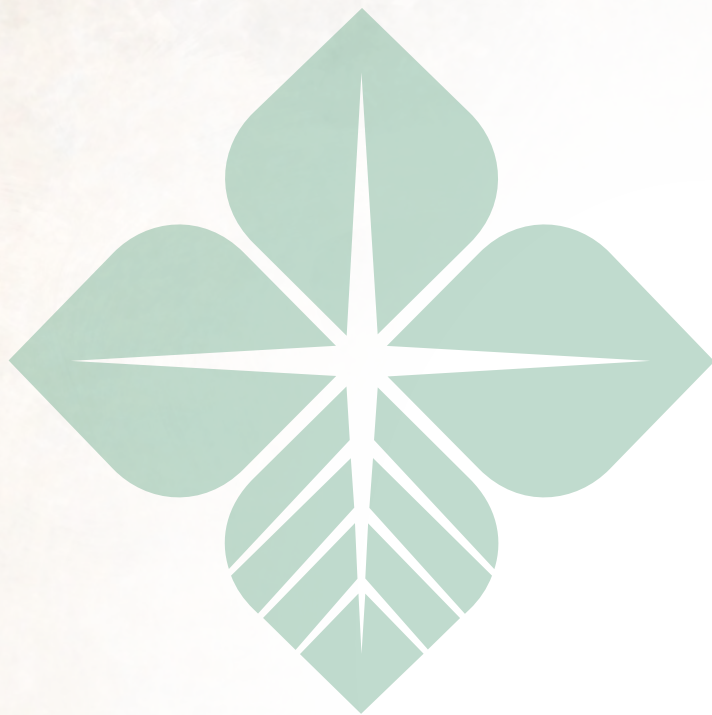


INSIDE

FARM CREDIT SERVICES
SPRING 2021

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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

Non-Discrimination Statement: Farm Credit Services of ND is an equal opportunity provider. In accordance with Federal law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating on the basis of race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs).

MESSAGE FROM THE CHAIRMAN *of the Board*

STRATEGIC MESSAGE FROM THE CHAIRMAN



Your FCSND Board of Directors (Board) is committed to open-minded consideration of all strategic issues and opportunities that could create material and sustained benefits for our stockholders and staff. We are constantly working to live out this commitment.

Consistent with this commitment, the Board is evaluating a merger opportunity with AgCountry Farm Credit Services. The focus of this process is on thoroughly evaluating the increasingly-likely long-term strategic benefits and additional value for our stockholders (cost of credit, potential for increased cash dividends/patronage, potential for increased services) and staff (training, tools, processes, opportunities).

Key related comments:

- This is a strategic decision that we have been increasingly considering for over 2 years, but only recently signed a related memorandum of understanding with AgCountry.
- We do not anticipate any changes in our branch locations or staffing. We are firmly committed to serving the ongoing credit and financial service needs (including crop insurance) of the farmers and ranchers across northwest and north central North Dakota.
- This is a comprehensive process. If the outcome of due diligence is satisfactory and related approvals received from AgriBank (our funding bank) and the Farm Credit Administration (our regulator), our stockholders would vote on the merger in late 2021. If approved, the merger would be effective no earlier than January 1, 2022.
- We are planning to hold customer/stockholder informational meetings as this process unfolds.

The Board appreciates your patience and invites your engagement as we evaluate this strategic opportunity to enhance value and service for our stockholders. Thank you.

Bryan Ankenbauer,
Board Chairman

2021 FCS OF ND ANNUAL MEETING PROGRAM AND BALLOTING PROCESS

The Board of Directors of Farm Credit Services of North Dakota has approved the use of electronic online or mail-in ballot to elect its directors. The electronic/mail-in ballot process has provided an increased membership voting percentage, and this year we will again be utilizing this process for our voting stockholders to elect two directors and the 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 printed 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 2021 Annual Meeting
has been scheduled for
June 22, 2021 – 3:00 p.m.
at the Sleep Inn in 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.

