

INSIDE

FARM CREDIT SERVICES
SPRING 2020



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Minot: 852-1265 | Bottineau: 228-3731 | Carrington: 652-2836 | Crosby: 965-2265 | Rugby: 776-5863 | Williston: 774-0055

Bowbells Crop Insurance: 377-3703 | Ward County Crop Insurance - 852-5432

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Farm Credit STABILITY

Farm Credit Services of North Dakota (FCS of ND) is part of the nationwide Farm Credit System, commonly referred to as FCS. But FCS could also stand for **Farm Credit STABILITY**. In these unusual and seemingly uncertain times, we truly hope you take comfort in the following:

- **FCS has served U.S. farmers and ranchers for over 100 years**, and that is exactly what we will do for the next 100 years as well.
- We have a **dedicated focus on providing agricultural financial services**. We do not stray into other industries; agriculture is what we do all day, every day.
- Our organization is unusually well positioned to continue fulfilling this dedicated long-term purpose. For example:
 - ▶ FCS institutions have notably stronger capital levels than most all other banking institutions.
 - ▶ FCS of ND, as your local ag financial services cooperative, has above average capital levels even among FCS institutions.
 - ▶ We have an unwavering commitment to maintaining low operating costs and providing supplemental financial services including Crop Insurance (a vital risk management tool for ag producers).
- So how does the above benefit our stockholder-customers? This allows us to:
 - ▶ Provide an unusually wide array of innovative and valuable loan (and crop insurance) products, and at very competitive low interest rates.
 - ▶ Live out our commitment of being a dependable source of financial products and services (lending and crop insurance) in both prosperous and challenging times.
 - ▶ Provide steady and reliable lending throughout inevitable and sometimes harsh agricultural economic cycles.
 - ▶ Have the financial strength and flexibility to provide financial services and passionate customer service **even in the face of a national crisis, such as COVID-19**.
- Consistent with our purpose and customer commitment, we are proud to offer specialized lending programs for the benefit of our members, including the SBA's Paycheck Protection Program as part of the CARES Act in response to the COVID-19 crisis for applicable FCS members.

Farm Credit STABILITY allows us to maintain our unwavering focus and commitment to our stockholder-customers. Thank you for allowing us to serve your needs!

2020 FCS of ND Annual Meeting Program and Mail-in Ballot Process

Last year the Board of Directors of Farm Credit Services of North Dakota approved changes to its annual meeting to include an electronic online or mail-in ballot to elect its directors. The new electronic/mail-in ballot process provided a significant increase in the number of members voting in the election. This year we will again be utilizing this process for our voting stockholders to elect a director and nominating committee.

We will hold our annual meeting with the nominating committee presenting the slate of candidates and an opportunity for nominations from the floor. Please note, we will not be voting at the meeting. However, the ballot will be finalized at the meeting and then mailed to voting stockholders. This will give stockholders an opportunity to participate in the election by either voting electronically online or by completing the ballot and mailing it in. Voting and electronic/mail-in ballot procedures will be included in the information sent to each voting stockholder, similar to last year.

**The 2020 Annual Meeting
has been scheduled for
June 23, 2020, 3:00 p.m.
at the Minot office located at
1400 31st Avenue SW, Minot, ND.**

Thank you for participating in the important task of electing your representatives on the Nominating Committee and the Board of Directors.

** There will be no meal or entertainment at the meeting.*

Voter Information

Watch for more information coming in your Annual Meeting Information Statement.

CROP INSURANCE

ACREAGE REPORTING REMINDERS

The last day to report your acreage for MPCl is July 15th. To help avoid errors, however, you should report your 2020 acreage as early as possible.

