

INSIDE

FARM CREDIT SERVICES

SUMMER 2021

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

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Message from MERGER COMMITTEE CHAIRMAN, STEVE PERDUE

Greetings to all of you who are enduring a very difficult 2021 crop season. As most of you have heard by now, Farm Credit Services of North Dakota (FCSND) is going through the process of considering a merger with AgCountry Farm Credit Services based in Fargo, ND. I would like to provide you with a related update:



- A substantial Due Diligence process was completed with very favorable results for both Associations.
- The Board of Directors (BOD) from both Associations reviewed the Due Diligence results and voted unanimously to continue the merger process and submit the proposal to AgriBank (our funding bank) and FCA (our regulator).
- The BOD of FCSND completed the first round of stockholder informational meetings in late July to discuss the proposed merger with customers and answer related questions.
- A second round of informational meetings is planned for this fall, with a stockholder vote anticipated for later 2021.

It has become increasingly clear to the BOD that this strategic merger opportunity provides meaningful benefits to our stockholders and staff that should only continue to grow in the future.

As FCSND Chairman Bryan Ankenbauer has previously stated, the BOD is always open to considering strategic opportunities that can bring long-term benefits to our customers and staff. This merger opportunity, while difficult to consider at first, should deliver increased value and services for future generations.

For those who were not able to attend the July informational meetings, please consider attending a similar meeting later this fall. In the meantime, you are welcome to contact any Board Director or staff member with questions. Thanks.

Steve Perdue,
FCSND Merger Committee Chairman

FARM CREDIT SERVICES OF ND 2021 ELECTION RESULTS

Farm Credit Services of North Dakota held its 2021 annual meeting on Tuesday, June 22, 2021, at The Sleep Inn and Suites in Minot, ND where candidates for the director election were finalized.

Subsequent to the annual meeting ballots were mailed to voting stockholders on July 6, 2021. Balloting closed August 2, 2021 for the board members and nominating committee elections. The stockholders of Farm Credit Services of North Dakota elected two directors and five nominating committee members.

Congratulations to Steve Perdue, Ray, ND who was re-elected and Scott Spear, Drake, ND who was newly elected to the Board of Directors.

Stockholders also re-elected all five nominating committee members including Mark Birdsall – Berthold, Alan Effertz – Velva, Austin Hager – Karlsruhe, Robert Schaefer – Glenburn, and Dean Schoenberg – Mohall, for one-year terms on the nominating committee.

**THANK YOU TO ALL THE
STOCKHOLDERS WHO
PARTICIPATED IN OUR MAIL-IN
AND ONLINE ELECTION PROCESS.
YOUR VOICE WAS HEARD!**





• *Todd Erickson* •
VP Marketing



2021: ANOTHER YEAR OF OBSTACLES AND HURDLES

The majority of counties in our association are experiencing severe drought. There have been numerous meetings with members of the ag industry, politicians and producers. If you've been in the industry long enough, you realize that year to year there are always different obstacles and hurdles to overcome.

Whether you are harvesting an average crop, or experiencing a shortfall from your spring projection, determining your future financial needs can sometimes lead to anxiety and uncertainty of the direction your operation is going. Each farm is unique and there is no "one size fits all" plan to any possible shortfall of making upcoming payments.

Our lending team has many years of experience in helping producers work through possible payment shortages. Often, the shortfall can be deferred or be rebalanced into a new term note that allows a producer to spread the loss out over a longer period of time.

We have two new loan programs to assist cattle producers with drought disaster assistance including the **Cattle Herd Operating Expense Loan Program** and the **Breeding Cattle Replacement Loan Program**. Visit with your loan officer for more information.

We also work with government agencies and stay educated on all the options that are available for other assistance. We will help you work through each scenario and financial situation as it arises.

At Farm Credit Services of North Dakota, we encourage all our producers to stay in touch with their lender early and often if they are concerned about their current financial obligations. Communication is important both ways to determine repayment and marketing plans, along with beginning to formulate a plan for the next year.

As a leading provider of financial and crop insurance products, we take pride in the experience, education and assistance we can provide producers during both good and bad times. Thank you for your business.

