



SUMMER NEWSLETTER 2025

Financial Ratios Are Like A Soil Test for Your Farm Know what you're working with, so you can grow stronger.

Just like soil tests reveal what's happening beneath the surface of your fields, financial ratios uncover the health of your farm's business.

Current Ratio:

Are you Cash-Flow Fertile? Think of this like checking for moisture before planting. If your current ratio is low, your financial ground is too dry to support healthy growth.

Green Light (>2.00)

Your roots are well watered. You've got cushion to handle input costs, repairs and bills without stress.

Yellow Light (1.25 - 2.00)

Moisture is getting low. Keep an eye on your liquidity, you're close to running dry.

Red Light (<1.25)

Drought conditions. Trouble covering short-term expenses could be near.

Boost your liquidity like you'd fix low pH — reduce non-essential expenses, tighten up collections, and time your purchases carefully.

Equity Ratio:

Your equity ratio shows how deep your financial roots go. Strong equity means your operation is grounded and resilient — even in tough seasons.

Green Light (>75%)

You own most of your operation. Deep roots, strong foundation.

Yellow Light (50-75%)

Healthy growth, but you're still vulnerable to high winds (debt).

Red Light <49%

Shallow roots — too much debt puts you at risk in hard times.

Like rebuilding topsoil, growing equity takes time. Every smart financial move like paying down debt and reinvesting profits strengthens your base.

Debt Service Ratio (DSR):

Just like organic matter holds moisture and keeps your soil productive, your DSR shows how much cash is left after paying debts — your buffer in tough seasons.

Green Light (>2.00)

Your finances are fertile. You've got plenty left to reinvest and grow.

Yellow Light (1.25-2.00)

Marginal ground. You're surviving, but with little wiggle room.

Red Light (<1.25)

Low organic matter. Most cash is going to debt — with little left for growth.

Identify areas in your budget that aren't pulling their weight. Refinance high-cost debt or restructure payments to improve your cash flow.



Lafleche Credit Union was the first rural community credit union in the province! The first loans granted by LCU were for machinery repairs and purchasing farmland.



You asked – we're sharing!

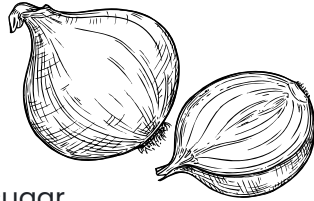
These side dishes have been fan favorites at our Member Appreciation Lunches.

Onion Salad

The perfect topping for beef-on-a-bun. This keeps well for up to a week in the refrigerator.

Ingredients:

- 1/3 cup water
- 1/3 cup vinegar
- 1 1/2 tsp salt
- 1/2 cup granulated sugar
- 4 large Spanish onions, sliced
- 1 cup mayonnaise
- 1 tsp celery seed



Instructions:

1. Mix together water, vinegar, salt and sugar. Add sliced onions. Soak overnight.
2. Drain onion mixture well, mix in mayonnaise and celery seed to combine.

Crunchy Asian Coleslaw

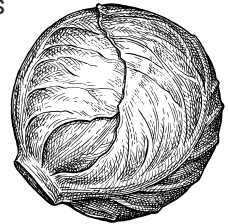
A crowd pleaser that couldn't get easier!

Ingredients:

- 1 bag of coleslaw mix
- Kraft Asian sesame salad dressing
- 1 bag ichiban noodles, including the seasoning packet
- Co-op steam fried noodles

Instructions:

1. Mix together and add dressing to your liking. Serve and Enjoy!



Tip: Leftover salad is excellent fried the next day!



Welcome to the team!

Shelly Deschamps

Loan Clerk

Lafleche Branch

Hi, I'm Shelly! I started with Lafleche Credit Union at the start of June as a Loans Clerk taking over from Trudy Sewell. I spent the last 10 years in the Insurance Industry and I am so excited to be here!

I was born and raised in Moose Jaw but now I live with my husband Ryan and daughter Elodie on his family farm just outside of Lafleche. I enjoy hunting, fishing, skiing, golfing and cheering on the Minnesota Vikings! I hope to spend much more summertime at the lake and get out boating and golfing more this year!



PATRONAGE IT PAYS TO BE A MEMBER!

Patronage was paid on June 4th. We are pleased to pay a 20% patronage payment back to our members!

We celebrated with our annual Member Appreciation Lunches in Lafleche on June 10th and Glentworth on June 11th.
Thank you to everyone who came to join us!

