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Remember:

In addition to these days and locations, you can also meet with your consultant in Lincoln or virtually. Feel free to check out our website to book an appointment with your consultant.

Book Closing Appointments

St. Edward	January 7th	Michelle & Spencer
Norfolk	January 8th	Michelle & Spencer
Auburn	January 13th	Michelle
Hastings	January 15th	Michelle
Kearney	January 16th	Michelle
Kearney	January 19th	Spencer
Holdrege	January 20th	Spencer
Sandhills	January 21st & 22nd	Andrew
North Platte	January 21st	Michelle & Brandon
Imperial	January 22nd	Michelle & Brandon
Hastings	January 27th	Tina & Andrew
Central City	January 27th	Michelle & Spencer
North Platte	January 28th	Tina & Andrew
Broken Bow	January 29th	Tina & Andrew
Beatrice	February 3rd	Michelle & Brandon
Central City	February 5th	Michelle, Spencer & Flint
Fremont	February 13th	Anthony & Andrew

Consultants work flex hours during the Holiday season. Check with your consultant for their working hours. Our office will be closed:

- December 24th & 25th for Christmas
- January 1st for New Year's.

Book Closing Appointments

It's time for your Book Closing visit. During this meeting, we will be finishing your records and gathering the information to get your tax return, analysis, or both finished.
We will need:

- Complete accounting records including: Income Statement, Balance Sheet, and Year-End Detail Report.
- Any outstanding checks & deposits.
- Any K-1's, W-2's, or 1099's that you have received if we prepare your taxes.
- Crop & Livestock production records if you are enrolled in analysis.
- Any year-end statements from lenders showing loan balance and interest paid.

1099s & W-2s

1099s must be filed if you or your business:

- Paid a total of $600 for the year to any individual for services or rent, veterinarian services, Limited Liability Company, independent contractor, attorney/law firm, etc.
- Paid any individual $600 or more in interest and/or dividends.

NFBI will provide you with a pre-filled 1099 form with the information of all 1099 recipients from last year. You will either receive this form via email, at your tax planning meeting, or we will mail it to you. There are also fill-in pdf files on our website under the "client info" tab. Please have all of your 1099 and W-2 information into our office by **January 15th, 2025** to avoid late fees!

4th Quarter Estimated Taxes

Due to ongoing delays in finalized tax documents and tax law changes, tax returns will no longer be filed by the March 1 deadline. **Qualified farmers** must make a **4th quarter estimated tax payment by January 15** to avoid penalties. If you were a qualified farmer last year, you should already have a payment voucher from your prior return. Reach out to your consultant with any questions.

Welcome New Staff!

Debbie Jones
Accounting Specialist

I grew up in St. Joseph, MO. A city girl with a country girl heart. I first worked with Missouri and Kansas farmers as a grain accountant for LifeLine Foods. And my love of working with farmers began. I am excited for the opportunity to meet and assist our clients here at NFBI.
I moved to Nebraska in early 2025 and enjoy the more laid-back atmosphere we have here. When not at the office, you will find me hanging with my husband working on projects, hunting, fishing, smoking meat and playing ball with our 3 dogs.

Dawn Havlat
Administrative Assistant

I was born and raised in North Platte, Nebraska. While I didn't grow up on a farm myself, I spent time visiting relatives' farms and ranches, where I gained a deep respect for the hard work, long days, and dedication required in agriculture. Those experiences shaped my appreciation for the people and families who keep our agricultural communities strong.
I've been married for 35 years and am the proud parent of a son and daughter, as well as having three wonderful grandchildren who keep life exciting. We also have a dog and cat who think they run the house. In our free time, my family and I enjoy cheering on Husker athletics and the Detroit Lions. As a lifelong football enthusiast, fall is always a highlight of the year.

Newsletter Delivery Update

Beginning in the new year, NFBI will be transitioning to sending our newsletter via email. With this change, we aim to:

- Lower costs
- Be more environmentally friendly
- Provide a faster and more efficient communication process

If you need to update your email address, please scan the QR code.

Thank you for helping us make this transition smoother!