• Dan Beyer •
SVP Chief Lending Officer



THIS IS WHY WE EXIST!

Farm Credit Services of North Dakota's (FCSND) mission states: *We exist to enhance the lives of agricultural producers and rural residents.* In my role as SVP-Chief Lending Officer at FCSND, I get the opportunity to work with both customers and staff as we live out our mission. In doing so, I would like to share the story of two young operators' goal to start a farming operation.

These two young brothers had been farming with their dad, but the operation was challenged to provide sufficient income for all three families into the future. An opportunity arose for them to buy into an operation of someone who was retiring. The retiring individual was looking for a young beginning farmer to take over his operation, wanting an efficient, tax-friendly way to retire and transition his operation.

In our early conversations, the loan officer and I spent a considerable amount of time talking about the goals and plans for this operation, the importance of a realistic business plan, and how FCSND could financially assist them to succeed. While they had been doing some custom work with a few pieces of equipment, and were getting paid from their dad, they had not built a strong working capital or equity position. As well, this farming operation started with purchasing both equipment and real estate – both relatively high capital investments.

We used a combination of FSA guarantees and support from relatives, but our number one positive factor was the strong character of these two outstanding young individuals. While we do have relaxed underwriting standards and give our best rates to Young, Beginning and Small (YBS) customers, I can tell you this was a stretch to finance this operation.

The Farm Credit loan officer was very involved as the operators considered changes and additions to their operation. It is now several years later, and this operation has grown and been highly successful. We were fortunate to be given the opportunity to help them.

While we offer all our young customers (defined as 35 and younger) our best interest rate, there was little discussion of rates throughout the entire process. Of course a producer is interested in getting a good deal, but it was not the main focus in making this deal successful.

Most importantly, we found a way to give local, young farmers a chance to succeed in agricultural in rural North Dakota. **This is why we exist!**

PRF AND LIVESTOCK INSURANCE



Risk management is the key to any successful operation – whether it is grain or cattle. Grain producers use MPCI and Hail insurance. Cattle producers, have Livestock Risk Protection (LRP) and Pasture, and Rangeland Forage Insurance (PRF) at their fingertips. Each product of which has a little different twist on risk protection.

LIVESTOCK RISK PROTECTION

LRP is coverage that protects the producers against a decline in market prices below a producer's selected coverage price. Other perils such as mortality and feed costs are not insured under this policy.

It is federally subsidized and eliminates claim paperwork. The current subsidy increased from 13% in 2018 to a range of 35-55% currently. Producers select from a variety of coverage prices and periods so coverage corresponds to the time your livestock would normally be marketed and sold. At the end of the coverage period, the producer may be paid an indemnity for the difference.

PASTURE AND RANGELAND FORAGE INSURANCE

PRF is not based on an individual's loss and is a relatively simple program. It pays when the rainfall in any selected two-month period is less than 90% of the historical average. There is no need for adjusters, no maintaining production history and no claim paperwork. PRF strictly insures your grazing and haying acres. Here are a few facts.

- **It is based on historical rainfall index by NOAA's weather stations**
- **Whenever rainfall is less than 90% of historical rainfall average over a two-month period you get paid**
- **The program is highly subsidized**
- **The enrollment is simple**
- **The deadline is November 15th**

Our FCSND crop insurance specialists can help you put this coverage in place. You simply need to choose your level of coverage, index interval, productivity factor, and number of acres. We will use maps to identify grids for your area and assign acreage to those grids and intervals based on your locations and use of that acreage.

As with any insurance for your operation, PRF and LRP works best when you have a strong relationship with your Crop Insurance Specialist. **If you are interested in either of these products, reach out to a crop insurance specialist at FCSND to begin the planning process and set your operation up for success.**

CROP INSURANCE

CUTTING OUT CLAIM CHAOS

Severe weather can destroy crops, prevent farmers from planting or prohibit them from harvesting. Whether a producer experiences loss due to a major disaster, or a more localized weather event like hail, there are steps they should take to ensure their claim can be worked promptly and they receive their indemnity quickly.