Keep in mind the following as you prepare your acreage report:

- Any prevented planting needs to be reported by the final plant date of each crop
- Verify rotations for insurability
- Verify shares, shareholders
- Verify farm numbers and legal descriptions
- List all insurable and uninsurable acres
- Check all tax ID's that are listed on your policy
- Bring all necessary paperwork to your agent:
 - Maps and 578's
 - Canola receipts/tags for shortened rotation
 - Identification of added land
 - Grain contracts, if required

Please note that incorrect information can reduce your coverage and void a policy altogether. You may revise your planted acreage information prior to July 15th without obtaining company approval. Any revisions after that date require an inspection to determine the appraised potential of the crop. The crop must exceed 90% of your APH to be approved. Revisions on Prevent Plant become more difficult after July 15th. Report early!

RECORD-KEEPING

Crop insurance records, including acreage and production documentation, must be maintained for seven years plus the current crop year. If you revise acres and or production from a prior year, then you must maintain those records a total of eight years from the date of correction.

Here are a few quick tips to follow during springs work and harvest:

- Keep track of seed dates and acreage on your maps
- Report the same acreage to FSA and your crop insurance agent
- Keep a load log of all harvested production, including harvest dates, number of loads, unit harvested, as well as where the crop is stored
- Mark tickets on sold production with the unit number and section it came from
- Mark bins
- Make sure you have the adjuster measure any prior year production if you want to comingle with this year's grain

THANK YOU FOR YOUR BUSINESS!

Thank you for putting your trust and crop insurance business with FCS of North Dakota! We appreciate your continued cooperation and patience in getting our team of Crop Insurance Specialists the information and paperwork we need. We appreciate your business! **Crop insurance is what we do!**

HAIL INSURANCE FOCUS

At Farm Credit Services of North Dakota, we care about you and your farming operation. From lending services to life insurance to crop insurance we are looking at your specific needs to custom-fit a plan for your operation.

This time of year, your hail insurance needs come into focus. Hail is an insured cause of loss under your MPCl policy, but if you look closely, MPCl may not cover you as much as you think.

Hail is one peril that can totally destroy a part of your crop and leave the rest looking fine. In fact, most specific crop hail or named peril losses are 35% or less. This means a typical hail loss will hit your pocketbook, but rarely trigger a MPCl claim. At Farm Credit Services of ND, our team of licensed agents can help tailor a program to fill those gaps. The hail insurance products we offer range from “first-stone” to “high deductible type” policies that fit into your budget.

“Every farmer looks at hail insurance a little differently. Are they trying to protect their top end income that is not covered by MPCl insurance? Or are they just worried about a big wipeout storm? Once those questions get answered, we can move on and look at some different options,” says Corey Belisle, Rugby Crop Insurance Supervisor.

As a good risk manager, it is important to protect the bottom line of your farming operation. “There are MANY choices when it comes to hail insurance. A large percentage of customers now split their coverage between 2-3 different plans. They can put a lot of coverage on for a lower premium by utilizing a high deductible plan. Comp policies have become popular. Some pay out 100% of your coverage at a 40% loss. These are great for protecting that top end not covered by MPCl,” says Belisle. If you think you can’t afford hail insurance, you may be surprised, we at Farm Credit Services of ND can help you design an affordable plan.

Do I need the coverage?

Here are a few things to think about when deciding if you need hail insurance in 2020.

- Does my MPCl cover my inputs?
- What is my Unit Structure – Enterprise or Optional Unit?
- How much coverage do I need? Or want?
- Am I concerned about a small hail loss?
- Do I want to protect my profits from a hail loss?
- Do I want coverage strictly for a hail wipeout?
- When’s the best time for me to buy hail insurance?

ELECTION PRICES COMPARISON

		2019	2020
Barley		\$3.14	\$3.13
Canola		\$.171	\$.164
Corn	Grain	\$4.00	\$3.88
	Silage	\$30.50	\$30.50
Dry Peas	Green & Yellow	\$.11	\$.09
	Lentils	\$.16	\$.15
	Lg Chickpeas	\$.17	\$.17
	Sm Chickpeas	\$.14	\$.16
Flax		\$9.45	\$9.95
Soybeans		\$9.54	\$9.17
Sunflowers	Oil	\$.167	\$.169
	Confect.	\$.225	\$.226
Wheat		\$5.77	\$5.56
Durum		\$5.98	\$5.75
Oats		\$2.40	\$2.75



REPLANT REMINDERS

From an early hail storm to a late frost, your multi-peril crop insurance policy has a built in Replant Option you can utilize. If something happens to your crop and there is still time to replant, call your FCS agent immediately. "Notify your Insurance Specialist prior to replanting. The acreage to qualify is 20 acres or 20% of the unit. The crop adjuster will help you determine if it is practical to replant," says Sue Pratt, Insurance Specialist at Ward County Crop Insurance.

