



News and views from your agribusiness partners at First Dakota

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Staying Ahead of the Curve: Precision Ag, Automation, and AI

BY NATE FRANZEN,
AGRIBUSINESS DIVISION PRESIDENT



For years, when AI was mentioned in agriculture, most producers thought of artificial insemination. Not anymore.

Change is constant in agriculture. GPS guidance was once cutting edge on the farm. Now we couldn't imagine doing it any other way. Every generation of farmers and ranchers has faced new challenges, new markets, new equipment, and new ways of doing business. The best operators have always found a way to balance practical experience with a willingness to learn, adjust, and adapt. That same mindset is vital today as precision agriculture, automation, and artificial intelligence become more common across farms and ranches. These technologies do not replace the need for good people or good management but can help make both more effective. It is worth remembering that not every technology fits every operation, and not every investment will make sense.

Precision agriculture is no longer a new concept for most producers. GPS guidance, yield mapping, variable-rate application, and data-driven field decisions have already proven their value in many operations. These tools help producers use inputs more efficiently, understand field performance more clearly, and make decisions with better information.

Automation has also gained significant ground. Whether it is livestock feeding systems, robotic milking, irrigation controls, grain handling, or emerging autonomous equipment, automation can help address labor challenges, improve consistency and efficiency.

Artificial intelligence (AI) may be the tool that feels the least familiar, but it is also the technology farmers and ranchers should be paying the closest attention to. AI is developing quickly, and its potential uses in agriculture are broad. It can help sort through large amounts of information, summarize research, analyze trends, improve recordkeeping, support marketing decisions, monitor livestock or crop conditions, and help producers think through business questions more efficiently. In many cases, AI's greatest value may simply be helping busy producers find useful information faster and spend more time making decisions instead of searching for answers.

If you have not spent time exploring AI yet, I would strongly encourage you to do so. You do not need to become an expert overnight, but understanding what these tools can and cannot do will become increasingly important in the months and years ahead.

That does not mean AI has all the answers. It should not and cannot replace judgment, experience, or trusted advisors. But it can be a useful tool to help organize information, identify patterns, and ask better questions. The best first step is simple curiosity. There are many free AI tools to explore to get started like ChatGPT, Claude, Microsoft Copilot, and others. Feel free to reach out to one of our Ag Bankers to discuss how others are using this technology. Start small, learn what it does well and where it falls short, and build from there. Like any tool, AI is not perfect.

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Always verify important information and use your own judgment before acting on its recommendations. One important caution: be smart about sharing sensitive business data on open, free AI platforms. There are ways to deploy AI securely, but diligence matters—ask questions before entering confidential financial or operational information into any tool.

The same approach applies to precision agriculture and automation. New tools should earn their place by improving efficiency, reducing waste, saving time, or helping your operation make better decisions. At the same time, it is worth remembering that change in agriculture often happens gradually, then suddenly. Tools that once seemed optional can become standard practice faster than expected. Producers who take the time to understand these technologies today will be better positioned to decide how, when, and whether they fit into their operations tomorrow.

The goal isn't to chase every new idea—it's to stay informed, remain open-minded, and continue building an operation that is efficient, resilient, and ready for the future. Technology will never replace the values that have always mattered in agriculture: hard work, stewardship, judgment, relationships, and common sense. But when used wisely, precision agriculture, automation, and artificial intelligence can help strengthen those values and position operations for long-term success across generations.

As we move through another growing season, I encourage you to stay curious, keep learning, and remain open to the opportunities these tools may provide.

Wishing you all the best this summer. Our Ag Banking team stands ready to serve your operation and help support your long-term success.

Stay Alert! You Are Not IMMUNE: Protecting Yourself From Financial Scams



BY FARRON PRATT
PRESIDENT - VERMILLION

Did you happen to go out and put a check in the mailbox this morning and raise the red flag on your mailbox to alert the mailman that you have outgoing mail? If you did, you just alerted a fraudster that you are a potential target. If you haven't heard, fraudsters have been stealing outgoing and incoming mail out of unlocked mailboxes. They are not only stealing mail from the sender's mailboxes, but also from the receiver's. They then "wash" the checks and make them payable to themselves, without changing anything else on the checks. Believe it or not, this is happening. If this scares you—it's meant to! Fraudsters are becoming increasingly sophisticated in their techniques, not only by mailbox theft, but also by using text messages, phone calls, emails, and even social media to impersonate banks and trusted companies. While scams continue to evolve, a few simple precautions can help protect your personal and financial information.

We recommend that you always place your outgoing mail with cash or checks in a locked mail receptacle or at the post office. When paying a company or vendor, make sure the payment instructions haven't changed recently. Also, does the address on the invoice match the company address and seem reasonable for the location they want the funds sent to? If there is a change, it's always best to contact someone at the company you know and not the phone number on the invoice. Another fraud

indicator is the requesting payee's sense of urgency. Also, remember that your bank will never call, text, or email you to ask for sensitive information such as your online banking password, debit card PIN, or secure access codes. If you receive a suspicious message claiming to be from your bank, avoid clicking links or providing information. Instead, contact your bank directly using a trusted phone number. We also offer options for sending and receiving payments that are much more secure than mailing a check. You typically know our First Dakota bankers by name, and I know they would be glad to answer any questions about a suspicious message or call.