To help ensure a prompt resolution of the claim, producers should be prepared to provide information and documentation supporting his or her losses, which may include farm records, scale tickets, load logs, etc. Detailed and organized records will help make filing a crop insurance claim run smoothly.

PRODUCTION LOSSES

If you feel you have crop damage that will adversely affect your yield or crop value, you should contact your Crop Insurance Specialist to file a claim. Contact your Crop Insurance Specialist within 72 hours after discovery of damage, but not later than 15 days after the end of the insurance period, BY CROP INSURANCE UNIT. For most crops the end of the insurance period is the earlier of:

- 1) Harvest of the crop by unit
- 2) Destruction of the crop by unit or
- 3) The calendar date for the end of insurance

If you believe you will have unharvested grain in the field after the End of Insurance deadline, please alert your Crop Insurance Specialist so that an appraisal can be done. (See table.)

END OF INSURANCE DEADLINES

Silage Corn, Dry Peas	Sept 30
Forage, Potatoes	Oct 15
Wheat, Barley, Canola, Flax, Oats, Rye, Dry Beans & Mustard, Buckwheat, Chickpeas	Oct 31
Sugar Beets	Nov 15
Sunflowers	Nov 30
Grain Corn, Soybeans	Dec 10

Thank You!

**A special thank you goes
out to all of our insureds! We
truly appreciate your continued
cooperation and patience in getting
us all the required information
and never-ending paperwork.**

***Because of you,
we exist.***

CLAIM TIPS

- **Keep production separate for each insurance unit (county, crop, section and share) using a written ledger recording loads for each unit with the field name, date of harvest, truck used and weight.**
- **Mark your scale tickets by unit, remember that splitting tickets is not allowed for claim purposes. Assembly sheets will be required.**
- **Mark your bins or storage structure using a permanent marker to identify the depth of grain from each unit.**
- **If you have any prior year's production in bins and plan to add new crop to it, please notify us immediately. This production must be measured by an adjuster prior to commingling.**
- **Company inspection and approval is required:**
 - **Prior to destruction of any insured crop.**
 - **If final use is different than intended use, an appraisal must be done (e.g. corn is cut for silage instead of harvested for grain or haying oats).**

Report production to your Crop Insurance Specialist right after harvest to update your APH information and to check for a potential revenue loss.

REVENUE LOSS ONLY

If the loss is due only to a price decline, the deadline to report a claim is extended to 45 days after the harvest price has been announced.

HAIL LOSS

Crop Hail policies offer protection from hail, fire, lightning damage, transit accidents and vandalism. If you think you have received hail damage or damage from another covered peril, contact your Crop Insurance Specialist immediately. Once your notice of loss is received, an adjuster will be assigned to inspect the damage. If the damage occurs early in the season, you and your adjuster may agree to defer adjustment until a more accurate assessment can be made.

And as always, if you have any questions regarding claims or acceptable records, don't hesitate to give your Farm Credit Services Crop Insurance Specialist a call!

PRODUCTION REPORTING PROCEDURES

HARVEST RECORDS

For load records you must maintain a ledger, recording loads of grain identified by unit and field number, date of harvest, identity of the vehicle or wagon and weight or estimated bushel volume per load. Other acceptable records to backup farm stored production include grain cart records, scale records or combine hoppers. The adjuster must be able to identify total bushels in the structure and be able to cross-reference with the load records.

ELEVATOR TICKETS

If delivered at harvest, mark section on each ticket.

Note: Only one section per ticket. Avoid split tickets. For loss purposes a ticket containing production from more than one section/unit cannot be split and those units have to be combined for the following year.

PRODUCTION REPORTING PROCEDURES

It is very important to keep accurate and up to date harvest records on all of your production so in the event of an APH audit you have the required information to maintain your unit structure. You must also retain and be able to provide complete records including planting, replanting, inputs, production, harvesting and disposition of the insured crop on each unit for three years.

