

INSIDE

FARM CREDIT SERVICES

WINTER 2021

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 **Farm Credit Services
of North Dakota**



Strategic Message from THE CHAIRMAN OF THE BOARD, BRYAN ANKENBAUER



Farm Credit Services of North Dakota (FCSND) has reached a significant milestone.

The voting stockholders of FCSND approved a merger with and into AgCountry Farm Credit Services (AgCountry). In a separate but concurrent voting process, the AgCountry stockholders also approved this merger. Pending final approval from the Farm Credit Administration (our regulator), the merger will become effective on January 1, 2022.

Your FCSND Board of Directors offers the following related comments:

- A huge THANK YOU to our voting stockholders for participating in this process, whether by online proxy voting, mail-in proxy voting, or in-person voting at the November 18, 2021, special stockholders meeting.
- A huge THANK YOU to our FCSND staff who have assisted the Board in completing substantial related due diligence, preparation of extensive disclosure materials, and planning for the related voting process.

- The expected long-term strategic benefits of this merger include additional value for our stockholders (cost of credit, potential for increased cash dividends/patronage, potential for increased services) and support for our staff (training, tools, processes, opportunities).
- As a reminder, we do not anticipate any reductions in our branch locations or branch staffing because of this merger. We are firmly committed to proactively serving the ongoing credit and financial service needs (including crop insurance) of the farmers and ranchers across northwest and north central North Dakota. We believe this merger will further strengthen our ability to accomplish that objective in an even more effective and robust manner.

Thank you for your business and we look forward to continuing to serve your credit and other financial service needs.

Bryan Ankenbauer,
Board Chairman

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).



• *Todd Erickson* •
VP Lending

FINANCIAL ACCURACY IS KEY TO YOUR BUSINESS

By now, many producers have met with their tax advisor to determine if they need to spend more on expenses or sell more product for more income in this operating year. That is good financial planning to help lessen the tax burden of the production you had for the season.

Good financial planning also comes into play when completing year-end balance sheets and financial statements. As a borrower, providing the most accurate information to your lender ensures you will get the best guidance and an interest rate that corresponds with your financial position. I believe it is well worth the time spent to keep your financials updated so you are prepared for the next business expansion during good times, or to withstand any down cycles due to markets or weather.

The Farm Credit System has been in place for well over 100 years. A major part of being successful during that time is the ability to work with producers at all levels of production. We help match their financial strength to their requests and help plan for transitioning to the next generation. Continued relationships with your lender, and good discussion on your operation's progress, helps give you peace of mind so you can continue to meet all your financial obligations as they come due.

It is a good business practice to understand the financial picture of your operation, and we enjoy helping you with that task.

Thank you for your business.



• *Dan Beyer* •
SVP Chief Lending Officer

NEXTGEN AG PROGRAM

Farm Credit Services of North Dakota's NextGen Ag program is proud to offer its 4th annual seminar on Tuesday, January 18, at the Grand Hotel in Minot for young and beginning farmers. While tailored for the young and beginning, all producers are welcome. We are excited for an informative lineup this year that will give you some tools to maximize your marketing efforts. The seminar runs from 9:30 a.m. to 2:30 p.m., and lunch will be provided. There is no cost for the seminar, but pre-registration is required.

Here is a summary of the presenters:

BRET OELKE is the founder of Innovus Agra. He attended South Dakota State University and graduated with a Bachelor of Science in Animal and Range Sciences. He later received a Master of Agribusiness degree from the Department of Agricultural Economics at Kansas State University.

Mr. Oelke then worked for the University of Minnesota Agricultural Business Management Team. Mr. Oelke works hard to provide business management services to agricultural producers and the businesses that support them. He is also a speaker and educator who delivers discussions and leads workshops on risk management, management issues, and marketing for commodity groups, state and national farm organizations, farm credit associations, and other agricultural businesses across the nation.

DR. FRAYNE OLSON is the Crop Economist/Marketing Specialist with the North Dakota State University Extension Service. He conducts educational programs and research in evaluating crop marketing strategies, crop outlook and price analysis, and the economics of crop contracting. He also works with colleagues in the areas of risk management, agribusiness management and farm management. Dr. Olson received his PhD from the University of Missouri in Agricultural Economics.

