

TheCloud

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Farmers Mutual Hail
Insurance Company of Iowa

FMH + FIELDVIEW FOR PRODUCTION REPORTING

The same, seamless process of reporting FieldView data for acreage can now be used with production. The FMH Policyholder Center can now accept FieldView™ harvest data, so growers can report their production in just a few clicks. Read more on page 2.



NEWSLETTER HIGHLIGHTS:

“ Farmers Mutual Hail not only has the best precision program, their team of specialists is irreplaceable. ”

-Samantha Rogers
FMH Agent

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PRECISION SOLUTIONS SIMPLIFIES RMA REVIEW

Iowa agent Samantha Rogers was planning to offer Precision Solutions for only a few policies to try it out her first year. After experiencing the simplicity and accuracy of using precision records for an RMA review during planting, she realized how much time could be saved by using precision data for other processes. Read about her experience on page 6.



PRODUCTION REPORTING SIMPLIFIED WITH FMH + FIELDVIEW CONNECTION

The same, seamless process of reporting Climate FieldView™ data for acreage can now be used with production.

Farmers Mutual Hail and The Climate Corporation are pleased to announce that the FMH Policyholder Center can now accept FieldView™ harvest data, so growers can report their production in just a few clicks and without leaving their home office.

“ The FMH and FieldView connection simplifies production reporting for both the grower and the agent. Not only does it save paperwork and time, reporting with precision data means the grower is providing FMH with the most accurate harvest information. If they have a loss, FMH can use these records for a faster and more accurate claim adjustment.

- Dave DeCapp, Senior Vice President of Marketing



How does it work?

To connect, growers need to access their FMH Policyholder Center account and follow the steps to integrate their FieldView account. When they have harvest data to submit, they simply log into the Policyholder Center, select the data type and year, and submit their data.

To account for the complexity of production data, additional functionality for more automated processing of FieldView production data will release in stages — first for non-irrigated

land, then for irrigated land. Until the additional technology is released, production data submitted in the Policyholder Center may take approximately 24-48 hours before it is ready for the agent to process in the FMH Agent Center (FMHA).

Agents will receive a notification when data is available in FMHA, and then they can proceed accordingly to generate a production report for a signature.

Who is it right for?

Any FMH policyholder with Climate FieldView technology can use the FMH + FieldView connection.

Agents can use the new FMH + FieldView rack card to start conversations with customers about the benefits of this connection and Precision Solutions.

How can I learn more?

FMH has created a FieldView Integrations resource page in the FMH Agent Resource Center. Go to www.fmh.com/agent-resources and navigate to Precision Solutions > FieldView Integrations to gain access to sales and marketing materials and helpful resources for policyholders.

Get Started

Do you have a policyholder interested in using their FieldView data to simplify their crop insurance experience? Contact your Precision Technology Specialist or Sales Manager to get started!

HARVEST PROGRESS HINGES ON PLANTING TIMELINE, FROST EXPOSURE

Planting delays this spring have affected overall crop maturity progress throughout the growing season. As harvest gets underway across the United States, effects from this year's wet spring are still apparent.

As of the October 7 release of the USDA Crop Progress report, only 15 percent of corn has been harvested compared to the five-year average of 27 percent. For soybeans, 14 percent have been harvested compared to the five-year average of 34 percent.

Steve Wilson, FMH National Claims Manager and Assistant Vice President, said, "Typical harvest progress is two to three weeks behind schedule."

Although many areas are behind, Wilson noted that harvest in the Delta region is progressing well with yields near Actual Production History or better on ground that wasn't flooded.

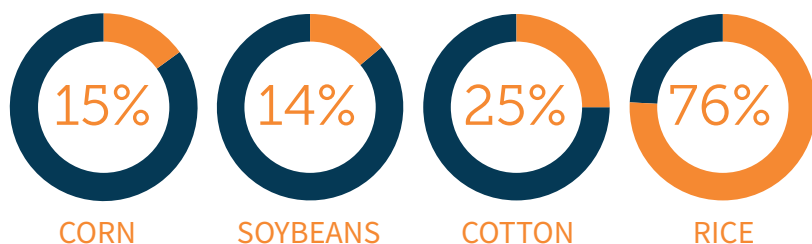
Numbers from the October USDA Crop Production report forecast a 168.4 bushel-per-acre average corn yield – down eight bushels per acre from 2018. Average soybean yields are expected to reach 46.9 bushels per acre, down 3.7 bushels from last year.