Farm Credit Services

ALL THE PRODUCTS & SERVICES TO MEET YOUR NEEDS

Farm Credit Services of North Dakota (FCSND) provides short, intermediate and long-term credit to farmers, ranchers and ag-related businesses.

FCSND also offers life and disability insurance, crop-hail insurance, multi-peril crop insurance, real estate fee appraisals, and expertise in estate planning.

We offer the most comprehensive credit and insurance packages tailored for the agricultural industry. Here is a list of the products and services we offer. Be sure and visit with our staff to see how they can work for you!



REAL ESTATE LOANS

Long-term credit for land, land improvements, buildings and facilities.

OPERATING LOANS

Short and intermediate credit for operating purchases, family living and feeder livestock.

TERM LOANS

Intermediate term credit for capital purchases such as machinery, breeding livestock, irrigation systems and vehicles.

LEASING SERVICES

A financing alternative for cash flow, tax advantages and other considerations: lease livestock, facilities, farm equipment, vehicles, computers, irrigation systems and specialty equipment.

YOUNG & BEGINNING FARMER LOANS

Programs and resources to help finance young or beginning farmers or ranchers.

ELECTRONIC BANKING

Simple, convenient, and secure access to your account information 24 hours a day, 7 days a week through telephone or internet service.

LIFE & DISABILITY INSURANCE

Affordable life and disability insurance coverage to protect your family's income, home and acreage in the event of illness, injury or death.

CROP INSURANCE

Multi-peril, revenue protection and hail insurance policies that can help protect your investment against crop loss or damage.

APPRAISAL SERVICE

Certified real estate and chattel appraisers experienced to give quality rural appraisals.

ESTATE PLANNING

Through an alliance, we can provide you with information and advice to help you make decisions on transferring farm assets and meeting retirement goals.

FARM CASH MANAGEMENT

A flexible product that links your revolving line of credit with an AgriBank money market investment or it can simply serve as a stand-alone money market investment account alternative.

CREDIT LINE CHECK WRITING

A convenient way to access your pre-approved line of credit simply by writing a check.

Products & Services



Farm Credit Services of North Dakota has been a trusted advisor and provider of agricultural lending products and services for northwest and central North Dakota producers for many decades. The following are samples of products we efficiently provide on a regular basis.

Operating and feeder loans are set up with producers to provide a way of paying for inputs and allow for normal cost of living needs on an annual basis. We work with producers on their annual projection to ensure they can cover bills as they come in when they cannot market last year's inventory on a timely basis. Collateral usually consists of the current year's crops, market livestock and projected government payments for the year.

Intermediate term loans can be used to acquire capital purchases that cannot be paid for within the current year's growing cycle. These loans can range from 2-10 years depending on the nature of the purchase and the collateral that is used to secure the note. Machinery and equipment, livestock, farmyard updates and vehicles are generally items that are financed using these products. Rates can be variable, with fixed rates available for the whole life of the loan.

Real Estate loans are used for the larger purchases of new farmland, infrastructure needs, buildings and bins that may require a longer time for repayment to match up with the life of the purchased asset. Security

for these loans consist of real estate along with values that can be obtained for bins and buildings if necessary. Rates can be variable, but we also have adjustable or fixed rate options for the life of the loan.

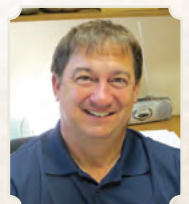
Supply loans are used in conjunction with local suppliers so inputs you purchase can be directly paid to the supplier upon billing.

Farm Cash Management is an investment account that links your revolving line of credit with a Farm Credit Services money market investment or simply serves as a stand-alone market investment account alternative.

Multi-peril Crop Insurance (MPCI) and Hail Insurance are products used to help minimize your risk against the many perils Mother Nature can throw at you in a production cycle.