PROCEDURES FOR POLICYHOLDERS IN REPORTING THEIR YIELDS:

- **5% Tolerance:** The policyholder must report each units actual yield within 5% of what the Approved Insurance Provider (AIP) determines to be correct based on acceptable records or you may receive an Assigned Yield for the entire crop/county.
- Upon review, the policyholder must provide the AIP with acceptable production records that they had when they reported their yield to their Crop Insurance Specialist. If the insured cannot provide acceptable records that they had at the time they reported their yields to their Crop Insurance Specialist, the insured will receive an Assigned Yield for the entire crop/county.
- Acceptable records for APH purposes are:

HARD RECORDS

- These are actual hard copy verification records (third party verification) such as:
 - Assembling sheets, Elevator Tickets, Bin Measurements or Silage Appraisals by Adjuster

SOFT RECORDS

- These records are used as a “support system” for any hard copy records
- Soft records alone are not acceptable for APH audits
- Soft records work in conjunction with hard records and include:
 - Truckload Logs, Hopper Records, Grain Carts that are documented by weight tickets



RURAL COMMUNITY *Grant Fund*

SUPPORTING WESTERN NORTH DAKOTA COMMUNITIES

Farm Credit organizations in western North Dakota announced six grants totaling \$140,640 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.

“Farm Credit Services believes the funds awarded in this grant period will continue to build strength and resilience in organizations that provide essential services for our local rural communities,” says Gordon Hanson, CEO – Farm Credit Services of North Dakota.

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 any of the following:

www.AgriBank.com
www.farmcreditnd.com
www.farmcreditmandan.com

GRANTS SUPPORT CRITICAL
COMMUNITY NEEDS SUCH AS HEALTH,
SAFETY AND EMERGENCY SERVICES.

LATEST GRANTS:

- \$38,000** **MERCER COUNTY
AMBULANCE SERVICE**
FOR A NEW AMBULANCE
- \$30,000** **GLENBURN FIRE
PROTECTION DISTRICT**
FOR FIREFIGHTING GEAR
- \$25,000** **CITY OF BERTHOLD**
FOR A POLICE PATROL VEHICLE
- \$25,000** **KENMARE POLICE DEPARTMENT**
FOR A POLICE PATROL VEHICLE
- \$12,640** **BAKKEN OIL RUSH THRIFT STORE**
FOR LAUNDRY EQUIPMENT
- \$10,000** **MINOT RURAL FIRE
PROTECTION DISTRICT**
FOR FIREFIGHTING GEAR



YOUTH FINANCIAL LITERACY **PIGGY BANK PAGEANT**

April was Youth Financial Literacy Month. North Dakota State University Extension in Foster and Eddy counties, local banks and credit unions partnered with schools in Carrington and New Rockford to provide a lesson to first grade students on earning, spending and saving. The goal of the program was for students to learn positive money behaviors at an early age. As part of the lesson, each student was provided with a piggy bank that was theirs to keep. They decorated the bank for a “Piggy Bank Pageant” contest.

The piggy banks were displayed at local banks and credit unions, including the Farm Credit Services of ND branch office in Carrington, through the Month of April. As part of the lesson that was presented at school, the students set a savings goal that was displayed along with the student’s entry. The customers “voted” on the piggy bank they like best by placing coins in the slot of their favorite piggy bank. All students were able keep their “votes” at the close of the contest on Thursday April 29.

AN ACT OF KINDNESS IS PAID FORWARD

The Piggy Bank Pageant provided a surprising opportunity for one young student to “pay it forward.” Jacee Davis, the parent of Neylin, said, “Something that started out as such a simple act of a 1st grader wanting to aid her family with “special” treats for the camping season has bloomed into something bigger than anticipated. When I first inquired about her savings pig, I was shocked to hear of her willingness to help and excitement for the upcoming camping season. Camping is something we enjoy as a family and the kids have been counting down the days since Christmas. Neylin had decided she wanted to utilize her piggy bank to save for special “food & desserts” to enjoy while camping this summer.”

“The blessing came when her pig returned much more than originally anticipated (due to a large donation from one specific customer). With Neylin’s heart continuously in the right place, we have decided to continue the blessings with a donation to local Backpack Program as well as a future trip to the local grocery store for some “special” camping treats of her choice. Blessings are best when shared,” said Jacee.