IRS Form 8655

Recently we have asked that you sign Form 8655. The advantage of this form is that it authorizes a reporting agent (us) to:

- Sign and file certain returns;
- Make deposits and payments for certain returns;
- Receive duplicate copies of tax information, notices, and other written and/or electronic communication regarding any authority granted; and
- Provide the IRS with information to aid in penalty relief determinations related to the authority granted on Form 8655.

Please reach out to your Consultant if you have any questions.

Tax Scam Reminder

During the upcoming tax season, please keep the following things in mind.

- The IRS will never call you.
- The IRS will never email you.
- The IRS always makes the first contact with you through the USPS. No other way.
- Always contact your tax consultant before paying an IRS notice.
- The IRS is not always correct and fraudulent notices are being sent out.

Karbon for Clients

What is Karbon for Clients?

A secure portal to share documents, track requests, and collaborate with your Consultant. A secure and user-friendly portal designed to help you easily share documents, respond to requests, and approve important items—all in one place!

What You Can Do with Karbon for Clients?

- **Stay Organized:** View all requests, shared documents, and approvals in a single, easy-to-use portal.
- **Upload & Manage Documents:** Securely share the files your Consultant needs, with the hassle of email attachments.
- **Review & Approve with Ease:** Quickly review and approve documents directly within the portal.
- **Safe & Secure:** Your information is protected with enterprise-grade security.
- **Access Anywhere:** Use Karbon for Clients on desktop or mobile, so you can respond anytime, anywhere.

How to Get Started:

1. **Accept your Invitation**
   Your Consultant will send you an email invitation. Click the link in the email to access the portal.
2. **Set Up Your Account**
   Create a password and log in for the first time.
3. **Navigate Your Client Portal**
   Explore your dashboard, where you can see document requests, approvals, and messages from your Consultant.
4. **Upload and Share Documents**
   Securely upload files requested by your Consultant, track what you've sent and manage documents in one place.
5. **Download and Log In to the Mobile App**
   Access Karbon for Clients on the go by downloading the dedicated mobile app. Available for both iOS and Android.

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"Yielding Success Through Financial Management"

NFB Crop Insurance, Inc.

December 2025 Notes

Brad Heinrichs
Crop Insurance Specialist, Agent
brad@nfbi.net - (402) 984-6474

Harvest Price Set:

For Revenue Protection policies, the Harvest Price was set in the month of October. The daily average futures Dec. Corn and Nov. Soybean contract price is used to set the 2025 Harvest Price.

The corn, sorghum, & soybean harvest price was **lower than the spring price.** Losses could be paid from loss in revenue or revenue & yield loss.

Be sure to provide your agent with your harvest bushels to ensure a claim is filed, if needed.

Crop	2025 Spring Price	2025 Harvest Price Set
Corn (NE)	$4.70	$4.22
Soybeans (NE)	$10.54	$10.35
Sorghum (NE)	$4.72	$4.24

FSA Notes—SDRP Stage 2 Now Open:

The USDA has announced on Nov 17,2025, that the Supplemental Disaster Relief Program (SDRP) Stage 2 will provide payments to eligible producers for shallow losses that were not indemnified in Stage 1. SDRP provides aid to producers that suffered from revenue, quality, or production losses due to extreme weather events in 2023 or 2024. Contact your FSA office for more information and for the application form from FSA. Deadline is April 30, 2026.

Changes to Farming Operation in 2026?

- Will you be adding ground in 2026?
- Breaking ground not farmed in the past?
- Any entity name changes in your operation?
- Any other changes in your farming operation?

Be sure to notify your agent of any changes that may be occurring in the 2026 crop year.

Guaranteed Bushels Marketing Report

Let us figure your guaranteed bushels today for the 2026 crop year. This report allows you flexibility and peace of mind to market to your guaranteed bushels for your 2026 crop. Contact me if interested in this free report.

We Wish You a Wonderful Holiday & Prosperous 2026!

Take a Look!

After fall harvest is a great time to take a look at your operation's needs and options for 2026—

We specialize only in crop insurance, so we can provide you with the attention you deserve, with the specialized agricultural experience you should expect!

We will provide you a FREE review of your current policy & look at opportunities for your operation for 2026 crop year. Contact me anytime!

NFB Crop Insurance Inc. is an Equal Opportunity Provider & Employer