2025 Board OF DIRECTORS

Behind the scenes, our volunteer Board of Directors works hard to make sure our credit union stays strong and member-driven.

Board President

Bren Keenan

Board Vice President

Larry Wall

Board Members

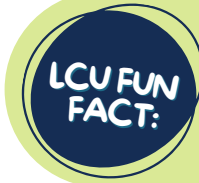
Kathy DeWulf

Trent Packet

Brekke Masse

Preston Dorgan

Mike Baldock



In total our staff has over
170 years
of combined service with
Lafleche Credit Union!

Staff Service AWARDS



Jody Packet
Lending Services Rep
25 years



Sandra Watteyne
Lending Services Rep
20 years



Laura Greffard
Member Services Rep
10 years



Trudy Sewell
Lending Services Clerk
10 years

We celebrate our staff for their outstanding years of service with Lafleche Credit Union!

At the end of June, we said goodbye to our Lending Services Clerk, Trudy Sewell. While we're sad to see her go, we wish her all the best as she steps away to spend more time on the farm with her husband Tyler and their two daughters; Olivia and Elisha. Trudy will be greatly missed by all!



**LCU FUN
FACT:**

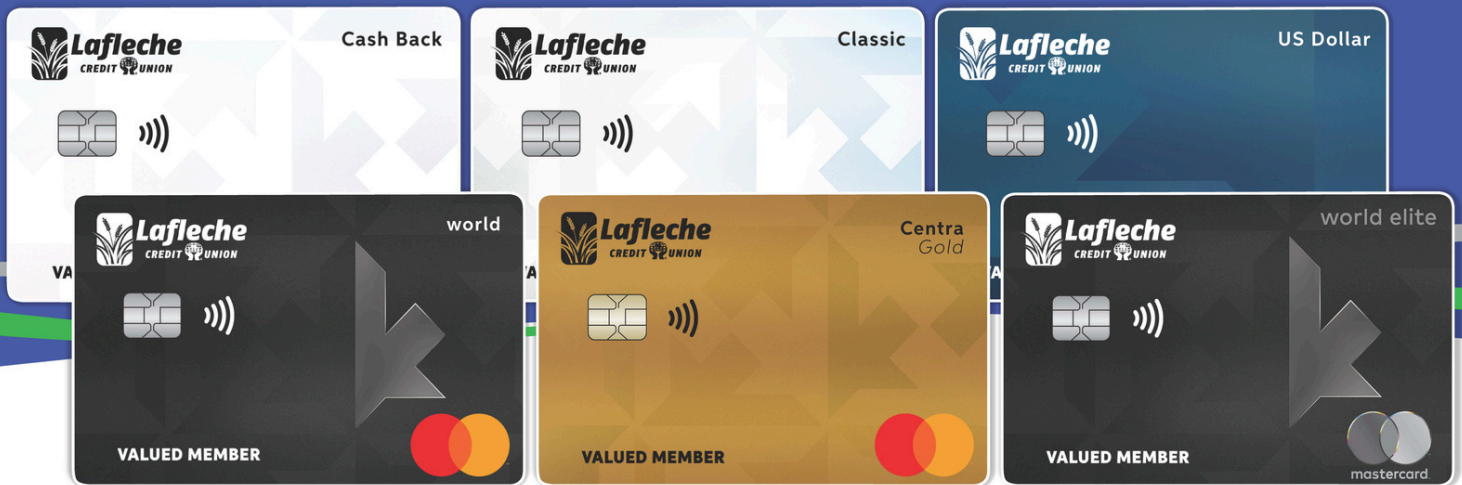
100% of our board members live in the communities we serve, keeping our decisions rooted in local values!



ATTENTION STUDENTS! Lafleche Credit Union Scholarship Program Application Deadline

\$5,000 could be yours, no essay required!
Visit our website or scan the QR code to apply
before August 30th, 2025.

Empower your financial journey with the Right Credit Card



Whether you're looking to earn unlimited Flex Rewards points,¹ enjoy low interest rates¹ or benefit from a variety of insurance options,¹ our diverse range of credit cards is designed to enhance your financial well being. Apply online or speak with us today to find the right card.

Manage your credit card securely and conveniently

Take control of your credit card by using the CardWise platform to set up automatic payments, register for eStatements, enable alerts and more.



¹Scan the QR code to learn more about the features and benefits of our cards, and review disclaimers and terms and conditions.



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