DAVID SPICKLER founded Lighthouse Commodities in 2015 with the goal of providing farmers the same professional merchandising resources the rest of the grain industry uses. The Lighthouse professional merchandising program involves budgeting, marketing plans, futures brokerage, cash trading, logistics and web-based reporting, all customized to each client. Lighthouse focuses primarily on knowing costs, planning ahead and setting targets to lock margins. Lighthouse currently markets over 250,000 acres for its clients with about \$60 million in annual sales. Prior to founding Lighthouse, Dave worked in ethanol processing, cattle feeding and risk management consulting. He grew up on a cattle ranch east of Carrington, ND, and graduated with an ag degree from NDSU in 2004.



CROP INSURANCE

IMPORTANCE OF PRODUCTION ACCURACY

There have been some changes and clarifications over the past couple years to the procedures for policyholders in reporting their yields via the annual Production and Yield Reporting Certification form that we would like to remind you of. Good production records are crucial to maintaining an APH database.

- **5% Tolerance:** The policyholder must report each unit's actual yield within 5% of what we determine to be correct, based on their acceptable records or they will receive an assigned yield for the entire crop/county.
- Upon review, the policyholder must provide us with their acceptable production records that they had when they reported yields to their agent. If they cannot provide acceptable records that they had at the time they reported their yields to their agent, they will receive an assigned yield for the entire crop/county.
- Acceptable records for APH purposes are found in the Crop Insurance Handbook and specifically "Acceptable Farm Management Records" are found in Section 3, paragraphs 1431-1435.

– 1435 Field Harvest Records: Field harvest records include records of production determined from any of the following:

1. Truck, wagon or hopper loads that are documented by weight tickets, grain carts or conveyance measurements.
2. Separate measurements of production, by unit, when placed in farm storage structures.

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.

SCO AND ECO

Looking for a way to get top-end coverage on your MPCl crop insurance? RMA offers two endorsements onto your MPCl crop insurance plan that helps insure the top end portion of your crop. Those endorsements are called Supplemental Coverage Option (SCO) and Enhanced Coverage Option (ECO).

Supplemental Coverage Option (SCO) is a county-based plan that covers from your MPCl coverage level up to 86%. An indemnity will be paid based on whether the yield or revenue for the county falls below the 86%. The liability used for the SCO coverage will depend on your underlying MPCl policy. SCO works a lot like the FSA program Area Risk Coverage (ARC) does; and that is the reason you are not allowed to elect ARC coverage if you want SCO. However, SCO will use the spring and harvest MPCl price instead of the 5-year market average. This made SCO a very popular product for 2021 and will again be popular for 2022 as well. For example, in 2021 the 5-year average price for wheat was \$5.50 under ARC; while the spring price under MPCl came in at \$6.53 and the harvest price came in at \$9.21. SCO allows you to get higher coverage with these higher market prices than ARC will in the current markets.

Enhanced Coverage Option (ECO) is a new area-based plan that came out this year. ECO allows farmers to get coverage from 86% to 90% or 86% to 95% on an area-based plan. ECO works just like SCO and a loss will pay when the yield or revenue for the county falls below the 95 or 90% trigger. It will use the farmer's liability from their farm for the coverage. With ECO, the farmer can enroll in either ARC or PLC at FSA. ECO will be a popular option for the 2022 crop year if the prices continue to stay high. ECO allows farmers to set a good floor price on their crop since the deductible is only 5%.

SCO and ECO are available on every major crop and most specialty crops in North Dakota and Montana. Sign-up for SCO and ECO is March 15th of 2022.

95% ECO TRIGGER

Deductible (no coverage)	100% - 95%
ECO coverage range	95% - 86%
SCO or ARC coverage range	86% MPCl coverage level
MPCl coverage level	up to 85%

SCO COVERAGE

% of Expected Grower Revenue	Individual Loss	Area-Based Loss
100%		
95%		
90%		
86%		SCO Revenue (86% - 75%)
80%		
75%		
70%	Individual Revenue Policy (75% Coverage)	
65%		
60%		
55%		
50%		
45%		
40%		
35%		
30%		
25%		
20%		
15%		
10%		
5%		
0%		

90% ECO TRIGGER

Deductible (no coverage)	100% - 90%
ECO coverage range	90% - 86%
SCO or ARC coverage range	86% MPCl coverage level
MPCl coverage level	up to 85%

