesn't want to wait," Anderson said. "It's an easy way to make things more convenient for our cylinder customers."

Anderson expects the cages to carry both barbecue cylinders and forklift cylinders, serving residential customers as well as businesses that rely on propane-powered equipment.

He is also considering adding a cage at MFA Oil's Monroe City location, where the nearby Mark Twain Lake draws campers who may need propane for their grills.

Atkins is working with plant managers to identify locations where exchange cages would benefit customers and complement existing services. Standard cages typically hold about 18 cylinders, although smaller options are available for commercial customers with more limited needs.

KEEPING BUSINESS IN THE COOPERATIVE

The Easy X-Change program also creates opportunities for MFA Oil's businesses to support one another.









Before the program launched, Break Time convenience stores primarily sourced propane cylinders from a national competitor. MFA Oil has since replaced many of those cages with its own, keeping more cylinder sales revenue within the cooperative.

The company also sees potential to install cages for independent c-store customers.

"We have a mindset of accelerated growth for our propane cylinder business," said Will Reniker, MFA Oil's vice president of enterprise risk management. "We've bought two new cylinder-hauling trucks, purchased hundreds of cylinder cages and thousands of cylinders."

Reniker said the goal is to position MFA Oil to serve the entire state of Missouri and surrounding areas within two years.

"If we can offer a cylinder exchange at one of our locations where it helps reduce the burden on our staff and improves availability for members and customers, that's a win-win," he said.

For bulk plants, the program can provide another customer service without requiring employees to handle refills themselves. For customers, it offers a quicker way to get a cylinder. And for MFA Oil, it creates opportunities to build relationships with customers who also may need bulk fuel, lubricants or other products.

LOCAL SERVICE, LONG-TERM POTENTIAL

Atkins sees customer service as one of MFA Oil's biggest advantages in the cylinder market.

"We take good care of customers and make sure their cages don't go empty," he said. "That may sound simple, but it's incredibly important. People want a reliable supplier."

That commitment requires dependable routes, adequate inventory and the flexibility to respond when customer demand changes. Drivers now use tablets to invoice customers at the time of delivery, streamlining paperwork and improving visibility into cylinder operations. More consistent delivery schedules also will help MFA Oil pursue larger retailers and commercial customers that need dependable cylinder service.

Atkins said the company's first priority is to strengthen its existing operations and acquire more business within its current customer base. As the network expands, the company will be better positioned to serve larger accounts and new territories.

An empty propane cylinder is a small problem, but it's the kind customers remember. Solving it quickly, again and again, from the exchange cage at a local Break Time to the forklift cylinders delivered to a factory floor, is how MFA Oil is building something bigger.


JOHN DEERE
8300



Farm Fuel Hits the Highway

BY ADAM BUCKALLEW

With the federal government temporarily easing certain penalties for dyed diesel used on public highways, farmers have questions about what the changes mean for their operations. The rules are more complicated than they might seem at first glance. Importantly, federal relief does not automatically eliminate state restrictions, and requirements vary depending on where you operate.

Here's what farmers and other MFA Oil customers should know about the temporary changes, agricultural tax exemptions and the steps to take before changing their fueling practices.

What has the federal government changed?

On Oct. 5, President Donald Trump signed an executive order titled "Emergency Tax Relief on Diesel Fuel" in response to elevated diesel prices. The order directed the U.S. Department of the Treasury to provide conditional federal excise tax deferral and specified penalty relief for highway sales and use of dyed diesel.

On Oct. 14, the Internal Revenue Service (IRS) announced a temporary federal penalty relief for dyed diesel sold for highway use or used in diesel-powered highway vehicles nationwide. The relief applies retroactively to Oct. 1, 2026, and runs through Dec. 31, 2026.

The IRS has also granted temporary relief from certain federal reporting and recordkeeping requirements. Taxpayers generally won't have to file or amend federal excise tax returns solely to report covered dyed diesel use during the relief period or reconstruct records afterward. Other tax reporting obligations and records required for independent tax purposes or exemption claims still apply.

However, the executive order only applies to federal requirements and doesn't eliminate state taxes, penalties or restrictions that apply to dyed diesel use. It's also important to remember that the order did not eliminate the federal diesel tax; it simply postponed payment to Jan. 1, 2027.

The IRS is still considering whether to provide a grace period for dyed fuel remaining in vehicle tanks after the relief period ends. Additional guidance is expected to be released.

State	Temporary highway-use measures	Agricultural sales tax exemption documentation
Missouri	Broad temporary relief through Dec. 31, 2026	Missouri Department of Revenue Form 149
Oklahoma	Temporary relief for farm vehicles through Jan. 26, 2027	Active Oklahoma Agricultural Exemption Permit
Arkansas	Temporary relief for qualifying agricultural and forestry operations expires Dec. 31, 2026	No specific exemption form or card required for dyed diesel purchases
Kansas	None	Kansas Agricultural Exemption Certificate
Iowa	Certain state penalties suspended through Feb. 2, 2027, for qualifying agricultural transportation	Iowa Sales/Use/Excise Tax Exemption Certificate
Important: Agricultural sales tax exemptions and permission to use dyed diesel on public highways are separate matters. An agricultural exemption certificate does not, by itself, authorize highway use.		

What are states in the MFA Oil trade territory doing?

State rules differ, and temporary measures may cover only certain vehicles, activities or roads. The chart above is a working summary of the information available as of Oct. 29, 2026. Check current state guidance before using dyed diesel on public roads, especially when traveling across state lines.

What does this mean for farmers?

The temporary federal relief may provide additional flexibility for farmers who need to move equipment or conduct other qualifying activities on public roads. However, it does not mean every vehicle, trip or use of dyed diesel is automatically permitted.

Before using dyed diesel on a public road, check current federal and state requirements for your vehicle, activity and travel route. Pay particular attention to state rules if your work takes you across state lines.

Additionally, farmers should consider the potential for residual dye to linger in vehicle fuel tanks and fuel filters after the relief period expires. Under normal circumstances, using dyed diesel in a highway vehicle can result in federal and state taxes, penalties and other enforcement actions.

The IRS penalty for unauthorized dyed diesel use is a fine of $1,000 or $10 per gallon, whichever is more expensive. Many states impose their own matching or stacking penalties, back taxes, vehicle impoundments or commercial driver's license (CDL) consequences.

How to claim agricultural tax exemptions on MFA Oil purchases

Farmers who qualify for agricultural sales tax exemptions should provide MFA Oil with the documentation required in their state so the appropriate exemption can be applied to their account.

For qualifying bulk fuel deliveries, applicable exemptions can be applied when the necessary documentation is on file. At Petro-Card 24 locations, use a Petro-Card 24 fuel card so eligible purchases can be identified and applicable state or local sales tax exemptions applied.

If you need help with exemption documentation or your account, contact your local MFA Oil office for assistance.

If you need help with exemption documentation or your account, contact your local MFA Oil office for assistance.

Petro-Card 24 purchase limit increases

In response to the rise in diesel prices, MFA Oil has temporarily increased the single-purchase limit at Petro-Card 24 locations from $999 to $2,000.

Stay informed

While the federal government has temporarily eased certain penalties and reporting requirements for dyed diesel, state restrictions and other tax obligations may still apply. Because the rules and relief periods can change, farmers should verify current requirements before making fueling decisions. For questions about whether a specific vehicle or trip qualifies for highway-use relief, consult the appropriate state agency or a qualified tax professional.

Regulations and relief periods are subject to change. This article summarizes information available as of Nov. 13, 2026, and is not tax or legal advice.

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SCAMMERS ARE IMPERSONATING AGRIBUSINESSES

BY ADAM BUCKALLEW

FARMERS ACROSS the country are being targeted in a new scheme that can lead to major financial losses. In September, a warning issued by the Federal Trade Commission says the agency has received reports of scammers targeting farmers. Scammers posing as farm equipment businesses are offering nonexistent equipment for sale to farmers with deceiving ads.

The scam usually starts in a similar fashion. Farmers scroll through social media and see an ad for a tractor. The price looks good, and the ad may even appear to be listed by a legitimate business. But the ad is really a fake, posted by criminals, to rip off unsuspecting farmers. The FTC says online searches for equipment may also return fraudulent results that appear to mimic those of real equipment dealers.

In either case, when the farmer shows interest, the scammers send a purchase agreement and invoice. The crooks typically ask farmers to send thousands of dollars via wire transfer as a deposit or payment and schedule a delivery date.