If replanting takes place 10 days after the crop's final plant date, the producer is allowed to replant to another crop. If it is within the 10-day window, you may be required to replant to the crop that was damaged.

Your insurance company will determine if it is practical to replant by assessing factors, including moisture availability, marketing window, condition of the field and if the crop will attain maturity prior to the end of the insurance period. Replant Option payments are based on the crop and calculated by using the lesser of a set guarantee or a set bushel amount.

Crop	Lesser Of	Or
Barley	20% Of Guarantee	5 Bushels
Buckwheat	20% Of Guarantee	2 Bushels
Canola	20% Of Guarantee	175 lbs.
Corn	20% Of Guarantee	8 Bushels (1 ton for Silage)
Dry Beans	10% Of Guarantee	120 lbs.
Dry Peas	20% Of Guarantee	200 lbs.
Flax	20% Of Guarantee	2 Bushels
Mustard	20% Of Guarantee	175 lbs.
Oats	20% Of Guarantee	5 Bushels
Soybeans	20% Of Guarantee	3 Bushels
Sugar Beets	10% Of Guarantee	\$110.00
Sunflowers	20% Of Guarantee	175 lbs.
Wheat	20% Of Guarantee	4 Bushels

Replant payments are paid at the same percentage as the crop is insured.

FOR EXAMPLE:

Wheat: \$5.56 projected price,
70% level with 40 bushel APH, 100% share.

Wheat uses the lesser of 20% of guarantee or a set 4 bushel standard. In this case the replant payment would be:

$\$5.56 \times 4 \text{ bushels} \times 100\% \text{ share} = \$22.24/\text{acre replant payment.}$

IT WON'T HAPPEN TO ME

– GRAIN BIN SAFETY –

– By Denise Shipman

How many times have you set out to do a routine task knowing there were safety risks involved? Each time precautionary thoughts go through your mind, but you neglect to slow down and listen to that quiet whisper. We've all done it. It would only take a few extra minutes to apply the rules and use the proper equipment to prevent the accident, the injury or a possible death.

Research tells us that grain bin accidents, not to mention deaths, are on the rise. For many farmers the fall harvest turned into a spring harvest, crop prices began to decline and the farm storage bins filled up. In preparation for the new crop year, farmers will begin to clear bins as quickly as they filled them and more accidents are expected.

Chances are you know someone that has been effected by a farm accident. Stories of losing grandfathers, fathers, sons, neighbors and friends are written over and over again. There are instances of entrapment, entanglement, explosion, fire, suffocation, and asphyxiation tied to the lack of safety in and around grain bins.

As one farm wife advocates for grain bin safety and awareness, a fireman nearby makes it his mission to educate on the dangers involved. As operators, heed their advice and make safety a priority to protect yourself and your on-farm help.

Before going in:

- Get Proper Training
- Never Work Alone
- Ask For Help
- Lock Out/Tag Out
- Test Air Quality Before Entering
- Harness
- Provide Proper Rescue Equipment

We at FCS of ND encourage you
to put your safety first.

IT COULD HAPPEN TO YOU!

Exciting changes

AT FARM CREDIT SERVICES OF NORTH DAKOTA!

The Farm Credit Services of North Dakota Minot main office moved to a new location, just down the street into the previous IRET building located at 1400 31st Ave. SW, Minot, as of March 2, 2020.