UPCOMING FCS EVENTS IN 2022

FCS CUSTOMER APPRECIATION SUPPER

January 27, 2022

Clarion Hotel, Minot
(formerly the
Holiday Inn-Riverside)

**NOTE: Events, dates, times and
locations are subject to change.*

FARM CREDIT SERVICES OF NORTH DAKOTA FARMER MEETING DATES

Feb. 1	Rolette, Rolette Bar	10:30 am
Feb. 1	Bottineau, Marie's	4:30 pm
Feb. 2	Crosby, Divide County Courthouse	12:00 pm
Feb. 2	Bowbells, Memorial Hall	5:00 pm
Feb. 3	Tioga, Side Street Diner	9:30 am
Feb. 3	Esmond, Esmond Café	10:30 am
Feb. 4	Williston, Hampton Inn	12:00 pm
Feb. 8	Willow City, Backwoods Café	10:30 am
Feb. 8	Carrington, Crossroads Golf Course	10:30 am
Feb. 9	Harvey, Eagles Club	5:00 pm
Feb. 10	Rugby, Eagles Club	5:00 pm
Feb. 15	Mohall, Emergency Services Building	10:30 am
Feb. 17	Bottineau, FCS of ND Office	9:30 am
Feb. 22	Minot, NDSU Research Ext. Center	10:30 am
Feb. 22	Minot, NDSU Research Ext. Center	1:00 pm

FARM CREDIT INTRODUCES NEW DROUGHT PROGRAMS

Farm Credit Services of North Dakota understands the drought effects on cattle producers in our service territory. In response to this, we have introduced two new lending programs to specifically deal with the impact of the drought and provide producers with drought assistance.



The first program is the **Cattle Herd Retention Loan Program**. This will provide for longer term financing for operating costs to maintain your base cattle herd. Operating expenses such as feed purchases, custom feeding, moving cattle to other locations or any 'normal' operating costs that allows a rancher to maintain their breeding animals as part of their base herd can be used. Repayment terms are up to 5 years, and interest only will be required with the first payment. Lower rates for this program will be in place.

The second program is the **Breeding Cattle Replacement Loan Program**. This program will allow ranchers to purchase breeding cattle to rebuild a cattle herd. It includes bred heifers, cows and bulls up to a level of their herd size as it existed on January 1, 2021. Repayment terms will be up to seven years with lower rates. Interest only will be required for the first payment.

Please stop in and visit with your FCSND loan officer for more information. We're here to help!

FARM CREDIT SERVICES OFFERS COLLEGE SCHOLARSHIPS

Farm Credit Services of North Dakota will award six scholarships in the amount of \$1,000 each to high school seniors who plan to enroll in college this fall.

Eligible applicants must reside in our 17-county territory in north central or northwest North Dakota. Selection is based on academic record, personal attributes, vocational promise, leadership and financial need.

Students may obtain scholarship application forms from their high school counselor or ag instructor, Farm Credit Services offices in North Dakota, on our website at www.farmcreditnd.com or by writing to Teresa Kjellberg, Director of Marketing, Farm Credit Services of ND, PO Box 70, Minot, ND 58702.





RURAL COMMUNITY *Grant Fund*

SUPPORTING WESTERN NORTH DAKOTA COMMUNITIES

Farm Credit organizations in western North Dakota announced nine grants totaling \$184,360 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.

“We are proud to continue to provide these organizations with grant funding assistance that positively impacts their organizations and rural communities,” says Gordon Hanson, CEO of Farm Credit Services of ND. “Their essential services, and equipment they utilize, are critical to the well-being of those in oil impacted areas in North Dakota,” Hanson adds.

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 by April 30, 2022 for the next grant funding period.