But the deliveries never show up. What may have appeared like a legit sale was actually a con job. Once the scammers have the money, they make excuses for not following through or simply cut off communications. The end result is the same: No equipment is delivered, and the money is gone.

How can farmers protect themselves from such schemes? The FTC recommends investigating any company advertising on social media before jumping into a transaction. There's no guarantee that an advertisement or the company behind the ad has been vetted by social media companies. Additionally, searching online with the company's name plus the word "scam" or "complaint" is a good way to see if the business is trustworthy.

When searching online, the FTC suggests bypassing the first results that pop up. These are often paid ads that scammers could use to imitate a real business while directing you to their own websites. Scrolling down to the non-paid search results is more likely to direct you to the legitimate websites of reputable companies.

Finally, if a seller says the only way to make a payment is by wire transfer, gift card, cryptocurrency or payment app, take caution. These are the preferred payment methods of fraudsters because they are untraceable, and the money is virtually impossible to retrieve once it's sent.

If you encounter an impersonation advertisement or scammer, you can alert the FTC at ReportFraud.ftc.gov.


SCAM

2026 MFA FOUNDATION SCHOLARSHIP RECIPIENTS

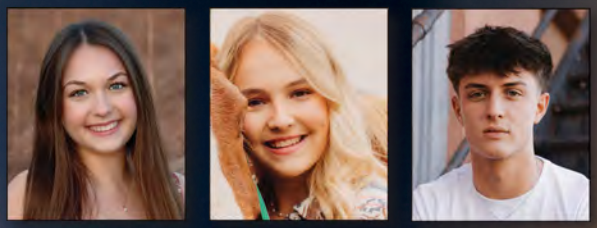
Helping students take the next step toward their educational and career goals has been a longstanding part of MFA Oil's commitment to rural communities. In 2026, the MFA Foundation, which has been jointly administered by MFA Oil and MFA incorporated, awarded $2,500 scholarships to 298 high school seniors, providing a total of $745,000 in support for students pursuing higher education and career training.

Scholarship recipients can use the funds toward certificate programs, associate degrees or bachelor's degrees, recognizing the many paths available to building a successful future. Since 1965, the MFA Foundation has awarded nearly $19.5 million in scholarships to more than 16,500 students.

Moving forward, MFA Oil Company and MFA Incorporated will operate separate programs under their respective foundations. After the current scholarship year, MFA Incorporated will assume sole responsibility for the MFA Foundation, retaining its name and continuing to award scholarships to eligible students connected to the company and its local affiliates. MFA Oil has moved its scholarship program under the MFA Oil Foundation, which will oversee future scholarship opportunities for eligible students connected to the cooperative.

Although the programs will operate independently moving forward, the shared commitment to education and stronger rural communities continues. Through the MFA Oil Foundation, MFA Oil looks forward to building on that tradition and helping the next generation pursue opportunities that will shape their futures.

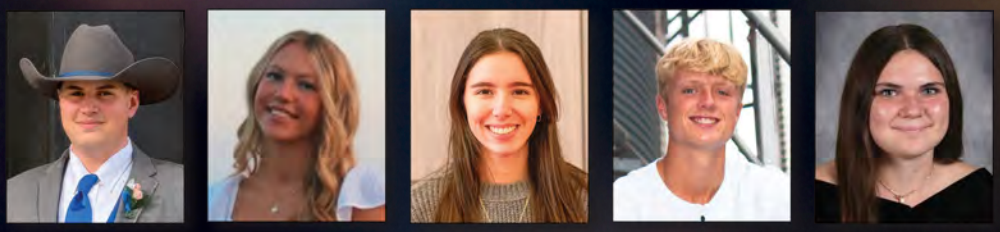
Additional information about the MFA Oil Foundation scholarship program, including eligibility requirements and application dates, can be found on page 33.



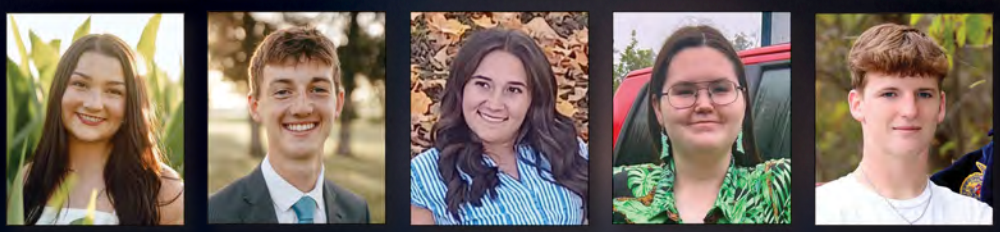
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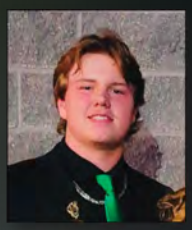
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Elliot Robert Barbagiovanni, Bucyrus
Emory Alan Barnes, Lexa, AR



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Ava Kathryn Bauman, Ste. Genevieve
Myah Lynn Beeson, St. Clair
Kaden Lee Benne, Mexico
Katherine Pearl Berry, Green Ridge



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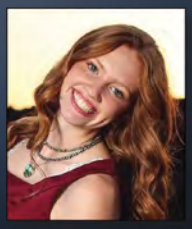

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Ryder Garrison Boone, Walnut Grove
Becca Rae Booth, Berryville, AR
Jamisyn Brooke Bower, Hallsville







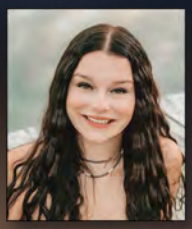
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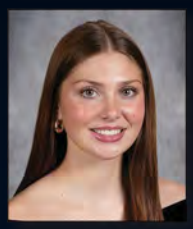




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Caroline Ruth Brumm, Saint Joseph
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Kobe Kirk Buck, Nevada

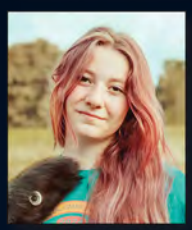






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Lucas Burns, Higginsville
Samuel Anton Busch, Washington
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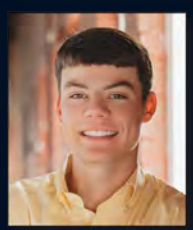


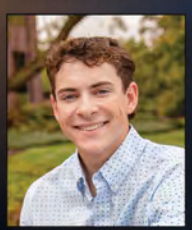

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Kiley D. Caton, Forest City
Ellah Grace Chesick, Rogersville
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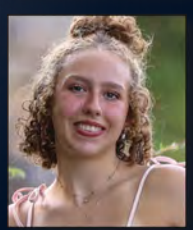






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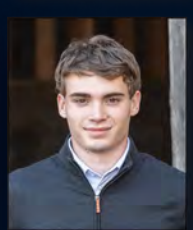






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Corbin R. Cronenwett, Loma Linda

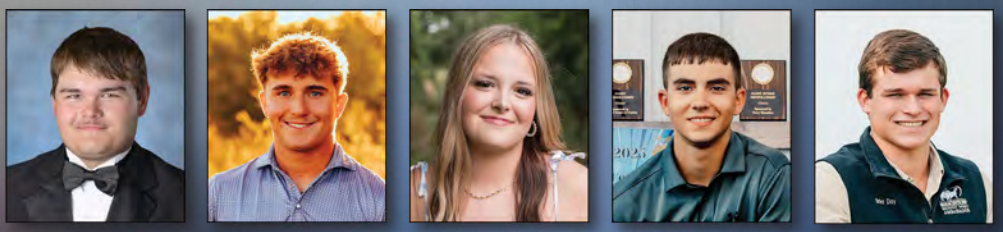




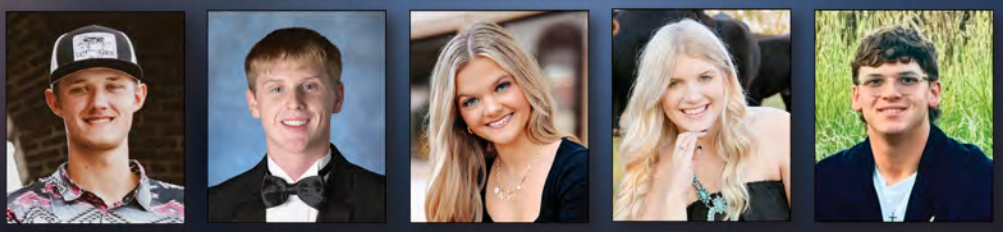


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Cody Charles Cruse, Salisbury
Clayton Edward Culver, Yates Center, KS
Myah Lynn Cummings, Saint Croix, IN
Maren Cunningham, Lockwood