The Backpack Program is funded and managed through Carrington’s Daily Bread Food Bank and provides students food they can prepare themselves over the weekend. People can donate specifically to help continue to fund the Backpack program by requesting their monetary donation be used for that purpose. Contact (701) 652-2333 for more information.

WINNERS NAMED

The first-place winner at each financial institution location where the piggy banks were displayed was awarded \$15, the second place \$7, and third place winner received \$3. **For more information on the Youth Financial Literacy Program, contact Donna Anderson, NDSU Extension Service at (701) 652-2581.**



“The blessing came when her pig returned much more than originally anticipated.”



Above: Neylin Davis presenting the check to Logan Pierce with the Carrington Blessings in a Backpack Program.

Left: Neylin and her mom, Jacee Davis, Loan Officer with Farm Credit Services.



NEXT GENERATION FARMER: MADISON SOUTHAM

By Marlee Seibold

As a young female producer, Madison Southam is no stranger to the highs and lows of farm life. Growing up on her farm located just outside of Sherwood, ND, right up against the Canadian Border, she understands the importance of hard work and a tight family bond. Her parents are 3rd generation farmers, while she is a 4th generation farmer taking on more and more responsibilities every year. Growing up, it was just her and her younger sister, and she knew early on that farming was the path she wanted to take, “I always knew I wanted to come back. I love it and really enjoy the work!” She remembers what it was like growing up on the farm and why it has had such a positive and lasting impact on her life, “We spent a lot of time outside, we had a ton of animals, and with family in the area, we would spend all day riding dirt bikes. We had so much freedom!” As a kid, she couldn’t ask for much more.

Along with that freedom, she got to spend a lot of time with her parents. She said, “We would get to hang out with our parents all day. Our quality time was spending all day in the tractor or combine with them and bringing meals out to them in the field. Those are such great memories, and not a lot of kids get to do that kind of stuff and spend so much time with their parents.” As she got older, she found herself in programs such as 4-H and FFA, which helped provide her with a larger community, “FFA became a big part of my life in high school, and a lot of the connections I made there followed me to college as well. I would find a lot of people I knew from FFA in different clubs while attending college.” Even though she knew she wanted to take over the family farm, her

parents encouraged her to go to college and get out of town for a while, “My parents wanted me to spread my wings a little before I came back to the farm so that I could gain knowledge and experience. I earned a degree in crop and weed science and got a minor in ag business, so all beneficial things to bring back to the farm.” With those connections, she has been able to keep in contact with people in all areas of farming. She has spent the last three winters working at the FSA office and spent many summers in college helping out on the farm and working as an agronomist, gaining valuable knowledge in those areas of agriculture. After college, she came back to the farm in the spring of 2018 to learn from her parents, hopefully allowing them to retire in the future.

Her farm focuses primarily on crops such as wheat, durum, canola, soybeans and peas. Since she is still new to farming full time, she is working closely with her parents, renting most of their equipment that she uses. They have an excellent work partnership and help each other through any issues that may arise, “Acreage and equipment are still mostly my parents, and we are kind of figuring everything out as we go. I haven’t bought any acres that are just mine yet, but I am trying to learn as much as I can, so when I get to that point, I am prepared”. With the large operation and stepping into farming full time, Farm Credit’s help and expertise has been beneficial for her to get started on her own.

She has been working with Farm Credit Services of ND for the last two years and mentions how especially helpful her loan officer, Ron Jochim, has been to her, “He is great

in making sure I am doing everything the right way. From filling out the paperwork correctly to making sure everything is in order.” She mainly uses their loan products and has seen it as a great way to build what she will need in the future. She talks about how the financial side of farming was the area she was least familiar with and appreciates everything Ron has done, “When I came back to the farm, I had never really seen the numbers before. Understanding how much money and planning it takes to put in a crop is huge. It has been a rollercoaster figuring all of it out, but Ron is always available whenever I have questions.” She mentions how the best part of working with Farm Credit Services is their knowledge and willingness to help, “Ron is great about going out of his way to make sure we schedule times and visits when they work best for us and making sure we do things right.” Most recently, she talks about how instrumental Farm Credit Services was in making sure they kept up to date on new programs during the pandemic. She said, “They went out of their way to make sure we knew we were eligible for some of the programs, and during a time when so many people were struggling, it was a huge help. They make sure we are taken care of.” While farming has become her full-time job, she still finds the time to do things she loves and appreciates all aspects of farm life.