As for corn yield in other regions where harvest is underway, Wilson said, "We're seeing a few early yield results from the eastern Corn Belt that are 15-30 percent below last year's yields." He added that current yield numbers are coming from early planted crops, so yield estimates are premature.

For other areas, there are many May and June plantings where harvest has had a delayed start. Right now, those late-maturing crops are a concern for frost exposure.

With the high number of prevented planting claims and uncertainty from weather events this growing season, the importance of having crop insurance as a safety net is important now more than ever.

PERCENT HARVESTED



As of the October 7, 2019 USDA report



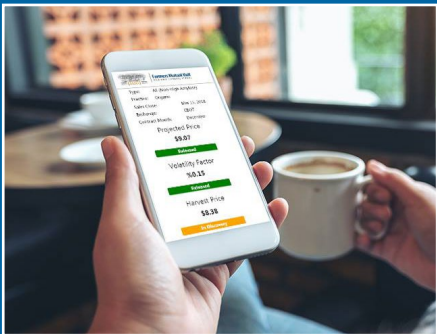
FOLLOW CROP PRICES WITH THE FMH PRICE DISCOVERY TOOL

October is when harvest prices are established for corn, soybeans, and cotton in many areas. Track daily prices throughout the discovery period with the FMH Price Discovery Tool as this year's final harvest prices are being calculated.

TOOL BENEFITS

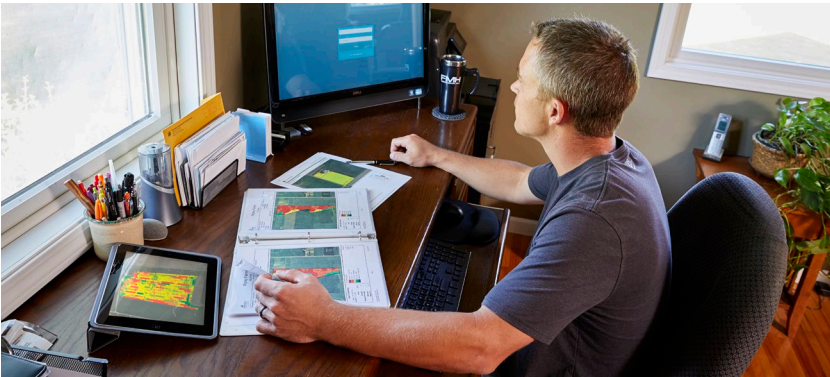
- > Use on Desktop or Mobile
- > Data is Direct from RMA
- > Simple and Easy-to-Use Filters

Share this tool with your customers and use for yourself during the price discovery period.



www.fmh.com/PriceDiscovery

CYBER RISK PROTECTION A VALUABLE TECHNOLOGY SAFEGUARD



Technology that connects homeowners and producers to information networks and electronic data is an essential part of homelife and farming operations. Digital tools like computers, tablets, and smartphones provide ways to make homes more comfortable and efficient, as well as manage farm operations.

These tools also provide opportunities for hacking and data breaches, making small and mid-size farm businesses especially vulnerable to attack. As the use of digital technology and its many applications to everyday life evolve, so too does the need to protect it.

FMH offers cyber risk protection options for both home and farm to safeguard against today's cyber risks and challenges. FMH Cyber Risk Protection Home adds comprehensive coverage well beyond what other available cyber home protection policies offer and is designed to supplement traditional homeowner policies. FMH Cyber Risk Protection Farm is a unique product offering that provides protection designed specifically for farms including precision ag equipment and software.

Plus, these products can easily be added to an existing FMH P&C policy. Both coverage options offer additional support services for homeowners and producers including computer diagnostics and access to cyber extortion experts and experienced cyber claim specialists.

FMH Cyber Risk Protection Home

Bundled coverage that protects families and their connected devices from:

- > Computer Attack
- > Home Systems Attack
- > Cyber Extortion
- > Online Fraud
- > Data Breach
- > Identity Recovery

Availability
IA, IL, IN, KS, MN, NE, SD, WI

FMH Cyber Risk Protection Farm

Comprehensive coverage that protects farm operations and other connected farm technology from:

- > Data Compromise Response Expense
- > Computer Attack
- > Cyber Extortion
- > Data Compromise Liability
- > Network Security Liability

Availability
IA, IL, IN, KS, MN, NE, SD, WI

OVER 200 FMH EMPLOYEES EARNING PRECISION CERTIFICATION

Over 200 Farmers Mutual Hail employees have completed or are in the final stages of completing Level I of the FMH Precision Certification program this fall.