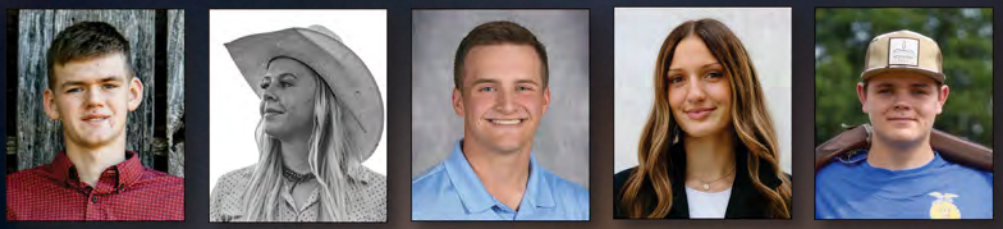
Dalton Levi Dameron, Vandalia
Guthrie Everette Danford, Strong City, KS
Claire Ivy Davenport, Chillicothe
Wyatt Houston Davis, Alexandria
Brier Hollis Day, Marshfield



Isaac Joseph Day, Fayette
Zachary T. Deitch, Norborne
Addison Jane Dent, Lebanon
Addisen Belle Dilly, Sheldon
Landen R. Dodds, Jamesport



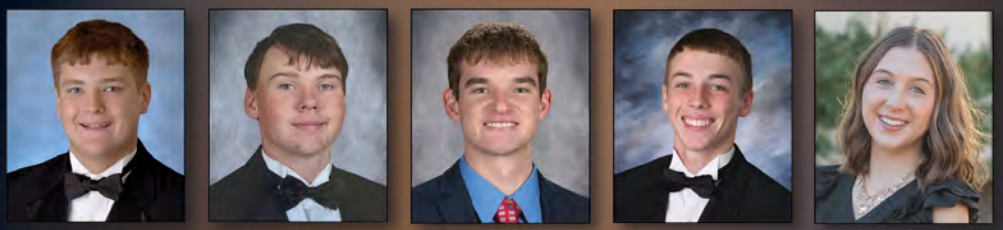
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Taylor Kay Dorbeck, Powersville
Parker Benjamin Doss, Verona
Sophia Dotson, Cabool
Jack Dougherty, Clark



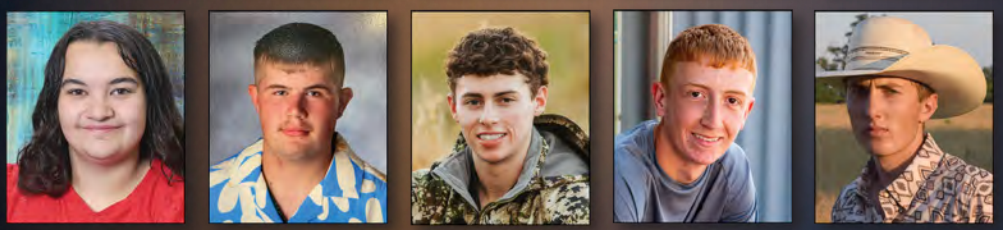
Kaylea Anne Dougherty, Walnut Grove
Maddix Skye Dowell, Monroe City
Zane Joseph Duncan, Salisbury
Jesse James Dunkle, Dover
Madilynn Rose Edwards, Tipton



Colby Steven Ellis, High Hill
Miles Carter Elson, Salisbury
Seth Ryan Engeman, Montrose
Luke Adam Ensor, Holliday
Rebecca Marie Erisman, Centralia



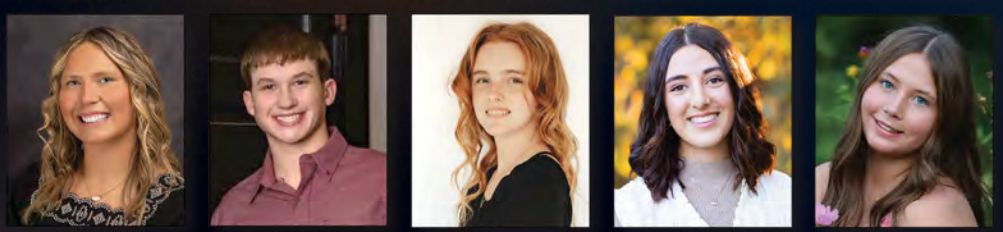
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Lane Matthew Evans, Richland
Michael (Mick) Allen Evans, Silex
Tucker Willis Ewigman, Brookfield
Dylan Thomas Ferguson, Willow Springs

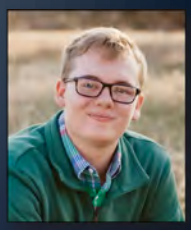


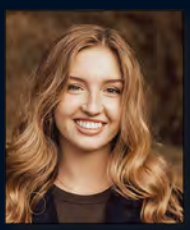
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Trenton James Freiburger, Verona
Abbie R. Freie, Middletown
Lucas J. Fritsche, Perryvile
Peyton Daniel Fuller, Rolla

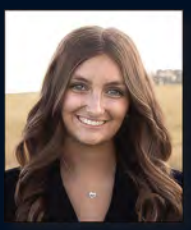


Aubrey Grace Funk, Brighton
Shane M. Gallivan, Half Way
Abigail Lynn Gann, Elkland
Brianna Dawn Gardner, Clever
Saige Alivia Garner, Belle

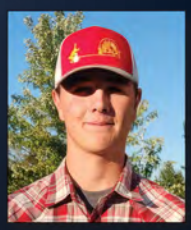
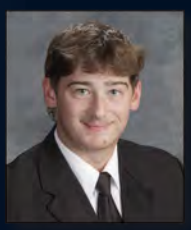






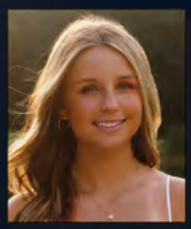
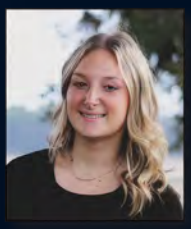


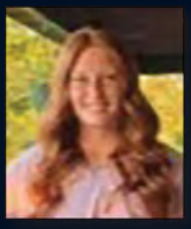
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Gavin Nathaniel Gegg, Ste. Genevieve
Clara Bess Gibbs, Davisville
Ashlynn Kay Gilbert, Bowling Green
Bella Gill, Shelbina

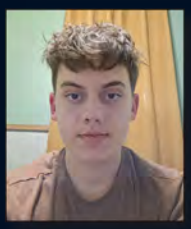


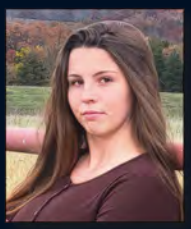

Davin Kenneth Gilsdorf, Pleasant Hill
Grady Russell Gordon, Green Forest, AR
Avery Gregg, Gilman City
Megan Kathleen Griffith, Moberly
Lane Henry Hackman, Franklin

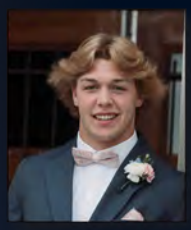


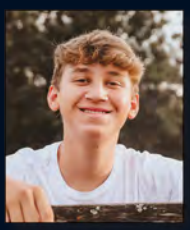

Avery Ellyse Hagner, Wardsville
Addison Elisabeth Hamilton, Brunswick
Emma Codi Hancock, Bolivar
Lydia Mae Harden, Ava
Gavin Jacob Harmon, Salisbury



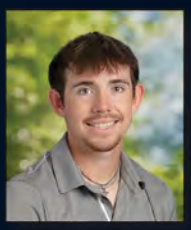

Holden Kye Harmon, Marvell, AR
Brett Conley Harris, West Plains
Mason Cole Harvey, Nelson
Baylee Kaye Hash, Preston
Henry Robert Hauser, Milan

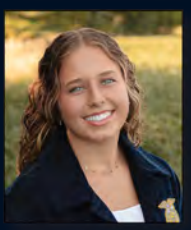
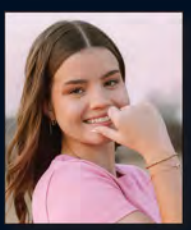