Grants support critical community needs such as health, safety and emergency services.
THE LATEST GRANTS AS OF NOVEMBER 2021 INCLUDE:

- \$25,000** **ARNEGARD RURAL FIRE DISTRICT**
FOR A NEW FIRE TRUCK
- \$25,000** **BILLINGS COUNTY EMS**
FOR AN EMERGENCY RESPONSE VEHICLE AND EQUIPMENT
- \$25,000** **COLUMBUS RURAL FIRE PROTECTION DISTRICT INC.**
FOR A FIRE HALL ADDITION
- \$25,000** **COMMUNITY AMBULANCE SERVICE INC.**
FOR VOLUNTEER CREW QUARTERS
- \$25,000** **TAYLOR RURAL FIRE PROTECTION DISTRICT**
FOR A FIRE TRUCK
- \$20,000** **TRINITY HEALTH FOUNDATION**
FOR AN AMBULANCE
- \$20,000** **WATFORD CITY POLICE DEPARTMENT**
FOR POLICE RADIOS
- \$10,000** **BURKE COUNTY SHERIFF'S OFFICE**
FOR RESCUE VEHICLE EQUIPMENT
- \$9,360** **CROSBY RURAL FIRE PROTECTION DISTRICT**
FOR RESCUE EQUIPMENT

FARM CREDIT SERVICES PROVIDES FFA STUDENT HANDBOOKS

This year acknowledges the 45th year that the three independent Farm Credit Services associations in North Dakota have donated FFA Handbooks to agricultural students in area schools.



This year, over one hundred high school agriculture education programs in North Dakota, Minnesota and Wisconsin received over 3,000 of the student handbooks for the start of the 2021/2022 school year donated by the Farm Credit Services Associations in North Dakota.

For four and a half decades more than 88,550 of the books have been presented to FFA-first year ‘greenhands’ to be used throughout the four-year FFA program.

“Farm Credit Services is very proud of its history of providing handbooks for a program that helps students expand their interests and begin a path rich with career development opportunities,” says Teresa Kjellberg, Director of Marketing with Farm Credit Services of North Dakota. “Farm Credit maintains a strong commitment to support youth in our rural communities. The FFA program provides opportunities for personal growth as well as potential future careers in the agricultural industry,” she adds.

Farm Credit Services is committed to helping the FFA provide excellence in the teaching and learning of agriculture and its activities in science, technology, production, processing, and related agribusiness activities as well as understand the vital and necessary role of the agricultural industry. Farm Credit Services is proud to support today’s youth who may become tomorrow’s agricultural producers and leaders.

The three independent North Dakota Farm Credit associations are headquartered in Minot (www.farmcreditnd.com), Fargo (www.agcountry.com), and Mandan (www.farmcreditmandan.com).

2021 YEAR END OFFICE HOURS AND DEADLINES

Farm Credit Services of North Dakota offices will be closed all day on both December 23rd and December 24th to observe the Christmas holiday.

We will be open until 5:00 p.m. on Friday, December 31st. We will re-open with our new regular business hours on January 3, 2022 from 8:00 a.m. - 4:30 p.m.

Payments received after the 12:00 noon cut-off time on December 31st will be treated as 2022 payments. Please check with your local office for any questions you may have regarding 2021 deadlines. Also, be sure to allow additional time for mailing around the holidays.

We appreciate your business in 2021 and look forward to working with you in 2022.

WE WISH YOU A VERY
Merry Christmas
AND A HAPPY AND HEALTHY
New Year!



VAN BEDAF FAMILY DAIRY & CREAMERY

By Marlee Seibold

When it comes to the family business, the van Bedaf family knows how much passion and dedication it takes to make something you are proud of. Located just outside of Carrington, ND, the Van Bedaf Dairy LLP has been operating in North Dakota since 2008 to bring fresh dairy to people all across the state and, more recently, gelato and cheese from the Cows and Co. Creamery. The story of how they got to Carrington spans a few countries, continents, and decades.

Corne and Conny van Bedaf grew up in the Netherlands, a part of multigenerational farming families. They saw firsthand what it took to run a successful farm from when they were both very young, remembering their parents and grandparents' hard work to achieve success. When they got married, they thought going into the dairy business would be the next

step. Still, there was a catch, "There just wasn't the land available in the Netherlands, so we either had to get out of farming or find somewhere else to go," said Conny, and finding somewhere else is what they did. With their two sons Piet and Dries and daughter Maartje, they moved to Alberta, Canada, in 2001. They spent the next six years building that dairy farm until they wanted to move on to the next adventure.