The old office space served us well for over 40 years, but we are very excited about the new location! The new space will allow for much needed office space to continue providing excellent customer service as well as the opportunity to bring the Farm Credit Services staff in Minot together in one location. (Please note that only the Minot office moved. There are no changes among our branch locations.)

For those who do business with the Minot office, while the physical address, 3100 10th St. SW, changed to 1400 31st Ave. SW, the business mailing address remains the same – P.O. Box 70, Minot, ND 58702. The telephone, fax and emails for our Minot staff also remained the same.

Please join us for our Grand Opening which will be held at a later date due to the COVID-19 issue. We will announce a date for the Grand Opening when it becomes appropriate to do so. Watch for a postcard with more details coming to your mailbox!



We are excited to continue the valued business relationship we share with our customers and our commitment to the Minot community.



We look forward to serving you in our new location!



RURAL COMMUNITY *Grant Fund*

SUPPORTING WESTERN NORTH DAKOTA COMMUNITIES

Farm Credit organizations in western North Dakota announced eight grants totaling \$200,208 to worthy programs that will improve lives in local communities through the Rural Community Grant Fund.

The fund was established as a partnership between Farm Credit Services of Mandan and Farm Credit Services of North Dakota – the two largest providers of agricultural loans in western North Dakota – and AgriBank Farm Credit Bank, their St. Paul, Minn.-based funding bank, to help communities impacted by mineral development.

Grants support critical community needs such as healthcare, safety, access to housing and emergency services.

“The Rural Community Grant Fund provides groups and organizations in northwest North Dakota impacted by oil exploration with funding to help them build stronger, safer and more efficient rural communities. We recognize the unique value that each recipient contributes and are pleased to be a part of the process that empowers them to shape the future of their communities,” states Gordon Hanson, CEO with Farm Credit Services of North Dakota.

Since the inception of the Rural Community Grant Fund in 2012, the fund has awarded more than 280 grants for nearly \$4.7 million dollars.

The Rural Community Grant Fund is accepting applications for programs that meet the needs of communities in western North Dakota who have been impacted by oil exploration. Interested parties should apply at:

www.AgriBank.com, www.farmcreditnd.com or
www.farmcreditmandan.com.

LATEST GRANTS:

AS OF DECEMBER 2019

\$50,000

GREAT PLAINS FOOD BANK
REGIONAL SERVICE AND
DISTRIBUTION CENTER

\$50,000

YWCA OF MINOT
STRUCTURE REPAIR AND
SECURITY UPGRADES

\$40,000

MOHALL AMBULANCE SERVICE
AMBULANCE REPLACEMENT

\$22,708

BELFIELD POLICE DEPARTMENT
POLICE K9

\$15,000

BOWMAN COUNTY SHERIFF'S OFFICE
COMMUNICATIONS EQUIPMENT

\$9,500

ABUSED ADULT RESOURCE CENTER
STRUCTURE REPAIR

\$8,000

ST. LUKE'S HOSPITAL
TECHNOLOGY UPGRADES

\$5,000

BURKE COUNTY SHERIFF'S OFFICE
POLICE K9 KENNEL



ONLINE BANKING & Technology Update!

Last October, Farm Credit Services of North Dakota (FCS of ND) launched a new customer portal that provided our members a multitude of services that can be transacted electronically. While the updated online banking system is the highlight of the customer portal, another advantage customers have is a secure document exchange within the portal.

With the COVID-19 crisis gripping our country, FCS of ND has moved much more of our operations to electronic transfer of data during this time. We need to do this in a secure environment and that is possible within the portal. Contact your loan officer or customer service representative for help on how to do this and we will walk you through the process.

We have more customers than ever using our online banking, and if you haven't signed up yet, I encourage you to do so soon. We have at least one staff member in each of our six lending branch locations that can help you sign up. You will need to complete an electronic funds transfer (ETF) form prior to signing up for this service. We have both Apple and Google apps to work with both iPhones and Android phones.

We are in the process of adding Docu-sign as an option for our customers, and I expect this offering to see expanded use by our customers. While initially this may not allow signing of all documents, we eventually hope to accomplish this. Look for FCS of ND to keep finding ways to make it easier for you to conduct business with us.