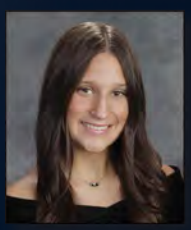
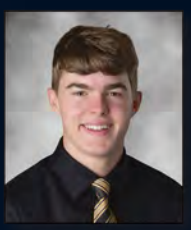


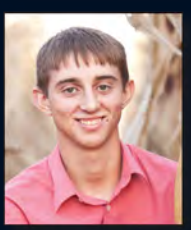
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Elizabeth Ann Heimsoth, Cole Camp
Brayden Wyman Henderson, Edwards
Quentin D. Hendrix, Lebanon
Trent Henggeler, Ravenwood

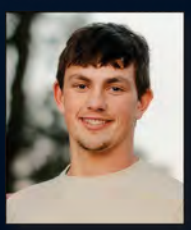
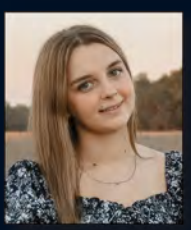



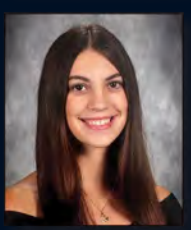
Marilyn Marie Hesse, Cole Camp
Dawson Kent Hewett, Vanzant
Emerson Holden, Lake City, AR
Mylie Lynn Holtman, Ravenwood
Aubrey Grace Howard, Windsor




Hailey Howerton, Berryville, AR
Jacob E. Hudson, Aurora
Ashlyn Michelle Hughes, Hermann
Selby Everett Hulse, Hannibal
Kamrynn Sue Hundley, Boonville

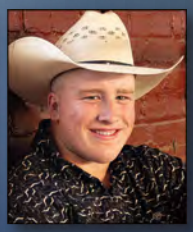



Maddix Inman, Concordia
Claire Addison Isgrig, Mexico
Kolton William Jensen, Maryville
Cort McCrae Johnson, Savannah
Payton Nevaeh Johnson, Sedalia

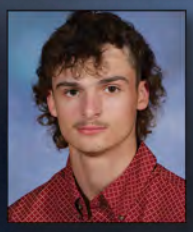
Alexis Lauren Jones, Elmer
Rafe Jones, Palmyra
Colton M. Jordan, Marble Hill
Samantha L. Justice, Clever
Marshall Clifford Kable, Centralia

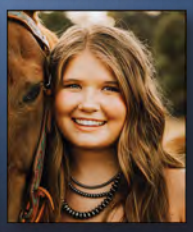




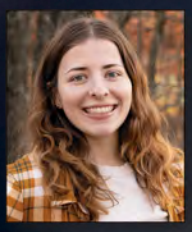
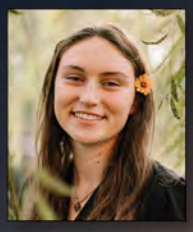


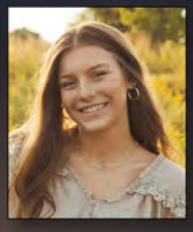
Hannah Nicole Keiser, Keytesville
Russell Alan Kerwin, Ravenwood
Edward Isidore Kessler, Augusta
Sophie Kile, Winona
Dakota Rose Kirchner, Kahoka




Keastin Elizabeth Kitchen, Blackburn
Emma Lee Kivell, Berryville, AR
Colton David Lee Kleiboeker, Wentworth
Kenzie Lynn Koch, Elsberry
Liberty Koch, Sullivan

Magdalene Jane Kramm-Neighbors, Glasgow
Tate Neal Kreisel, Concordia
Lorelai Kuecker, Blackburn
Caden Gunner Kurzweil, Creighton
Blain Garrett Kusgen, California







Samantha K. Lage, Jefferson City
Kohen Keith Lancaster, Lilbourn
Logan Matthew Lane, Lonedell
Jaxon Lashley, Siloam Springs, AR
Taylor Lauer, Rhineland







Gavin Lawson, Glasgow
Noland Parker Lemmons, Cape Girardeau
Wyatt Donovan Leonard, Lenox, IA
Lauren Agnes Libbert, Meta
Chael William Lichte, Lexington

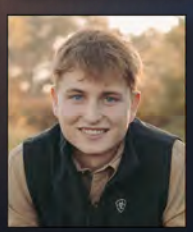






Blayne Jared Lilienkamp, Jasper
Breegan Margaret Lindsey, Leon, IA
Sophia Ella Littleton, Brunswick
Tate Lock, La Plata
Nicholas Loenneke, Jackson

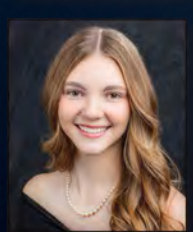



Alexis Marie Luebbering, Marionville
Olivia Ellen Lyon, Billings
Joseph Henry Mansfield, Willow Springs
Brock Marshall, Malta Bend
Peyton L. Marshall, Malta Bend

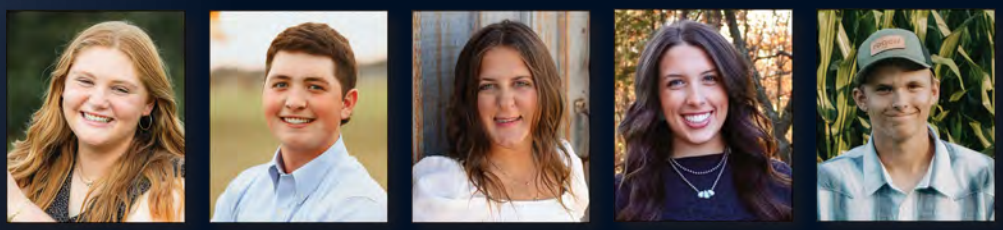




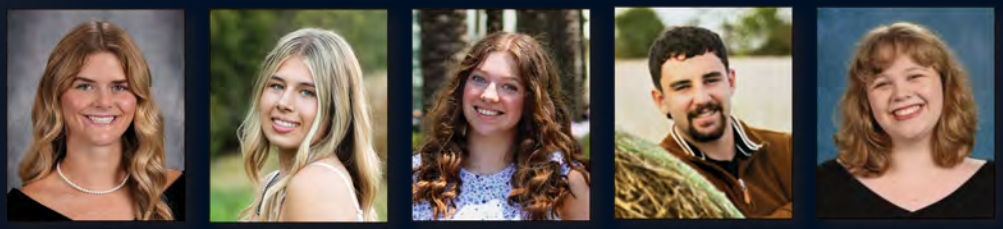




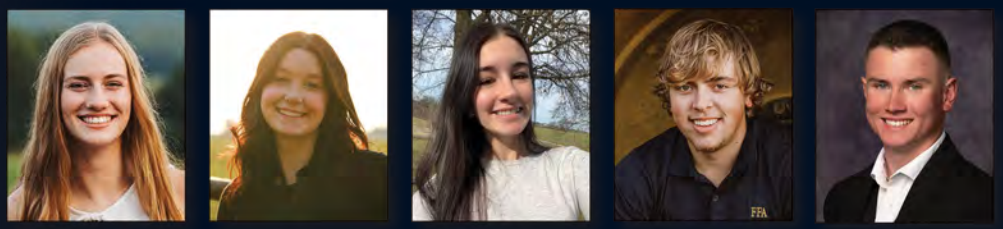
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Christian Casey McClain, Bell Buckle, TN
Luke Linell McCrea, Maysville
Lyla Dean McKinnon, King City
Kendra Mae McMahon, Coffey



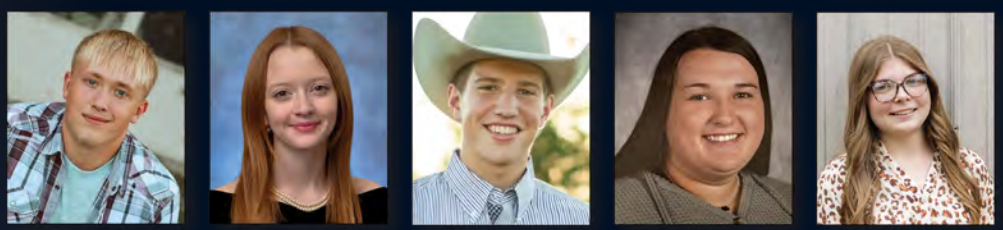
Marissa McMann, Brashear
Layne Maddox McNatt, Brookland, AR
Hannah M. McQuinn, Stanberry
Hadlee Jo Meadows, Liberal
Mason David Meagher, Keytesville