The FMH Precision Certification program is a self-guided education course developed specifically for FMH employees to learn about precision technology, precision data in crop insurance, and to increase involvement in and awareness of the precision industry.

“This is more than just job training. This program encourages employees to gain a foundational understanding of precision so our agents and policyholders can have a ‘full service’ precision team when working with FMH,” said Dawn Stoppelmoor, FMH Business Development Manager.

Employees in the program represent different departments and levels across Farmers Mutual Hail, including: the entire crop underwriting staff; the entire internal claims staff; all field claims managers; all full-time adjusters; and the entire precision team. Additionally, all department and division leaders and sales managers completed the online courses with plans to gain certification in the future.

Launched in February, Level I certification includes 16 eLearning modules, over four hours of hands-on learning requirements, and up to seven self-directed learning tasks such as completing a research assignment. Certification concludes with an exam.

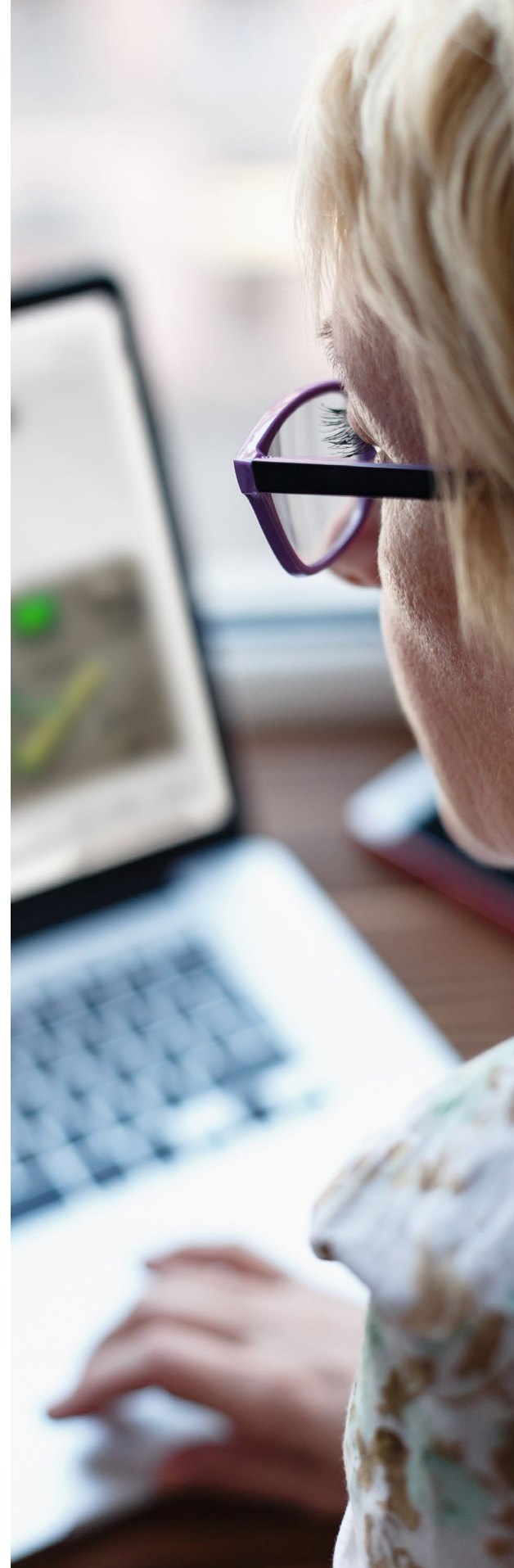
The program covers a range of topics such as the basic workings of precision ag technology on a farm, how precision data is transmitted and used for crop insurance in different areas of the organization, and role-specific training such as observation days in the field for office employees.

“ Having the most knowledgeable staff in the field and the office will provide the best experience for our customers, which will strengthen FMH’s position as a leader and support the momentum of our growth in this space.
- Shannon Rutledge, Executive Vice President & COO



The FMH training and precision teams are currently developing the Level II certification program, and plan to provide a Level III certification in the future. For interested agents, there are plans to launch an FMH Precision Certification program for agents in the future.