See one of our experienced Loan Officers or Crop Insurance Specialists in any of our local branches if you have further questions about the products that may fit your operation.

We thank you for your business and wish you the best during this growing season.



• Todd Erickson •

CROP INSURANCE

RECORDKEEPING

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 a few quick tips to follow during spring's 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 commingle with this year's grain

If you have any questions on this option, please contact a Farm Credit Services of North Dakota Insurance Specialist for more information.

ACREAGE REPORTING REMINDERS

The last day to report your Acreage for MPCI is July 15. To help avoid errors, however, you should report your **2021** 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!**

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.

No replant payment will be made on any ground planted prior to the county initial plant date for that crop.

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.

The replanting payment per acre will not exceed the amounts in the chart below.

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

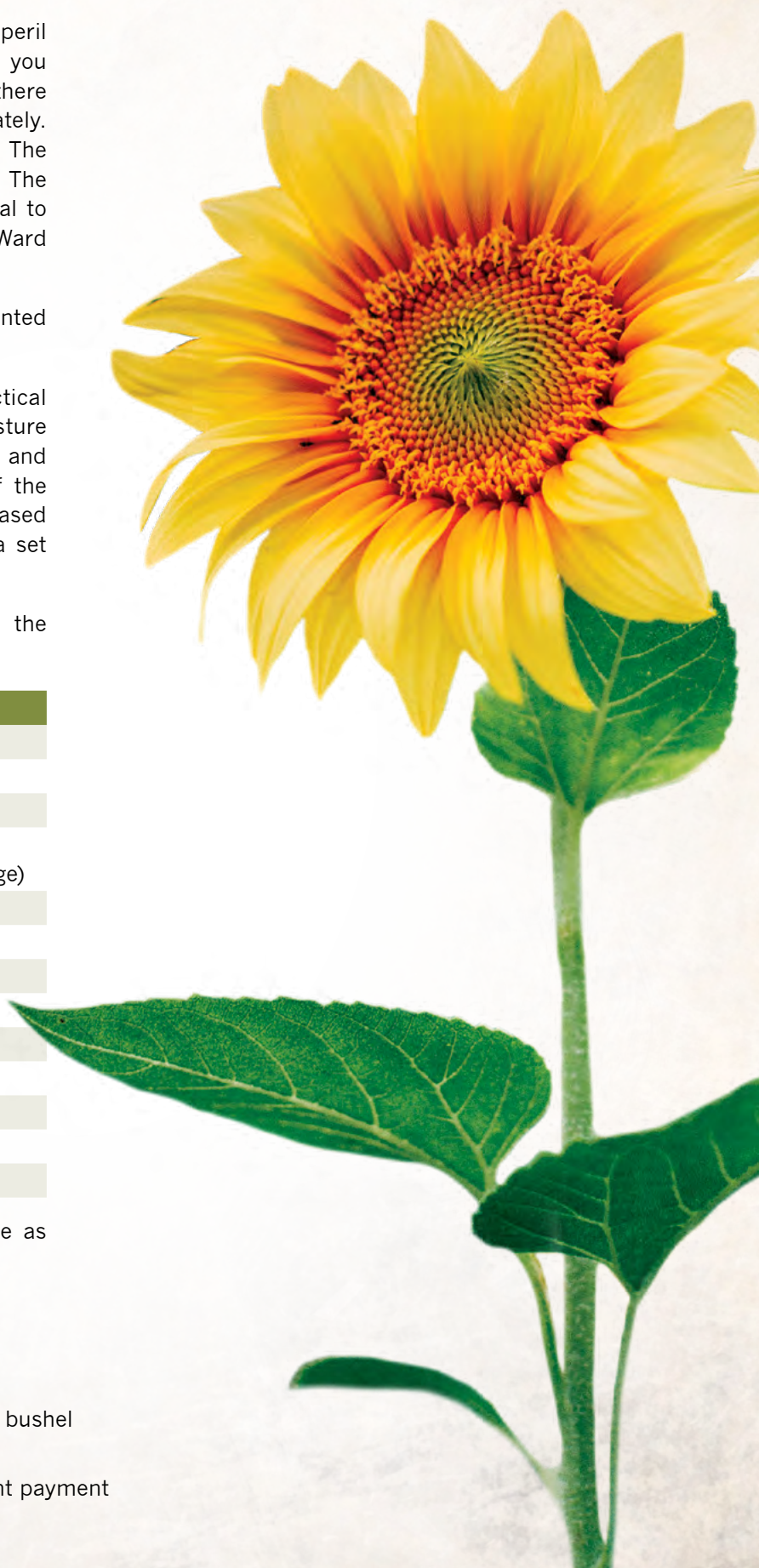
Replant payments are paid at the same percentage as the crop is insured.