• Dan Beyer •

THE JENSEN FAMILY FARM



To run a successful farm, you need a passion and a love for what you do to make that happen.

– By Marlee Seibold

Scott Jensen, along with his wife Tabaya and their four daughters and newborn son, are doing just that. Located just north of Kenmare, ND, Scott has been farming on his own for the last 10 years, but began farming with his dad back in high school. He is currently a 5th generation farmer to come out of his family and has grown his family farm over the years by working to add land as he goes. He credits a lot of what he knows about farming to the men he watched growing up, “I learned a lot from my father and grandfather, teaching me after school and after football practice, it was a sunup to sundown sort of deal and it became more than just a job or a way to make money, it became something that means much more than that.” He said he has wanted to farm since he was in High School, but there just wasn’t land available when he was first starting out, “I went to college for carpentry, but I knew I always wanted to farm, and the land just wasn’t there, so I did carpentry and worked in the oil field until a family friend wanted to retire and I was able to take that

land on and begin myself.” When it comes to what he focuses on most with his farm he said, “We are strictly grains, so a lot of wheat, durum, soybeans, canola and flax.” Even without any cattle, it’s a big operation, and he knows he couldn’t do it all on his own, that’s where the family teamwork comes in.

His wife Tabaya is the first big help on the farm, “She is always running to get parts, bringing out meals during harvest, giving rides and just does an awful lot out there, all while raising 5 kids!” he says with a laugh, “I would be lost without her.” He says his kids are also great helpers around the farm, “My second oldest daughter is a farm rat, she will go out and help any time she can, she always wants to be with you. They do a very good job and listen well.” Scott also mentions his oldest daughter is always looking out for her younger siblings when they are out, but they all love to help and grab tools for him whenever he needs them. When asked what he hopes his kids take away from growing up on a farm he said, “Respect for



others, a great work ethic, and a faith in what we do, so that we do the best with what God has given to us." He also mentions that his kids love the freedom that comes with growing up and living on a farm, there is never a dull moment out there and some of that has to do with his partnership with Farm Credit Services of ND.

Scott has been a Farm Credit Services customer since the day he started farming on his own 10 years ago. He has operating, land purchase, and machinery loans, as well as, hail and crop insurance through them, anything he has, he says he gets through Farm Credit Services. When asked what he likes most about working with them, he said, "Their knowledge, Casey Lalum does a fantastic job, he will take the time to sit down with us and explain everything so we understand it all. He does so much research and gets us going with the best option for our operation. It isn't a one size fits all and he makes sure your operation is the best it can be." Scott mentions they would not be where they are without people like Casey at Bowbells Crop Insurance/ Farm Credit Services, "He has helped put us in the best financial situation we can be in, he is fantastic, I talk to him a lot and he is always ready to help. I've got nothing bad to say!" He also couldn't leave out another important figure to his operation, "Our loan officer, Peder Colbenson, is always there, ready to meet our

needs and goes above and beyond." He went on to say that for many places you often only have a business relationship with them, but with Farm Credit Services it feels like a friend helping a friend more than anything, "Their willingness to help on all sides is amazing, while still holding you to a higher standard that helps keep you and everything in check." He could not be more thankful for their work and guidance in creating the best farming operation possible.

Day in and day out, Scott's favorite part of what he does is how things are always changing, "There are so many opportunities every day, one minute you can be out spraying and the next you are fixing a piece of machinery that broke, you are never bored and your list of things to do never gets any shorter!" Along with farming, Scott does some carpentry work on the side, and during the winter, he even built the home their family currently lives in. With that, he and his family enjoy a couple other activities, saying, "We love to hunt and fish, take the kids golfing, really anything we can do outside, we all love to be outside!" With his family's help and encouragement, along with Farm Credit and their vast knowledge and expertise, Scott and his family look forward to the future and can't wait to see what it has in store!