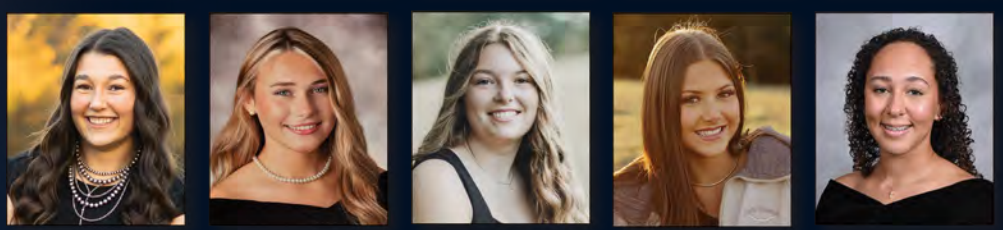
Gabby Meyer, Houstonia
Katherine Grace Meyer, Benton City
Abby M. Miller, Kingsville
Ezekiel Miller, Versailles
Clara E. Minor, Stilwell, OK



Avenley Faith Mitchell, Clarksville
Carlee Mae Mitchell, Seligman
Katelyn Rose Moll, Ste. Genevieve
Kelton Odell AuBrey Moll, Jasper
Grayden Lee Morris, Collins



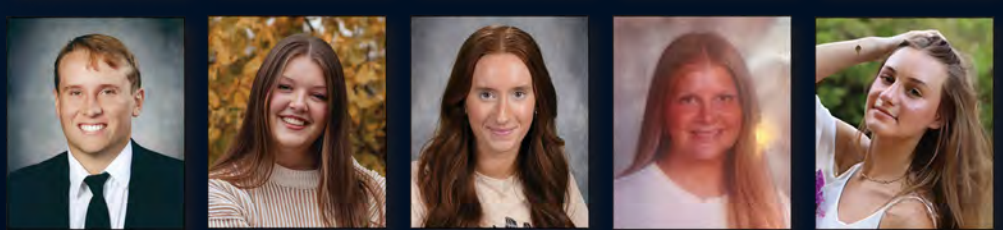
Brayden Michael Murphy, Parnell
Kaydee Sue Myers, Knox City
Corbin D. Neil, Nevada
Emily Renee Neuenschwander, Deepwater
Rylee M. Nichols, Ozark



Lydia Lynae Nolting, Lamar
Emerson R. Oglesby, Perry
Morgan Elizabeth Oligschlaeger, St. Elizabeth
Elizabeth Ruth Olson, Loma Linda
Legacie Rayne O'Neal, Sallisaw, OK

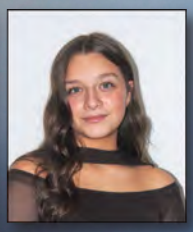
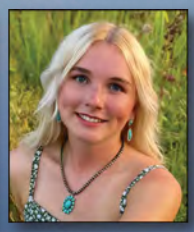
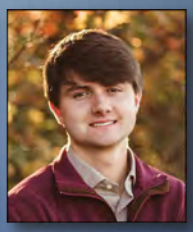


Madeline O'Neal, Bogard
Hayden Matthew Orf, Wentzville
Remington Osmon, Cainsville
Bentley O'Dell Parker, Carlisle, AR
Brylea Danielle Paxson, Sheridan

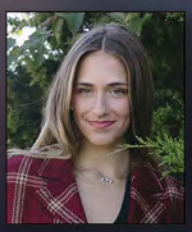


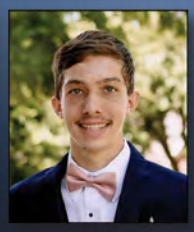
Jack Pearson, East Prairie
Maci Peters, Nixa
Tymber Grace Pinon, Polk
Alexa Rose Piontek, Washington
Rebekah Grace Pipp, Salem

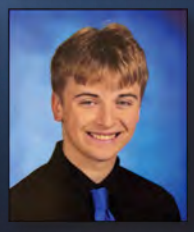
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Nicole Tabita Popa, Marionville
Brooke Alan Potteiger, Grovespring
Alexander David Pratt, Paragould, AR
Maggie Grace Priggel, Portageville

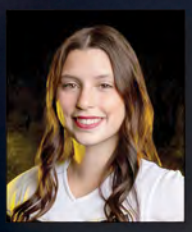
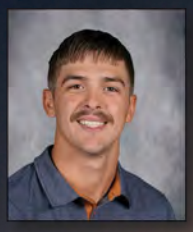

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Rodney Jacob Rauh, Perryville
Pacey Andrew Reading, Vandalia
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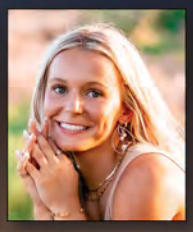




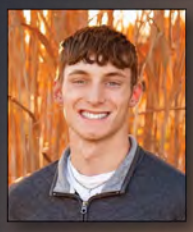


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Weston Davis Rentel, Pilot Grove
Joanna Lynn Rhea, Houstonia
Alivia Caroline Rhoades, Lucerne
Joebeth Riley, New Madrid




Addison Leigh Rogers, Bolivar
Calvin Everette Romine, Centralia
Jersey Lynn Rowe, New Cambria
Molly Rowe, Eucha, OK
Ellie Marie Samek, Bolivar




Jaycee Lynn Schroff, Bethany
Morgan Michel Schultz, Bloomfield, IA
Justin Aaron Schutter, Kirksville
Cole Frederick Schweizer, Savannah
Madysen Echo Seelen, Sedalia







Landon Martin Shaw, Franklin
Brylee Mae Sherrill, Martinsville
Addison Lynae Shipp, Keytesville
Verin Shirley, Aurora
Ryan Michael Showers, Kirksville



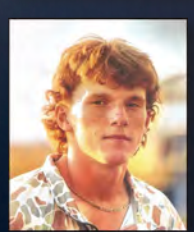




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Sophie Ann Simmons, Eolia
Riley Matthew Skaggs, Bunker
Reese Elayne Snodgrass, Vienna
Logan Alan Southern, Steele





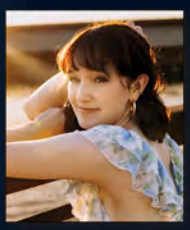
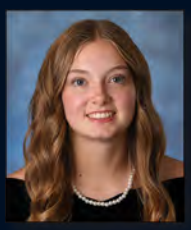


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Marshal Stauffer, El Dorado Springs
Ella R. Steele, Richmond
Daigen Marie Stellwagen, Aurora
Grant William Steuck, Rich Hill



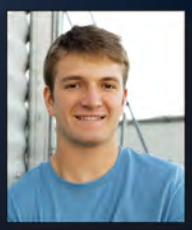
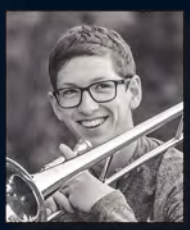






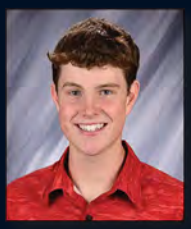
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Raeden Louise Stewart, Collins
Kourtney Strawn, Harrisburg
Jude Stricklan, Vienna
Ryker Jeremiah Summers, Galt




Weston S. Tally, Maryville
Caden Mackenzie Taylor, Gibbs
Kate Elizabeth Taylor, Ashland
Tori S. Taylor, Milan
Leah Brooke Thies, Armstrong







Chloie Mae Thomas, Farmington, AR
Lainey Marie Ann Thompson, Cainsville
Luke Thompson, Ottumwa, IA
Sawyer Thurman, Grant City
Gage Harris Tiffany, Fulton

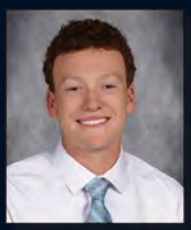






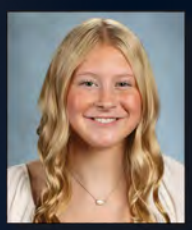
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Jordan Faith Tucker, Buffalo
Tayla Bell Turner, Unionville
Kenna Dawn Tuter, Ash Grove
Haidyn Elizabeth Umphry, Bethany