FOR EXAMPLE:

Spring Wheat: \$6.53 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:

$\$6.53 \times 4 \text{ bushel} \times 100\% \text{ share} = \$26.12/\text{acre replant payment}$





HAIL INSURANCE DO I NEED THE COVERAGE?

Here are a few things to think about when deciding if you need hail insurance in 2021.

- Does your MPCl cover your inputs?
- What is your 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?

A HAIL STORM CAN STRIKE AT ANY TIME!

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 wipe out storm? Once those questions get answered, we can move on and look at some different options,” says Corey Belisle, Rugby Branch 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. At Farm Credit Services of ND we can help you design an affordable plan.

CROP INSURANCE ELECTION PRICES COMPARISON

		2020	2021
Barley		\$3.14	\$4.18
Canola		\$1.64	\$2.06
Corn	Grain	\$3.88	\$4.58
	Silage	\$30.50	\$31.75
Dry Peas	Green & Yellow	\$0.09	\$0.12
	Lentils	\$0.15	\$0.20
	Lg Chickpeas	\$0.17	\$0.23
	Sm Chickpeas	\$0.16	\$0.20
Flax		\$9.95	\$10.00
Soybeans		\$9.17	\$11.87
Sunflowers	Oil	\$1.69	\$2.20
	Confect	\$2.26	\$2.73
Wheat		\$5.56	\$6.53
Durum		\$5.75	\$6.78
Oats		\$2.75	\$2.80



FARM CREDIT SERVICES OF NORTH DAKOTA WANTS YOU!

If you are interested in running for a position on the Board of Directors, please contact Kathy Berg, SVP Human Resources, at kathy.berg@farmcreditnd.com or by calling 800-264-1265.





RURAL COMMUNITY *Grant Fund*

SUPPORTING WESTERN NORTH DAKOTA COMMUNITIES

Farm Credit organizations in western North Dakota announced 10 grants totaling \$169,000 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.

“The Rural Community Grant Fund continues to support our rural communities and provide funding for organizations impacted by oil exploration in the Bakken Region,” says Gordon Hanson – CEO Farm Credit Services of ND. “It is our goal to assist the worthy projects of these organizations in order to strengthen the essential local services they provide,” he adds.

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

The Rural Community Grant Fund is accepting applications for programs that meet the needs of local communities impacted by expanded mineral exploration and production in western North Dakota. Interested parties should apply at:

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

LATEST GRANTS:

AS OF MARCH 2021

- \$30,000** **MCKENZIE COUNTY RURAL FIRE DISTRICT**
KEENE DEPARTMENT
TOWARDS A NEW FIRE HALL
- \$25,000** **STARK COUNTY SHERIFF'S OFFICE**
NEW POLICE RADIO EQUIPMENT
- \$25,000** **ANTLER RURAL FIRE PROTECTION DISTRICT**
FIRE HALL ADDITION
- \$20,000** **ZAP RURAL FIRE PROTECTION DISTRICT** TOWARDS A FIRE TRUCK
- \$20,000** **FORTUNA RURAL FIRE PROTECTION DISTRICT** TOWARDS A FIRE TRUCK
- \$15,000** **AMIDON FIRE PROTECTION DISTRICT** TOWARDS A FIRE TRUCK
- \$10,000** **COLUMBUS RURAL FIRE PROTECTION DISTRICT** FIREFIGHTING VEHICLE
- \$10,000** **BURKE COUNTY SHERIFF'S OFFICE** FOR SHOP EQUIPMENT
- \$9,000** **STANTON CITY VOLUNTEER FIRE DEPARTMENT** NEW FIRE STATION
- \$5,000** **NORTHLAND HEALTH CENTERS** MEDICAL CLINIC SECURITY SYSTEM