Interest Rate Conversions

As I write this article in April, we are in the midst of the COVID-19 Pandemic, and the Federal Reserve has made major cuts to the Prime rate. Our current variable rates on operating, machinery & equipment, and real estate loans are the lowest I have seen it in my career. Fixed rates are also attractive, but they continue to bounce around daily and it is tough to know whether this is the time to lock in a rate or stay with the low variable rate for the short term. I have commented before in previous articles that everyone has their own appetite for risk, and interest rate management is a tool producers can use to help with planning for the best outcome for their operation.

There are normally only a couple of instances in the course of a loan's duration that a borrower would look at converting their interest rates. When rates are moving up, borrowers want to control the upside by locking in a rate if they are on a variable. When rates are going down, borrowers look to convert their rate to the best rate possible for their operation, moving to variable rate or converting to a lower fixed rate. In either of these instances, the borrower should decide what is best for their operation.

Along with a customer choosing the best rate for their business, we have a business plan that requires us to price our loans to be competitive, yet maintain a margin to continue profitability for our member/owners. We use risk-based pricing when offering a rate that achieves the goals mentioned above.

Farm Credit Services of North Dakota has a wide range of rate options that allows our borrowers to choose a rate by loan that best suits their appetite for interest rate risk. Converting a rate on a current loan without having to "refinance" is definitely a large benefit to doing business with us. It is a simple process and I urge you to visit with your loan officer at your local branch office to see the options that are available to you.



• Todd Erickson •

Thank you for your business!



PAT-NOW COMMUNITY FUND AWARDS LOCAL AREA GRANTS



DURING THE REVIEW SESSION FOR THE PERIOD ENDING DECEMBER 2019, THE FOLLOWING GRANTS WERE AWARDED.



The Pat-NOW Community Fund (PNCF) continues to provide assistance for worthy programs and projects that strengthen and support rural communities in northwest North Dakota. Farm Credit Services strongly believes it's important to give back to the community.

Farm Credit Services of ND is proud to announce recent Pat-NOW Community Fund (PNCF) grants awarded to local area businesses and organizations.

The Pat-NOW Community Fund of \$100,000 is funded annually by Farm Credit Services of ND. Applications are reviewed three times a year and grants will be considered for up to \$10,000, or possibly higher, based on special request. For more information on the PNCF, and for the online application, visit our website at www.farmcreditnd.com



EMPLOYEES

FCS of ND Awards Six College Scholarships in 2020

Farm Credit Services of North Dakota has awarded six high school seniors in our 17-county territory with \$1,000 each to help with their college expenses in the fall of 2020.

Ethan Bakken (Lignite), Leah Feland (Antler), Rhett Hanson (Stanley), Nicholas Murphy (Minot), Eli Richter (Sykeston) and Michael Thomas (Velva), were chosen for their outstanding scholastic and leadership achievements during high school.

Selection was based on academic record, personal attributes, vocational promise, leadership and financial need. Applicants were also required to be from an actively farming and/or ranching family, or planning to pursue a career in farming or some aspect of agriculture.



Ethan Bakken



Leah Feland



Rhett Hanson



Nicholas Murphy



Eli Richter



Michael Thomas

***Congratulations to our
scholarship recipients!***



Micah Rogness

Micah joined the Farm Credit Services Bottineau branch in January as a Loan Officer. He spent most of his years growing up near Astoria, SD, living in the country and working on his uncle's farm. He attended Battle Lake High School and graduated from NDSU with a degree in Agricultural Economics. Micah also interned at FCS of ND during the summer of 2019 prior to graduating. During his time at NDSU, he developed a passion for working alongside farmers and helping them through good times and bad. He and his wife, Kenady, recently moved back to rural Bottineau. In his free time he likes to spend time with his family and friends and enjoys hunting, golfing, fishing and being outdoors.