One of her favorite things about working on the farm is planting crops and watching them turn into something to be proud of come harvest, “It can be a painful process sometimes, but seeing all your hard work payoff is worth it in the end.” She mentions a challenge she faces is figuring out how to go with the flow every day because there is always something new popping up, “It always seems like something new needs fixing, but having every day be different is also the best part. I enjoy taking on each new day.” When she isn’t farming, Madison enjoys pheasant hunting, horseback riding, spending time at the lake, skiing in the winter and seeing friends whenever possible. Needless to say, she is happy to be back on her family farm, working to make the next generation of farming a success, and with the help of Farm Credit Services, this young farmer seems to be well on her way.

Photos by: Dana Driscoll





PAT-NOW COMMUNITY FUND AWARDS LOCAL AREA GRANTS



DURING THE REVIEW SESSION FOR THE PERIOD ENDING MAY 2021, 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 firmly believes it's important to give back to the community.

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

"Farm Credit Services is pleased to award grant funds to organizations and projects that assist our rural communities, especially in challenging times," says Gordon Hanson, CEO – Farm Credit Services of ND. "The programs and services they provide enhance lives and livelihoods in our local communities," he adds.

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.



EMPLOYEE NEWS



WELCOME!

Andrew McLaughlin

Andrew recently joined Farm Credit Services of ND as a Data Engineer. He is part of the Risk Management team and works remotely from Louisville, KY. For the last three years he worked on the database team with Farm Credit Mid-America. Prior to joining Farm Credit, he worked in Biomedical Informatics and completed his Master's in Agricultural Economics and Applied Statistics at the University of Kentucky. In his spare time he enjoys keeping up with what's new in the world of tech. He also likes playing sports and being around friends and family.

Our purpose is
to support the
ASPIRATIONS
and
VITALITY
of agriculture
and rural
communities.



Farm Credit Fellows Program

The Fellows program is a special undergraduate program in agriculture finance conducted by the North Dakota State University Department of Agribusiness and Applied Economics, AgCountry Farm Credit Services and participating partners including Farm Credit Services of Mandan and Farm Credit Services of North Dakota.

The Fellows program provides real world experience for those who have a strong interest in farm management and ag finance. Through the program, participants gain a better understanding of the agricultural credit system. To be accepted into the program, students must fulfill certain course requirements and exhibit strong academic performance. Once accepted, students participate in multiple sessions during the fall semester at the AgCountry corporate office in Fargo learning about lending, credit, insurance, agribusiness and many other facets of the Farm Credit System. Come spring semester, students complete a full three credit course on Advanced Agriculture Lending at NDSU. All students who are accepted into the program receive a \$1,000 grant. The program is currently offered to qualifying students at NDSU. To learn more about the program, go to: agcountry.com/fellows



This was an excellent opportunity for **JACOB SCHERESKY, from Des Lacs, ND** who is majoring in agricultural economics and recently participated in the program. He graduated, along with fourteen other students, on May 10, 2021. Jacob is currently interning with

Farm Credit Services of ND through the summer of 2021.

Jacob grew up on his family farm and ranch in Des Lacs, ND and enjoys helping out in between school and work. At NDSU, he is a member of Ag Ambassadors, Ag Collective and FarmHouse Fraternity. He greatly enjoyed the opportunity to build upon the skills he acquired in the Fellows Program during his time interning at FCSND.



**Farm Credit Services
of North Dakota**

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**Farm Credit Services
of North Dakota**

Ca\$h Dividend\$


- ◆ 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

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701-652-2836

CROSBY
701-965-2265

RUGBY
701-776-5863

WILLISTON
701-774-0055

BOWBELLS CROP
INSURANCE
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