Defending **THE LEGACY**

Do you lay awake at night wondering how will you transfer your farm, keep your family together and defend your legacy? For over 28 years, Freedom Financial Group (FFG) has been helping the farmers and ranchers of North Dakota, families just like yours, build a coordinated plan to help transition their operations, choose when they retire, keep the family peace and sleep well knowing they not only have a plan, but they've set it in motion.

Now more than ever before, it's imperative with political changes, health concerns, and an ever-changing world, that we take control and defend the legacy you've built. Farm Credit Services of North Dakota along with Freedom Financial Group has developed a simple and easy way to get you the information you need anytime anywhere.

Now, from the convenience of your lazy-boy or home office you can access these four informational videos located on the www.farmcreditnd.com website. Just click on the **'Products & Services'** tab and select **'Alliances'** to view the Freedom Financial page and select the four videos highlighted in green.

You might find yourself tossing and turning at night with questions spinning in your head. How do we do this? How can you do this? These specific laser-focused strategies can be viewed today to help you make educated choices. A free downloadable workbook and companion video is also available to help you design the plan that's right for you, your family and your legacy.

For almost 30 years, we've been alongside you and your family, to help you build a strategy, develop a plan and generationally keep more of what you've made. Together with Farm Credit Services of North Dakota, we have developed a simple way to give you the resources you need to make the decisions that will impact not only today, but the tomorrow, and the future of your family.

Feel free to contact us at admin@ffgnd.com if you would like us to email you the videos and workbooks directly to give you the education, information and action plan you need to defend your legacy. We look forward to visiting with you soon for your complimentary consultation. Should you have any questions, please call our office at (701) 839-0545.

Defending the Legacy Video Series

- Estate Planning
- Transition Planning
- How To Protect Your Farm From Predators
- Long-Term Care & Life Insurance