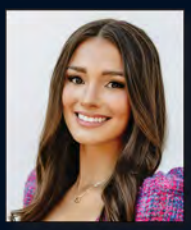






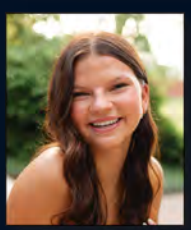
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Georgia L. Vesci, Billings
Simon Thomas Walker, Purdy
Brody J. Weaver, Glenwood
Colie A. Weigand, Warrensburg





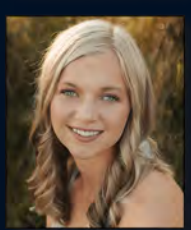


Carsen Marie Wellhausen, Clarinda, IA
Aiden Vincent Wessing, Pilot Grove
Adley Wheeler, Sikeston
Raylyn Ann Wilfong, Tipton
Faith N. Williams, Rhineland




Gavin Wilmes, Jameson
Mylee Renee Wilmes, Ravenwood
Sarah Ann Wilson, Reeds
Olivia Gen Wingard, Pleasant Hill
Sam Lee Wire, Chillicothe




Tytan James Wiseman, Slater
Maggie Wolfe, Bucyrus
Carly Jo Womack, Lake City, AR
Carman Woodworth, Chillicothe
Casey Ann Wray, Pickering



Photo by Nicholas Smith



Biofuel Demand Rises on EPA Mandates and 45Z Tax Credits

BY ADAM BUCKALLEW

CoBank reports the U.S. biofuels industry is poised for growth, but future demand will depend on federal policy decisions, increased production and the availability of feedstocks such as soybean oil.

Six months after the Environmental Protection Agency (EPA) proposed a robust increase in the biomass-based diesel renewable volume obligation (RVO), the industry must still demonstrate that it can meet the ambitious target. The final quarter of 2026 will lay the foundation for how many, if any, renewable identification numbers (RINs) can roll over into 2027 and how the EPA may set its RVO for 2028 and beyond.

Although biomass-based diesel production pulled back in 2025 due to the uncertainty over the future RVO, the industry is still playing catch-up in 2026. Soybean oil is the clear winner in the feedstock pool for biomass-based diesel. Overall feedstock use for biofuels has climbed since the RVO release in March but remains below the consistently higher levels seen in 2024.

Yet, even with 17 straight months of record domestic crush, producers need imports to fill the gap to meet the high RVO. Used cooking oil imports have increased in recent months to make up for some of the shortfall and could near the record levels seen in 2024/25. Through July, U.S. soybean oil imports for 2025/26 reached approximately 170,000 metric tons, already exceeding the roughly 164,000 tons imported during the entire 2024/25 marketing year. Demetrica Analytics estimates 2025/26 soybean oil imports could approach 230,000 metric tons, roughly 50,000 tons above USDA's August projection.

Refinery exemptions fears eased

Concerns over the EPA's handling of 2025 small refinery exemptions eased after it announced plans to exempt 1.76 billion RINs across 29 small refineries. The agency also said it would propose reallocating 100% of the gap between projected and actual 2025 exempted volumes into the 2026 and 2027 RVOs.

A media report raised concerns that approving more small refinery exemptions could reduce demand for biofuels. Those concerns pushed prices for renewable fuel credits, or RINs, down to $1.83 on Aug. 27 before the EPA announced its final decision on Aug. 31. Prices have since recovered after the agency announced plans to make up for the exempted fuel volumes by shifting those requirements to other refiners. Large refiners will still need to buy RINs to meet their blending requirements unless they blend biofuels themselves.

The industry is now focused on making sure the EPA gets the details of that plan right and sets strong renewable fuel requirements for 2028 and beyond. The goal is to keep biofuel demand growing.

Exports look to absorb excess ethanol production

Heading into the final quarter of the year, the ethanol industry has seen margins swing dramatically higher, boosted by 45Z tax credit values. Because the tax credit is tied to how much biofuel a plant produces, facilities will have an incentive to maximize production ahead of the credit's expiration in 2029.

The additional ethanol will need to find a home, either through greater domestic use of higher-ethanol fuel blends or increased exports. U.S. ethanol exports have set records for both volume and value over the past two years, fueled by growing demand overseas and less competition from Brazil. Exports continued that momentum in 2026, running 13% ahead of last year's pace through July.

Canada is the largest buyer of U.S. ethanol, accounting for 37% of total exports and 61% of denatured ethanol exports. The European Union is another major market. Both have been caught up in trade disputes with the United States, but neither has included ethanol in its retaliatory trade measures.

Global demand could provide another boost. Following the start of the war with Iran, Brazil, India, Indonesia and other countries have moved to increase their biofuel targets. If governments follow through on their proposed requirements, the research organization Transport & Environment (T&E) estimates global biofuel demand could increase 70% by 2030.

U.S. consumers are also seeing the benefits of higher-ethanol fuel blends. Ethanol prices have not climbed as sharply as oil and gasoline prices, making higher-ethanol blends a less expensive option at the pump.

MEET MISSOURI'S NEW AGRICULTURAL EDUCATION DIRECTOR

BY ADAM BUCKALLEW

Missouri agricultural education programs and FFA chapters have welcomed a new leader at the state level. Jeff Voris began serving as the director of Missouri agricultural education on July 13, 2026, bringing three decades of classroom experience and a strong record of service to agricultural education and FFA.

Voris has spent the past 30 years as an agricultural educator, teaching at Bronaugh, Pleasant Hope and Halfway school districts. Since earning his degree from Missouri State University in 1996, he has embraced opportunities to serve and strengthen agricultural education at both the state and national levels.

Most recently, Voris served on the Board of Directors of the National Association of Agricultural Educators (NAAE), and he currently serves on the National Council for Agricultural Education. He was elected NAAE Region IV vice president in 2021 after previously serving as the organization's Region IV secretary.

"I am excited to serve Missouri agricultural education and FFA in this new capacity," Voris says. "Missouri agricultural education is strong, and I hope to continue to strengthen and modernize it for continued success for our students."

> ***"I'm looking forward to working with all of agricultural education in Missouri and continuing to promote the impact ag ed has across the state," —Jeff Voris, Director of Missouri Agricultural Education***

As he steps into the director's seat, Voris says he is ready to work with agricultural education professionals across the state and highlight the impact of Missouri's programs.

"I'm looking forward to working with all of agricultural education in Missouri and continuing to promote the impact ag ed has across the state," he says.

A key priority for Voris will be supporting the next generation of agricultural educators. With many young teachers entering classrooms, he hopes to provide them with the resources and support they need to build sustainable, successful careers.

"Our young teachers are coming into the profession highly motivated, and we need to make sure they keep that drive and not allow it to overwhelm them," Voris says. "My goal is to make sure that drive is focused on creating success in our students."



Jeff Voris, Director of Missouri Agricultural Education

Voris brings extensive classroom experience to the position, along with numerous honors recognizing his contributions to agricultural education, including the Honorary American FFA Degree, Missouri Outstanding Agricultural Education Teacher Award, Missouri Vocational Agriculture Teachers Association Distinguished Service Award, Missouri Soil & Water Conservation Society Educator of the Year, and Honorary Missouri State FFA Degree.

He also brings a deep connection to agriculture outside the classroom. Alongside his father, Voris owns and operates Voris Farms, a Century Farm focused on commercial cow-calf production, forage production, soybeans and small grains. He and his niece also own VOWA Herefords, where they raise and show Hereford cattle across the country.

Voris is focused on building on the strong foundation already in place for Missouri agricultural education. His goal is to help ensure programs remain relevant, innovative and positioned to prepare students for the future of agriculture. Missouri FFA has 27,000 members representing 369 chapters.

The FFA makes a positive difference in the lives of students by developing their potential for premier leadership, personal growth and career success through agricultural education.

Agriculture teachers are vital to developing their students' understanding and appreciation for the agricultural industry. In recognition of their important role, MFA Oil is profiling the amazing work ag teachers do to prepare the next generation of leaders in agriculture.

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MFA Oil Foundation Announces $206,500 in Grants

The MFA Oil Foundation provides cash grants to non-profit organizations that are working to improve communities where MFA Oil has a significant concentration of members and employees. In October 2026, the foundation approved $206,500 in grants to 47 organizations.