“From the beginning, we have intended to provide similar certification opportunities for our agents,” said Stoppelmoor. “This certification program will be unlike any other crop insurance and precision training out there today. No matter your current knowledge level of precision, this program will be designed to add depth to what you already know, encourage you to connect with local resources, and give you more confidence when providing FMH Precision Solutions to your policyholders.”





PRECISION SOLUTIONS SIMPLIFY REVIEW DURING BUSY PLANTING SEASON

As a new agent, Samantha Rogers with Madden Crop Insurance in Ringsted, Iowa, experienced the agency side of an RMA Improper Payments Elimination and Recovery Act (IPERA) audit for the first time this year. Luckily for her and her policyholder, the experience was quick and simple thanks to FMH Precision Solutions.

“With a background in farming, I know how much stress and time goes into an IPERA review along with all the other moving parts,” Rogers explained. “Being a new agent, I never had to experience a review from an agent’s perspective. Unfortunately, the first review I had to go through was right in the middle of planting. In our area, like many others, we had a lot of prevented and late planting. Not only was planting stressful enough, having to worry about a review on top of that didn’t make things any easier.”

The policyholder used precision ag equipment in their operation, and Rogers was able to guide them through the process of supplying documentation for the review using their precision records. The records the policyholder gathered are the same precision records FMH uses to validate claims.

“Because we had precision harvest information from the year before, we were able to use the harvest wet-weight maps with associated crop insurance unit details for the review,” she said. The maps only took about 30 minutes to print.

After submitting the review documentation, Rogers was pleased to discover just how accurate the policyholder’s information was by using the precision records. “We received a phone call a few hours later stating that all the information for the review was received; the numbers reported were within less than half of a percent of what the harvest wet-weight maps had stated – meaning the review process was over and no further action was needed,” she said.

The review experience further confirmed Rogers’ decision to offer FMH Precision Solutions this past year.

“At first, I was a little hesitant to use Precision Solutions because, like many programs, I was worried about not having help and finding issues that couldn’t be resolved. I was also

a little hesitant about recommending the program to farmers because I hadn't ever used it before," she said.

"After I had the first map-based report done, I could easily see that I would be saving myself a lot of time using the precision data instead of the 578's provided by the FSA. My other concern was with the accuracy of the data – however, after going through a review, I knew then that the data was accurate and this was going to make life a lot easier," Rogers added.

With a successful first experience and the backing of the FMH precision team, Rogers decided to grow the agency's Precision Solutions business.

“My original plan was to only try out a few policies using precision; after I did a couple, I ended up making a few more phone calls to find out if there were more farmers that might be interested. We ended up with 17 different entities using precision – the time saved was unbelievable!

- Samantha Rogers, FMH Agent



From reporting to claims, Rogers was excited to offer a service that could save time and increase accuracy for both her agency and her policyholders.

"The greatest advantage to using Automated Crop Reporting is most definitely time. Instead of taking hours to look through 578s, we can use FMH's system to pull through all farms and farm numbers," she explained. "One of the greatest advantages for me was not having to key in acres — there was a lot less room for error because the data was being transferred straight from their monitor into the system."

She also noted how simple the adjusting process has become for policyholders when they used their precision records for claims.

"Claims are usually settled within 24 hours — no more climbing bins and very time convenient," she said. "As long as all three pieces to the precision claims process are in the system, everything is a breeze."

To validate a claim using precision records, a precision-certified FMH adjuster typically only needs three documents to complete the claim: the farmer's seeding map, harvest wet-weight map, and calibration report. If the farmer submitted precision data for acreage and production reporting, then FMH can now generate the seeding and harvest wet-weight map for the claim adjustment, which means the farmer only needs to provide their calibration report.

"I would highly recommend FMH's precision program over any other AIP," said Rogers. "I tried using another AIP's precision to see how it would compare and I can honestly say it wasn't even comparable. Farmers Mutual Hail not only has the best precision program, their team of specialists is irreplaceable."

3 THINGS NEEDED TO WORK AN MPC CLAIM

Policyholders should be aware that the following will be needed by the adjuster to finalize their claims:

PRECISION CLAIM

- 1 A seeding measured rate map or seeding field summary.
- 2 A harvest wet-weight map or harvest field summary.
- 3 A calibration report where calibration is recorded manually (an FMH Calibration Report makes this easy) or a software-generated report for each crop.