Mark Ihringer

Mark recently joined the Farm Credit Services lending department in the Williston office. He is originally from Bordulac, ND, and grew up on a centennial farm that was homesteaded by his great-grandfather in the late 1800's. He attended Bordulac grade school through the 6th grade then attended school in Carrington. While attending Carrington High School, he joined the North Dakota Army National Guard at the age of 17 and attended college after graduation with the help of the G.I. Bill. Mark is a graduate of NDSU with a major in Ag Economics. During his time in the National Guard, he served a year in Iraq and has since retired with 22 plus years of service. Prior to Farm Credit, he most recently worked for a Williston-based rental company which provided rental equipment to the oil field. Before that, he worked in both the private and government sector of agricultural lending. Summertime is spent camping with his wife Tina.

Congratulations!

Retirement this way



Denise Shipman

Denise recently joined Farm Credit Services of ND as an Insurance Specialist in the Carrington Branch.

She grew up in Granville, ND, and is a Minot State University graduate. Denise moved with her husband, Wayne, to the Carrington area in 1990 where they have raised their 3 children: Danielle, an RN at Sanford Hospital-Fargo, Jayden, a sophomore at Valley City State University and Grady, an 8th grader at Carrington Public School. Denise was previously employed with Dakota Growers Pasta Company as a Sales Analyst. She is excited to bring her broad-based business experience to FCS. She values human connection and sees this as a strength throughout the FCS organization. Denise also enjoys home-styling and spending time in her perennial gardens.



Rebecca Mittleider

Becky recently joined Farm Credit Services of ND as an Insurance Specialist in the Carrington Branch. Becky grew up on a dairy and small grains farm near Gackle, ND. She

attended North Dakota State University majoring in Agricultural Economics. Becky stays busy chasing her three teenage children and also greatly enjoys gardening, baking and spending time with friends and family. She looks forward to working with all the FCS customers and helping them with all their crop insurance needs.



Marlene Wolf

Marlene joined Farm Credit Services in February of 2003 in the Carrington Branch as an Insurance Specialist. Marlene recently retired

at the end of 2019 with close to seventeen years of service to Farm Credit Services. Her hard work and dedication had a great influence on both customers and staff and we will always remember her for her crop insurance knowledge, commitment to customer service and signature laugh! On behalf of the entire FCS of ND staff, and all the customers she so diligently served over the years, we express our gratitude and heartfelt thanks! We wish her all the best in retirement as she now has more time to spend with grandkids, family and friends, and enjoy life without looming crop insurance deadlines.



Geoff Blegen

Geoff joined Farm Credit Services of ND as the SVP of Insurance. He grew up on a farm near Leeds, ND, and

graduated from Mayville State University with a Bachelor of Science degree in Mathematics Education. Geoff and his wife Darcy have two children, Cambree and Grady, and enjoy hunting, fishing and spending time together as a family. He previously worked for both NAU Country Insurance and Farmers Mutual Hail in various positions including Regional Sales Supervisor. Geoff already has a substantial background working with our insurance department and is very excited to bring his insurance experience to our essential and already-successful insurance function. He looks forward to bringing his leadership experience and contributions to the staff, insurance program, and customers of FCS of ND.



**Farm Credit Services
of North Dakota**

1400 31st Ave. SW • Box 70
Minot, ND 58702

PRSRT STD
U.S. POSTAGE
PAID
BISMARCK, ND
PERMIT NO. 433



**Farm Credit Services
of North Dakota**

- ◆ LOANS
- ◆ LEASES
- ◆ APPRAISALS
- ◆ MULTI-PERIL CROP
INSURANCE
- ◆ HAIL INSURANCE
- ◆ LIFE INSURANCE

Farm Credit Services of North Dakota is an equal opportunity provider and employer.



FINANCING RURAL COMMUNITIES

◆ FOR OVER 100 YEARS. ◆

MINOT
701-852-1265

BOTTINEAU
701-228-3731

CARRINGTON
701-652-2836

CROSBY
701-965-2265

RUGBY
701-776-5863

WILLISTON
701-774-0055

**BOWBELLS CROP
INSURANCE**
701-377-3703

**WARD COUNTY
CROP INSURANCE**
701-852-5432