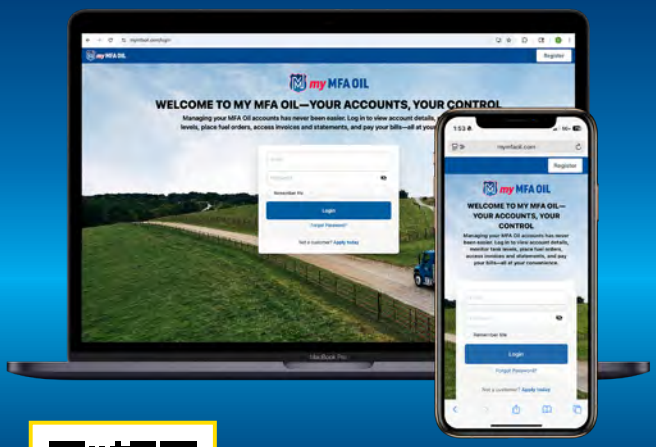
- Afton Public Schools (Elementary School) - Afton, Okla.
- Camden County Emergency Management - Camdenton, Mo.
- Cameron R-1 School District - Cameron, Mo.
- Carroll County Little League - Carrollton, Mo.
- CASA of the Highland Rim - Dover, Tenn.
- City of Gallatin - Gallatin, Mo.
- Community Care Coalition Barry County - Cassville, Mo.
- Court Appointed Special Advocates of the Parkland - Potosi, Mo.
- Creative Pathways Residential Supports, Inc. - Brookfield, Mo.
- Curators of the University of Missouri - Columbia, Mo.
- Delta C-7 School District - Deering, Mo.
- Erin Eickmeier Foundation (Camp Circle Star) - Ballwin, Mo.
- Foster Adopt Connect Inc. - Hannibal, Mo.
- Friends of the Pike County Fair - Pleasant Hill, Ill.
- Fulton Public School District #8 (Middle School) - Fulton, Mo.
- Girls On Fire Limited - Columbia, Mo.
- Hopkins County Sportsmen and Sportswomen Club, Inc. - Madisonville, Ky.
- Hornersville Fire Dept. - Hornersville, Mo.
- Immaculate Conception Parish (Immaculate Conception School) - New Madrid, Mo.
- Independence Community College - Independence, Kan.
- Lawson Community Fire & Rescue Protection District - Lawson, Mo.
- Lexington R-V School District - Lexington, Mo.
- Main Street Holden Inc. - Holden, Mo.
- Manna Cafe Ministries - Clarksville, Tenn.
- Marshall Public Schools (Saline Co Career Center) - Marshall, Mo.



The MFA Oil Foundation presented a grant to Wynne Downtown Revitalization to help make improvements to a city park in Wynne, Ark.

- Marthasville Fire Protection District - Marthasville, Mo.
- Matthews Volunteer Fire Department - Matthews, Mo.
- New Franklin R-1 School District - New Franklin, Mo.
- NRGPACKS - Montgomery City, Mo.
- Oak Ridge R-6 School (Vo-Ag) - Oak Ridge, Mo.
- Opportunity Sheltered Industries, Inc. - Houston, Mo.
- Osceola Public Schools (High School) - Osceola, Mo.
- Ozark County Ambulance District - Gainesville, Mo.
- Pershing Health System - Brookfield, Mo.
- Pharm Dog USA - Stanberry, Mo.
- Quincy Montessori School - Quincy, Ill.
- Rivercrest School District - Wilson, Ark.
- School District of Springfield R-12 (Glendale High School FFA) - Springfield, Mo.
- Special Kids, Inc. - Murfreesboro, Tenn.
- Spiro Band Boosters Club - Spiro, Okla.
- Stella Rural Fire Protection District - Rocky Comfort, Mo.
- Town and County Tri-Center (dba Centralia Fair Board) - Centralia, Mo.
- Washington County Memorial Hospital Foundation - Potosi, Mo.
- West Fork School District PTO - West Fork, Ark.
- Winchester IL Volunteer Fire Department - Winchester, Ill.
- Wynne Downtown Revitalization - Wynne, Ark.
- Zenhorse® - Marthasville, Mo.

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NOTICE

MFA OIL COMPANY ANNUAL MEETING

MONDAY, DEC. 14, 2026

9:30 a.m. • Wyndham Executive Center
Columbia, Missouri

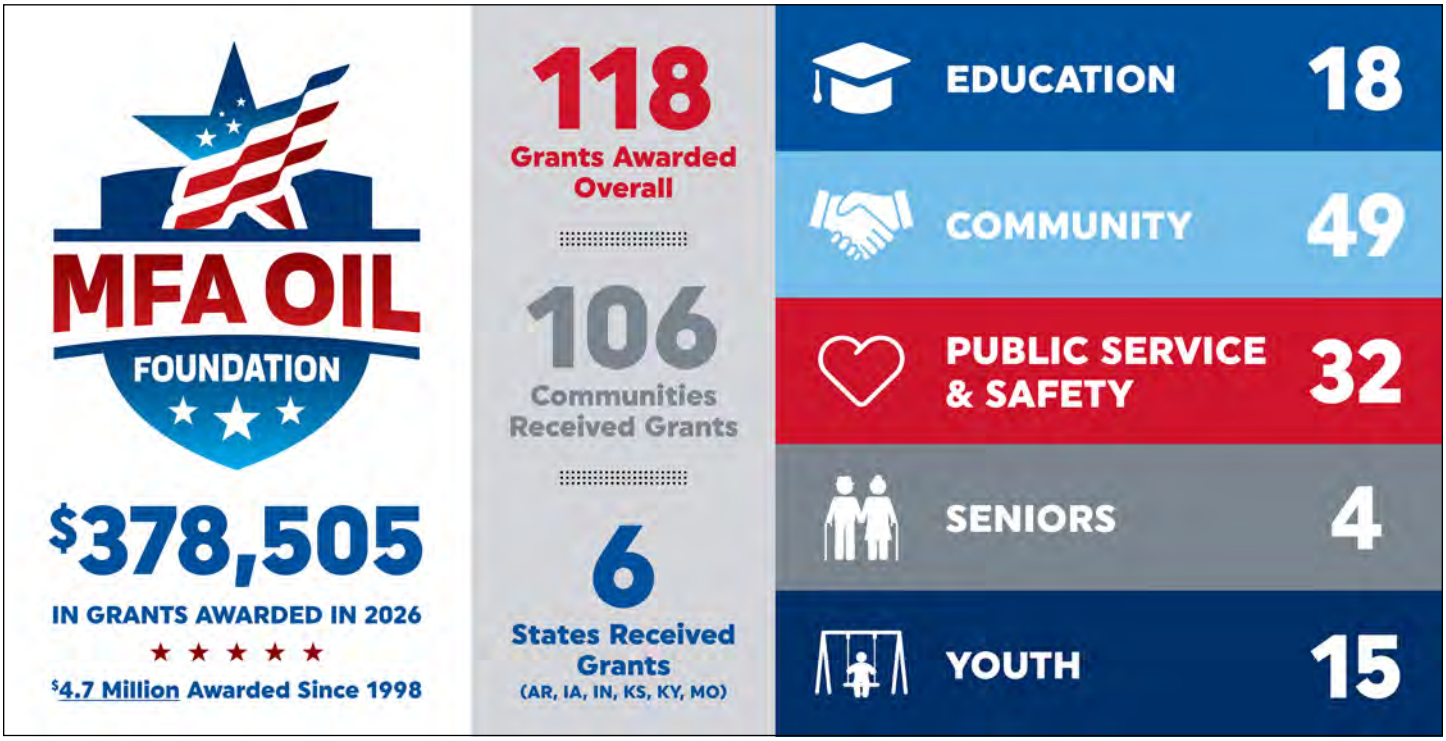
Notice is hereby given that the Annual Meeting of MFA Oil Company, as represented by delegates elected in accordance with the bylaws, will be held at the Wyndham Executive Center, 2200 Interstate 70 Dr. SW, Columbia, Missouri, on Monday, December 14, 2026, at 9:30 a.m. for the purpose of presenting the annual report, approving the 2025 Annual Meeting Minutes and the transaction of such other business as may come before the meeting.

MFA OIL

Tami Ensor

Tami Ensor, Corporate Secretary

MFA Oil Foundation Awards More than $378,500 to Community Organizations in 2026



Investing in local communities has been a priority of the MFA Oil Foundation since its founding, and that commitment continued in 2026 with more than $378,505 in grants awarded to 118 nonprofit organizations. The funding reached 106 communities across six states where MFA Oil Company operates, supporting projects and programs that make a difference in people's lives.