To learn more about FMH Precision Claims and qualifications, go to www.fmh.com/precision-solutions/precision-claims.

TRADITIONAL CLAIM

- 1 Acreage and share verification by FSA certification, precision farming technology, or other acceptable methods for the county (typically gathered by the FMH adjuster).
- 2 Complete records of disposition of grain, including copies of summary and/or settlement sheets.
- 3 Estimated yields of all non-loss units of the crop.

REPORT ALL CLAIMS TIMELY

Claims submitted after the policy-defined deadlines must be rejected. Exceptions to this rule are extremely limited. We encourage all agents and policyholders to promptly examine their coverage and report any potential claim in a timely manner.

NEW PRODUCT OFFERING FOR REINSURANCE CLIENTS

Underground Service Line Coverage

FMH Underground Service Line coverage is a new product offering for our affiliated farm mutuals which provides protection for homeowners on underground service lines between their home and property line.

This comprehensive coverage can be added as an endorsement to current policies to provide protection for the cost of repairing damage to service lines such as cable, internet, electrical, or heating lines. FMH Underground Service Line coverage fills the gap that standard homeowner policies do not cover to help shield homeowners from costly repairs that come along with maintaining service lines on their property.

As a valued business partner, our affiliated farm mutuals will also receive full service for this product: FMH will write the forms, provide rates, and process claims submitted by the mutual for the Underground Service Line coverage .

How Do Reinsurance Clients Learn More?

Reinsurance clients interested in offering this coverage should contact their reinsurance representative for more information.

AGENT ADVISORY COUNCIL AFFIRMS COMPANY STRATEGIES



The 2019 Agent Advisory Council (AAC) meeting was held in late August in downtown Des Moines, Iowa, and focused on innovation and leadership within the industry. The AAC meeting is held annually and provides an opportunity for FMH leaders to share ideas and business strategies with the agents who make up the council.

“AAC is a critical asset that represents the voice of our trusted agency partners from across our footprint,” said Pat Faga, FMH Chief Marketing Officer and Executive Vice President. “This year’s AAC was a huge success and provided management with critical insight, opinions, and reactions which will be used in the development of our 2020 FMH business plans.”

FMH President & CEO Ron Rutledge led a roundtable discussion with FMH division heads where they covered the current state and year in review of the company, the crop insurance industry, and public affairs.

FMH leaders discussed the company’s strategy and efforts to utilize geospatial data that reveals deeper insights into farming data, such as patterns, relationships, and situations. The Climate FieldView™ collaboration and the Normalized Difference Vegetation Index (NDVI) imagery for claims are examples of these efforts where FMH is taking geospatial data and creating better experiences for customers. NDVI is a simple graphical indicator that can be used to analyze remote sensing measurements and assess whether the target being observed contains live green vegetation.

Additional topics at this year’s meeting included private product successes and challenges, development of new products in response to — and to supplement — federal products and agricultural industry advancements, P&C expansion, system upgrades, Precision Solutions implementation and ongoing strategy and development, and crop claims.

AAC members commented that it was a successful meeting and appreciated the opportunity to learn about the similarities and differences that agencies face across their respective regions and across the nation. Their feedback reinforced FMH’s commitment to and best execution of key strategies.

FMH HOSTS AGRITECH ACCELERATOR DEMO DAY

Imagine you own a new tech startup company. Now, imagine you need to present your innovative tech product to a room full of potential investors, who have the power to take your business to the next level. It can be more than a little intimidating.

That's where a program like the Iowa Agritech Accelerator (IATA) comes in. The IATA, based in Des Moines, is a 90-day mentor led program focused on AgTech innovation. Led by innovators and industry leaders in agriculture, the Accelerator seeks startups who are committed to changing the status quo through technological advancement.

FMH is a founding investor in the IATA and, as part of the company's ongoing involvement, multiple FMH employees volunteer their time to help mentor the Accelerator programs cohorts. The company recently hosted a practice Demo Day at the Farmers Mutual Hail home office in early August.

The FMH Demo Day allowed founders from each of the four 2019 cohort startups to present their innovation and products to the mentors and leadership at FMH who played the role of venture capitalist. The audience asked questions, critiqued and offered insights about their innovations, and then "invested" in each startup based on their demo.

“

The purpose of the fictitious investment fund was twofold. First, it gives the FMH employees who attended the opportunity to express which innovative technologies FMH as a company may have an interest in. Second, it gives the startup companies feedback on their innovative ideas and proof of concepts. After all, who knows America's farmers better than FMH?