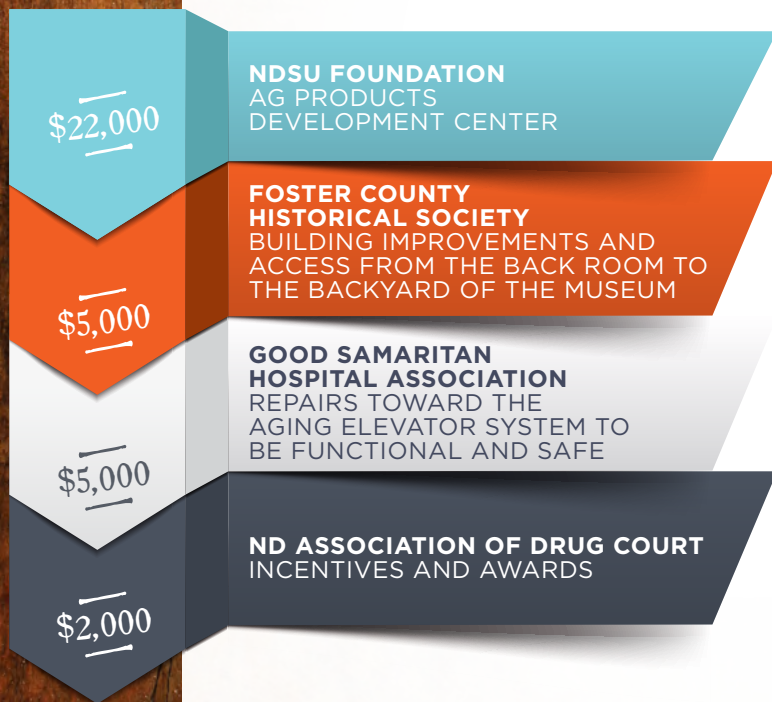




PAT-NOW COMMUNITY FUND AWARDS LOCAL AREA GRANTS



DURING THE REVIEW SESSION FOR THE PERIOD ENDING DECEMBER 2020, 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 and central 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 Pat-NOW Community Fund grants awarded to local area businesses and organizations.

"We are proud to provide grant funds to organizations and projects that help develop programs and provide services that strengthen our local and rural communities," says Gordon Hanson, CEO – Farm Credit Services of ND. "The services they deliver make us all stronger together," he adds.

The year to date total funds awarded as of December 2020 was over \$100,000.00.

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.

TECHNOLOGY UPDATE!

MAKING A DIFFERENCE FOR OUR CUSTOMERS



• Dan Beyer •

The pandemic impacted all our lives and affected all of us in one way or another. While it changed the way we conducted our business at FCSND, we were able to continue providing excellent customer service to the farmers and ranchers in our service territory. One of the positives of the pandemic is that it forced us to move very quickly on several technology fronts.

One of those is DocuSign. We initiated this service in the midst of the pandemic to increase flexibility for customers to sign certain loan documents electronically. This has now expanded and we can close nearly all documents electronically with this platform.

It means if you are busy planting, spraying or harvesting, you can sign your loans using your smart phone, right from the seat of your tractor or combine! This a proven, secure tool to help us make a difference in saving time as we try get 25 hours of work done in a 24-hour day.

We appreciate your business and strive to continue to find ways to make a difference for you and the success of your operation, today and in the future.



FARM CREDIT SERVICES OF ND

Awards Six College Scholarships in 2021

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 2021.

Ethan Arnold – Harvey, Mariah Braasch – Minot, Jaxon Fike – Bowdon, David Scheresky – Des Lacs, Grace Schmitt – Rugby and Bo Thingvold – Columbus, 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.

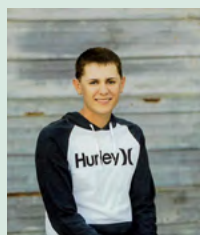
Congratulations to our scholarship recipients!



Ethan Arnold



Mariah Braasch



Jaxon Fike



David Scheresky



Grace Schmitt



Bo Thingvold



BALSAMIC BEEF STEAK PASTA

Recipe/photo/information courtesy of
Beef. It's What's For Dinner
www.BeefItsWhatsForDinner.com

INGREDIENTS:

- 1 beef Top Sirloin Steak, 3/4 inch thick (about 1 pound)
- 1-1/4 cups balsamic vinegar
- 1 teaspoon packed light brown sugar
- 1 teaspoon salt, divided
- 1/4 teaspoon freshly ground black pepper
- 1/4 teaspoon garlic powder
- 1 tablespoon plus 1 teaspoon olive oil, divided
- 1/2 cup minced shallot
- 1 tablespoon minced garlic
- 1 pound fresh asparagus, trimmed and cut into 1-inch pieces
- 1 fresh red bell pepper, cut into 1-inch pieces
- 5 cups cooked penne pasta (about 8 ounces uncooked)
- 1/4 cup shredded Parmesan cheese
- Chopped fresh basil (optional)

COOKING:

1. Bring vinegar to a boil in a small saucepan. Reduce heat; simmer over medium heat 12 to 15 minutes or until reduced to 3/4 cup. Stir in sugar; set aside.
2. Season beef Top Sirloin Steak with 1/2 teaspoon salt, pepper and garlic powder. Place steak on rack in broiler pan so surface of beef is 2 to 3 inches from heat. Broil 9 to 12 minutes for medium rare (145°F) doneness, turning once. Carve steak into thin slices; keep warm.
3. Meanwhile, heat 1 teaspoon oil in medium saucepan over medium heat until hot. Add shallot and garlic; cook and stir 2 minutes. Stir in asparagus and bell pepper; cook 8 minutes until vegetables are al dente.
4. Add cooked pasta, remaining 1 tablespoon oil, and remaining 1/2 teaspoon salt to vegetables; cook 3 to 4 minutes until vegetables and pasta are heated through; toss in parmesan cheese. Serve sliced steak over pasta mixture; drizzle with balsamic glaze. Garnish with basil, as desired.

Nutrition information per serving: 537 Calories; 110.7 Calories from fat; 12.3g Total Fat (3.7 g Saturated Fat; 5.9 g Monounsaturated Fat); 73 mg Cholesterol; 919 mg Sodium; 63 g Total Carbohydrate; 5.4 g Dietary Fiber; 39 g Protein; 6.7 mg Iron; 11.1 mg NE Niacin; 0.9 mg Vitamin B6; 1.5 mcg Vitamin B12; 6.5 mg Zinc; 70 mcg Selenium; 120.2 mg Choline.

EMPLOYEES



Anders Johnson

Anders joined Farm Credit Services of ND as a trainee in the Minot office. He will spend his first year working with credit analysts, insurance specialists and loan officers and then will join a specific department full-time in 2022. He is originally from Rugby, ND, where he grew up working on his family farm with his dad, uncles and grandfather. He graduated from Concordia College in Moorhead, MN, in December of 2020 where he majored in Business Administration with a concentration in Agribusiness. Anders also interned at FCSND during the summer of 2020 prior to graduating. During his spare time he enjoys hunting, spending time at the lake, playing sports with friends, and working on the farm.

Congratulations!

Retirement this way



Kim Hagen

Kim Hagen began her 41 + year career in October 1979 as an Administrative Secretary for Production Credit Association (PCA) in Minot. Throughout her years of service, she assisted in the Credit and Business development departments and she held the positions of HR Coordinator, CEO/Board Secretary and most recently as a Customer Service Representative in the Bottineau office before her retirement in April 2021. Her hard work and dedication contributed immensely to the association over the years and she was a valuable asset to Farm Credit. We thank Kim for her many contributions to Farm Credit over the years and we wish her a long, happy and healthy retirement.



Cari Christianson

Cari joined Farm Credit Services of ND in the Bottineau office as a Customer Service Representative. She has previous administrative experience working at both a grain elevator and implement dealership. Cari is originally from Minot and is married to her husband, Chris. They have two children. Jacob is a senior studying mathematics at Minot State University and Nevaeh is a junior at Bottineau High School. In her free time, Cari enjoys family time, date night and going to the casino. She is excited to begin her new position and looks forward to a bright future at FCSND.



Jamie Overland

Jamie joined Farm Credit Services of ND in the Crosby office as an Insurance Specialist Trainee. She grew up on the family farm and attended University of Mary and earned a Physical Therapy degree. She worked in Williston for the past 14 years, commuting for the past 5 years after moving back to Crosby. She and her husband, Brent, have been part of the family farm for the past 8 years. They have 3 little kids and she is really looking forward to being closer to home. Jamie enjoys spending time with her horses in her free-time and is looking forward to a new career opportunity!



JOB WELL DONE!

Kevin DeGree

Kevin was recently recognized by the Minot Chamber of Commerce as an Eagle Award recipient. The Minot Chamber Eagle Award recognizes workers in Minot who exemplify superior customer service. Kevin's hard work and dedication demonstrates his strong commitment to his customers, coworkers and agriculture. Congratulations, Kevin – a job well done!



**Farm Credit Services
of North Dakota**

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

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**Farm Credit Services
of North Dakota**

Ca\$h Dividend\$
Farm Credit

- ◆ 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