It's also a good idea to check your credit report periodically. Federal law allows you to get a free credit report every 12 months. You can get a free report by going to www.annualcreditreport.com or by calling 1-877-322-8228. You can also put a freeze or fraud alert on your credit in the event you are a victim of fraud.

Regularly monitoring your account activity and enabling account alerts whenever possible are also good practices. Quick action can help minimize the impact of fraudulent activity. That's why at First Dakota, protecting our customers remains a top priority. We have options to help you protect your hard-earned money. Our Cash Management team offers fraud protections such as Positive Pay, ACH Filters, and other tools to help you monitor your account. If you ever have concerns about suspicious activity or potential fraud, our team is here to help. Talk to your First Dakota banker today to get more information to help you stay fraud-free!

Slow Down This Summer



BY DUSTY ANDERSON
SVP AG BANKING DEVELOPMENT

With the Memorial Day holiday behind us and so much ahead to look forward to – summer sports, weddings, family reunions, economic uncertainty, weather, commodity markets, national

and global events – life, both the good and the bad, continues to move at full speed. I had plenty of topics to choose from for an informative and educational article. I even considered using AI technology, which is rapidly shaping our world and the next generation at warp speed – for better or worse. Instead, I chose to ask you to slow down, reflect, and read a few of my favorite sayings. Enjoy and have a safe and profitable year while remembering what truly matters.

Integrity – Tony Dungy

“Integrity, the choice between what’s convenient and what’s right.”

Integrity matters. It’s choosing right over convenient. It’s staying open to other perspectives, ideas, and beliefs without compromising your own. It’s knowing you have much to learn and being grounded enough to change in the learning. Integrity is not loud or showy. It’s remaining quiet to keep from lowering yourself while taking up the space you deserve to maintain accountability. It’s supporting what’s right without stirring the pot. It’s laying your head down each night with a clear conscience and a peaceful heart knowing you’ve put in a valiant day even if no one else ever sees or acknowledges it.

Six Rules for Successful Business (and Life) - George Bernard Shaw

- 1) Be reliable! Do what you say you are going to do.
- 2) Be sorry! If you make a mistake, admit it, learn from it, and move on.
- 3) Be flexible! Always try to find ways to achieve a “win” for both sides.
- 4) Be thankful! Say thanks with sincerity.
- 5) ALWAYS carry yourself like a pro.

And remember... Two things define you: your patience when you have nothing and your attitude when you have everything.

A Reminder for Today’s World – Vex King

“You are absorbing more in a single day than your grandparents processed in a month. Notifications, opinions, outrage, disasters, advertisements, noise. Your nervous system was not built for this. The reset you’re looking for isn’t a supplement or more information. It’s a walk without your phone. Dinner with no screen. A bedtime that respects your body. A pause for fresh air, sunshine, and laughter.”

Anyway – Kent M. Keith

People are unreasonable, illogical and self-centered. Love them anyway.

If you do good, people accuse you of ulterior motives. Do good anyway.

If you are successful, you will win false friends and true enemies. Succeed anyway.

Honesty and frankness make you vulnerable. Be honest and frank anyway.

The good you do today will be forgotten tomorrow. Do good anyway.

The biggest men and women with the biggest ideas can be shot down by the smallest men and women with the smallest minds. Think big anyway.

People favor underdogs but follow only top dogs. Fight for some underdogs anyway.

What you spend years building may be destroyed overnight. Build anyway.

Give the world the best you have and you will get kicked in the teeth. Give the world the best you have anyway.

DAKOTAFEST

August 18-20, 2026 | Mitchell, SD

Plan to join the First
Dakota Ag Team at our
Building, booth #223



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SAVE THE DATE: AgriVisions 2.0 February 17, 2027

DON'T MISS THE RETURN OF ONE OF THE REGION'S PREMIER AGRICULTURAL EVENTS

After a several-year hiatus, AgriVisions is making its return—and it's coming back bigger and better.

AgriVisions 2.0 will take place on Wednesday, February 17, 2027, at the Corn Palace in Mitchell, South Dakota. This premier educational conference is designed for farmers, ranchers, and agricultural business professionals looking to stay informed, connected, and prepared for the future of agriculture. The reimagined event will build on the strong foundation of past AgriVisions conferences while delivering fresh perspectives, timely industry insights, and expanded opportunities for learning and networking.

Attendees will hear from an outstanding lineup of nationally recognized speakers, including Dr. David Kohl, renowned agricultural economist and educator; Eric Snodgrass, leading atmospheric scientist and agricultural weather expert; and Jackson Takach, respected agricultural economist and ag real estate expert. Together, these and others will provide valuable perspectives on the economic, environmental, and industry trends shaping agriculture today and into the future.

Whether you're involved in crop production, livestock operations, agribusiness management, or agricultural services, AgriVisions 2.0 will offer valuable takeaways for every sector of agriculture.

Mark your calendar and plan to join us for a day of insight, innovation, and connection as AgriVisions returns to help shape the future of agriculture.