- Scott McEntee, Senior Vice President of Accounting



In addition to the practice demo day presentations, the startup visitors had the opportunity to hear about FMH's latest innovative products, technology, and strategies.

Next up for the 2019 Accelerator cohort will be preparing for the Accelerator's Demo Day in October, held in partnership with the World Food Prize and 2019 Borlaug Dialogue International Symposium in Des Moines, Iowa. This Demo Day is the real deal for these young companies and is also the final event to close out their term with the Accelerator program.

"FMH's leadership recognizes that the current challenges facing the American farmer extend far beyond products designed to protect their crops. We saw in the IATA a path forward to help solve those challenges, and that's why we are proud to be a founding investor in the IATA. We're excited about this year's cohort that will most certainly build on last year's success of innovation in the industry," added McEntee.

FMH is also a founding investor in the Global Insurance Accelerator, a mentor-driven business accelerator designed to foster innovation in the insurance industry by supporting insurtech startups targeting the global insurance industry.

IOWA AGRITECH ACCELERATOR 2019 COHORT

Otrafy

Vancouver, Canada

Otrafy helps companies manage the collection and transfer of certification data across the food supply chain with insights from an artificial intelligence-driven algorithm.

droneSAR

Des Moines, Iowa

droneSar enables farmers to access agronomic insights derived from radar technology with a more affordable solution that is also simple to use.

Raks Agricultural Technology

São Leopoldo, Brazil

Raks develops intelligent water management solutions with affordable sensor technology to help farmers use water more efficiently and be more profitable

Farmatronix

College Park, Maryland

Farmatronix technology combines greenhouse management records, crop-specific growth requirements, and a searchable information database to enhance the digitization and value of indoor growth facilities.



FMH's Dawn Stoppelmoor (left) and Scott McEntee (center) with the IATA presenters during FMH Demo Day.

2019 PLATINUM TRIP CREATES MEMORIES FOR A LIFETIME



In September, qualifying agents and their guests traveled to Edinburgh, Scotland, and Killarney, Ireland, for seven days as part of the 2019 FMH Platinum Incentive Trip.

While in Edinburgh, agents and guests attended the Solheim Cup, toured the Glenturret distillery, and dined in traditional Scottish formal attire aboard the Royal Britannia, the decommissioned yacht of Queen Elizabeth II.

From Scotland, the agents and their guests traveled to Killarney for three additional nights. While there, they enjoyed a traditional Irish pub crawl, toured the Blarney Castle, Ring of Kerry, and the Dingle Peninsula, and golfed at the famous Waterville Golf Links. It was truly a memorable experience!

UPCOMING TRIPS

2020 Platinum Trip – Maui, May 3-8

Qualifying agents, with a guest, will be staying ocean-side at the Andaz Maui at Wailea Resort. The area is known for sunshine and pristine beaches.

2021 Platinum Trip – Nevis, Jan. 9-14

Qualifying agents, with a guest, will be staying at the beautiful Four Seasons Resort, a five diamond hotel with an 18-hole championship golf course and golden beaches.

Talk to your Sales Manager for qualification details.

FMH LEADERSHIP ATTENDS ANNUAL NAMIC MEETING

This past September, board members, company leadership, and reinsurance representatives from FMH attended the National Association of Mutual Insurance Companies (NAMIC) 124th Annual Convention held in National Harbor, Maryland.

The FMH team attended the two-and-a-half-day convention to meet with reinsurers and other FMH business partners, as well as attend educational sessions about the industry. Education topics included technology, industry trends, employee experience, data and security, and many more. In addition to the training opportunities, the event featured keynote speakers discussing leadership, teamwork, innovation, and issues the insurance industry is currently facing.

FMH also hosted a private dinner for FMH reinsurance mutuals and their guests at Landini Brothers Inc. Restaurant in Virginia.



This conference provides a great opportunity to network with and learn from our peers. They offer great sessions for director education and development. FMH is proud to be a member of NAMIC, which is an organization that W.A. Rutledge and the FMH Board helped to create 124 years ago.

- Debbie Ladehoff, Vice President of Human Resources



The NAMIC Annual Convention is an event for mutual companies to network with peers, learn about emerging trends, receive updates on industry-breaking news, and meet with reinsurers and rating bureaus – all in one location.