From helping schools provide new opportunities for students to equipping rural first responders with critical resources, the foundation supports organizations working to address needs in their communities.

"The strength of a community comes from the people and organizations willing to step up and make a difference," said James Greer, senior vice president of supply and transportation and chairman of the MFA Oil Foundation. "We're fortunate to have the opportunity to support so many of these efforts. These grants help local organizations turn good ideas into meaningful improvements, and we're proud to play a part in that work."

The foundation's 2026 grants supported a broad range of community needs. Education accounted for 18 grants to schools, while 49 grants went to community organizations, like food banks and historical societies. Public service and safety organizations, such as fire and police departments and rural hospitals, received 32 grants. The foundation also awarded four grants to senior centers and 15 to youth-focused organizations, including FFA and 4-H programs.

> **These grants help local organizations turn good ideas into meaningful improvements, and we're proud to play a part in that work."—*James Greer, senior vice president of supply and transportation and chairman of the MFA Oil Foundation***

Since its establishment in 1998, the MFA Oil Foundation has awarded more than $4.7 million to community organizations throughout the cooperative's trade territory.

Organizations interested in applying for future grants can find program guidelines and eligibility requirements at mfaoil.com/foundation.

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ASK US ABOUT OUR COMMERCIAL TIRE PROGRAM

Fuel Contracting: Play the Long Game

When the bombing of Iran began in February, I'll admit I thought it would be over in very short order. It's now eight months later, and the two sides seem locked in a stalemate.

The war with Iran and subsequent surge in fuel prices have reinforced a simple lesson: You need to have a plan and follow long-term seasonal market trends to manage fuel costs year after year.

A plan helps take emotion out of your decisions. That doesn't make contracting easy, especially when prices are high and the outlook is uncertain, but it can help you stay on track rather than making decisions based on headlines or short-term market swings.

Remember the long-term trends

At the beginning of 2026, many major forecasters anticipated a significant glut of oil. The war involving Russia and Ukraine and the shutdown of the Strait of Hormuz in the Middle East turned that outlook on its head. We've seen how the year has unfolded, with retail fuel prices reaching new highs and national averages climbing. With conflicts continuing and no clear end in sight, many forecasters are now pushing the anticipated glut into 2027.

Will they be wrong again? We could certainly see an oversupply of oil next year. But no one knows for sure. That's why I encourage you to stick with your contracting plan while adjusting the number of gallons you purchase to match your own outlook and risk tolerance.

No one can consistently predict what the market will do. However, I believe that participating in MFA Oil's contracting program year after year can put you in a better position to succeed in the long run.

Will you save money every year? No. Will you sometimes contract gallons at prices that turn out to be higher than the market later offers? Absolutely. But over time, contracting can help make your overall fuel costs more consistent and reduce the impact of the extreme price volatility we've seen in energy markets.

Pay attention to seasonal opportunities

Historical trends offer useful guidance when planning fuel purchases. Over the past 10 years, NYMEX Heating Oil futures have peaked in the fall, averaging Oct. 13, around the end of harvest demand. Prices have typically moved toward seasonal lows between November and February, creating an opportunity to consider fixed-price contracts for the upcoming spring or fall.

Longer-term data reinforces this pattern. Since No. 2 heating oil futures began trading in 1978, prices have rallied from the second quarter to the fourth quarter in 39 of 43 years. Over the past 25 years, seasonal lows have generally occurred between November and February, with the weeks around Thanksgiving and Christmas often presenting a good time to consider contracting for the upcoming season.

These trends aren't guarantees, and current market conditions still matter. They do, however, provide a starting point for making informed decisions.

Adjust your gallons to match your risk tolerance

Here's where this coming seasonal window could get challenging. In my opinion, there's a good chance the current conflicts will continue in some form when the market enters its traditional period for seasonal lows.

If prices remain elevated, many of us will be hesitant to lock in a price. We'll hope the conflicts end and fuel prices come down, making it tempting to wait. But historical trends suggest that could be a mistake.

The answer isn't necessarily to contract the same number of gallons every year, but to adjust the amount based on your comfort level and view of the market.

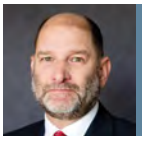
For example, if you normally contract 50% of your expected fuel usage but believe prices could fall further, you might choose to contract only 20%. If you're more concerned that prices will rise, you might stick with your usual 50% or consider a different amount that fits your plan.

The point is to make a deliberate decision rather than sitting out the contracting season entirely because the market feels too uncertain.

Many people held back on contracting earlier this year because forecasters were predicting an oil glut. The situation changed dramatically as unrest in the Middle East sent prices higher. It's easy to look back and see what we should have done. Making those decisions in real time is much harder.

That's why I keep coming back to the same advice: Use the best information available, pay attention to seasonal trends and participate in some form of fuel contracting every year.

You don't have to get every decision right to benefit from a long-term strategy. Over time, consistent participation can help smooth out the peaks and valleys in your fuel costs and make a volatile market a little easier to manage.



Tim Danze
is the hedging manager for MFA Oil.



USDA Rolls Out $8 Billion Harvest Fuel Relief Program

On Oct. 19, President Trump and Agriculture Secretary Brooke Rollins announced the $8 billion Harvest Fuel Relief (HFR) program. It will make one-time payments to farmers hit by market disruptions and higher input costs this harvest season.

Farmers are facing high fuel and input costs and weak commodity prices as they bring in the 2026 crop. This is the latest in a series of federal aid packages this year.

The program will be administered by U.S. Department of Agriculture's Farm Service Agency, with funding coming from the Commodity Credit Corporation.

Relief payments to help offset producer losses will be calculated using a formula that considers Farm Service Agency planted acres, Economic Research Services cost of production estimates, and World Agricultural Supply and Demand Estimates for yields and prices.

No information regarding payment rates for specific crops has been released yet, but USDA expects to publish rates for each Title 1 commodity in November. Payments on specialty crops will follow later. Specialty crop growers are encouraged to email HarvestFuel@usda.gov to share data on their increased fuel costs that USDA will consider as it sets payment rates.

USDA hasn't set application dates. It urges farmers to create a Login.gov account linked to USDA now, since those accounts will get pre-filled applications.

Scholarship Changes Lead to Expanded Educational Opportunities

MFA Incorporated and MFA Oil Company announced changes to their scholarship programs that will create additional educational opportunities for students while aligning each program with its respective foundation.

The MFA Foundation, established in 1958 and historically supported by both companies, will become the education-focused foundation of MFA Incorporated and its local affiliates, administering scholarship opportunities for eligible students connected to those organizations.

MFA Oil Company will move its scholarship program under the MFA Oil Foundation, which has supported rural communities through charitable giving since 1998. In addition to administering MFA Oil scholarships, the foundation will maintain its longstanding grant program that supports organizations focused on education, youth development, human services and civic efforts.

Together, these changes will create two distinct scholarship opportunities for qualifying students while allowing each organization to focus its educational giving in ways that best serve its members, customers and communities.

Since 1965, the MFA Foundation scholarship program has helped more than 16,000 students from rural communities pursue higher education. The program will remain a cornerstone of MFA Incorporated's commitment to supporting future generations.

Since 1998, the MFA Oil Foundation has awarded more than $4.7 million in grants throughout MFA Oil's market area. The foundation's grant criteria and application process remain unchanged.

"This is about clarity and focus," said Bob Huffman, president and CEO of MFA Incorporated. "Both organizations care deeply about rural communities. Aligning the scholarship programs with each organization allows us to better support the people and communities we serve while continuing our shared commitment to education."

"Our commitment to the communities where our customers live and work is unchanged," added Jon Ihler, president and CEO of MFA Oil Company. "By bringing our scholarship program under the MFA Oil Foundation, we're creating additional opportunities for eligible students while allowing each foundation to focus on the unique needs of the communities it serves."

The MFA Oil Foundation will accept scholarship applications for the 2027/2028 school year from Dec. 15, 2026, through Feb. 15, 2027. MFA Oil Foundation scholarships will be offered to high school seniors who are children or grandchildren (including step-children or step-grandchildren) of MFA Oil members. Applicants must be a resident of Missouri, Arkansas, Indiana, Iowa, Kansas, Kentucky, Oklahoma or Tennessee.

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