About NAMIC

FMH Founder W.A. Rutledge was one of the founding members of NAMIC and FMH has been a member company since its inception. NAMIC was founded in 1896 and has been serving the interests of mutual insurance companies in the U.S. and Canada since that time.

It is the largest property/casualty insurance trade association with more than 1,400 member companies serving more than 170 million auto, home, and business policyholders. NAMIC member companies write nearly \$230 billion in annual premiums.



PEOPLE IN THE NEWS

NEW HIRES, PROMOTIONS, AND TRANSFERS

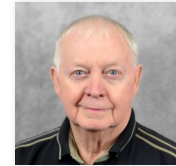


Dona Cretors has transferred to Compliance Specialist I. Dona was previously a Product Owner I.



David Koets has transferred to Crop Adjuster II. David was previously a part-time Lead Adjuster II.

RETIREMENT



Carl Shierloh, part-time Lead Adjuster II, retired in August after 33 years with FMH. Farmers Mutual Hail would like to thank Carl for his dedicated service and wishes him the best in retirement.

IN MEMORY

John Thompson

We regret to inform you of the passing of retired FMH Field Supervisor John Thompson of Hampton, Iowa, on July 31, 2019, at the age of 94.

John signed on with FMH as a Field Supervisor in 1969 and retired in 1990 for a total of 21 years of service.

Born and raised in Lamont, Iowa, John joined the United States Navy for a short period after high school and later earned a bachelor's degree in Agronomy from Iowa State University. He and his wife, Betty, built and ran the Trico Lanes Bowling Alley in Hampton before he joined Farmers Mutual Hail as a Field Supervisor in Northeast Iowa in 1969. He retired in 1990 to travel and to enjoy his family, noting in the 1990 Cloud newsletter, "If a man has to work for a living, there couldn't be a better place to work or better people to work for."

Our thoughts and prayers are with his family and friends.

Steven Havick

We regret to inform you of the passing of FMH retiree Steve Havick of Urbandale, Iowa, on Sunday, September 22, 2019, at the age of 71.

Steve started with FMH in 1990 in the IT Department and retired in 2008 after 17 years of service.

Steve was born and raised in Council Bluffs, Iowa. He worked with computers for Unisys/Sperry-Univac until joining the FMH IT Department in 1990 as a Systems Specialist. Steve married Jill (Oleson) Havick (Jill is also a retiree of FMH) in 2005. He retired in 2008 after serving 17 years with the company. Steve enjoyed spending time with family, farming, biking, and reading. He traveled to Florida in the winters and was able to attend several NASA launches. Steve was also known to play his guitar.

Our thoughts and prayers are with his family and friends.

2020 MPCl SPRING UPDATE MEETINGS

Learn about 2020 MPCl program changes and impacts to policy processing, spring crop reminders and actuarial changes, and FMH Agent Center highlights.

Arkansas

Carlisle – 1/8
Jonesboro – 1/9

Colorado

Sterling – 1/29

Idaho

Pocatello – 1/14

Illinois

Princeton – 12/3
Springfield – 12/4
Effingham – 12/5

Indiana

Lafayette – 12/19
Fishers – 1/16

Iowa

Carroll – 12/3
Storm Lake – 12/4
Orange City – 12/5
Coralville – 12/9
Council Bluffs – 12/10
Manchester – 12/10
Cresco – 12/11
Clear Lake – 12/17
Ames – 12/18
West Des Moines – 12/19

Kansas

Garden City – 1/7
Hays – 1/8
Salina – 1/9
Mulvane – 1/14

Louisiana

West Monroe – 1/7

Michigan

Frankenmuth – 1/21

Minnesota

Willmar – 1/7
Mankato – 1/8

Mississippi

Southaven – 1/14

Missouri

Miner – 1/15
Kansas City – 1/15
Columbia – 1/16

Nebraska

Scottsbluff – 12/17
Kearney – 12/18
Norfolk – 1/21
York – 1/22
Beatrice – 1/23
Ogallala – 1/30

North Carolina

Smithfield – 12/10

North Dakota

Minot – 12/10
Grand Forks – 12/11
Fargo – 1/16

Ohio

Plain City – 12/17
Findlay – 12/18

South Dakota

Huron – 1/14
Sioux Falls – 1/15

Texas

Lubbock – 12/3

Wisconsin

Madison – 12/3
Eau Claire – 12/4

TheCloud

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