In 2007, they made their way down to the states, looking at land throughout the Midwest, before realizing that what they were looking for was in Carrington, ND, the small community they would often pass through. At that time, Carrington was working with the ND Dairy Coalition to bring more livestock to North Dakota, and that is how they first got in contact with Tom Erdmann and Farm Credit Services. "We found the dairy coalition

group online and got in contact with them," said Conny, "Tom Erdmann was the one who took the lead and showed us around to the land, farms, and even the school. We kept in touch with him as time passed, and once we decided to move to Carrington, he had become someone we really trusted." Even though they built this trust, they knew there were not many dairies in the area, and making sure they had the help they needed was important. Conny said, "We knew how the operation should go, and we needed Tom to help with the North Dakota specific things. Both Tom Erdmann and now Jacee Davis know exactly what is going on." Tom quickly became a close, trusted friend, and Farm Credit Services proved to be a real help setting up their roots.

Making sure they were all on the same page was a crucial component of their operation, "We would have calls with Tom regularly to make sure there were no surprises," said Conny, "We called him whenever we needed something." That relationship still lasts today, "If we want to know something, we still call Tom," said Corne. "We felt we could trust him, and he would take care of us, and he has. He helped us in all the areas we didn't know much about." His involvement with the community and how much he has done helped them see they were in the right hands with Tom and Farm Credit Services.

They started building the dairy in 2008, began milking in 2009, and haven't stopped since. Beginning with 250 cows and growing to 1,500 today, their dairy produces a total of 135,000 pounds of milk per day. Once they started growing, they realized they would need some help, so their kids have become a huge part of the operation, often taking over many significant

“There is a lot of local community support; we wouldn't be able to do it all without them.”

and technological responsibilities. Corne, however, still finds time to do the odd jobs here and there, "I think he enjoys doing those things and likes to let Piet take on some of the bigger stuff," said Taryn. "Oh, he loves that. It makes him very happy," agreed Conny.

Piet and Taryn van Bedaf and their son Ian do a lot of work around the dairy. A big part of that is making sure their cows are healthy and well taken care of, "We can track their eating times, temperature, how active they are, and it all comes from a sensor attached to their ear. So how they move their ears tells us a lot of that information. We follow an average, and if a cow deviates from that, we get an alert," said Piet. Along with the close monitoring of their cows, the feed plays a significant role, "We usually buy most of our hay from farmers in North Dakota, and the feed is specific to every age and group of cows. We have a nutritionist that visits every two weeks to offer help if some cows aren't getting what they need," Piet went on to say, "It takes about 5-10 minutes to milk the cows, but they stay in the parlor for about 30 minutes so the pens can get cleaned. Milking happens around 21 hours a day; we shut down twice to wash the equipment and then go back to it." They mention all of this wouldn't be possible without the community behind them and their business, "There is a lot of local community support; we wouldn't be able to do it all without them," said Taryn. Making sure the cows are well cared for allows the dairy to produce high-quality milk, so the next step came with the opening of the creamery.

The Cows & Co. Creamery is the most recent addition to the operation. Owned and operated by Maartje and Casey Murphy, the creamery is just down the road from



the dairy. “We started our Duchessa Gelato in 2018. In the Netherlands, we always see the gelato shops and wanted to bring some of that back to North Dakota, especially when we have the milk right next door,” said Maartje. They started with a gelato cart, often hired for weddings, graduations, and other large gatherings. As their name grew and became more well-known, they started doing monthly gelato deliveries, now extending to 11 different cities around the state. Once a month, they deliver the pre-ordered gelato to those cities, “We were strictly gelato until August of this year when we added cheese curds to the order. In September, we added gouda cheese for the first time. With those, we are hoping to do gift packages for Christmas,” said Maartje. However, they want to create something even more interactive for the community, “We renovated our pole barn to make a café, aging room, processing room, and kitchen. We soon want to be open once a week and allow people to take a tour of the creamery, and maybe if I can talk the farmers into it, people can go tour the dairy as well.” Their dedication to giving people an inside look is not something we often see. They hope people are interested in seeing where everything comes from, “We wanted to be able to bring people out here and see how the gelato and cheese are made. It is very common to see in the Netherlands, and we wanted to give them that feeling. And enjoy farm-fresh products.” They learned a lot from the dairy farms in the Netherlands by understanding how they operate, seeing what they

do firsthand, and bringing those techniques back here. “The creamery wouldn’t be here without the dairy and Farm Credit. Being young, we needed the support to be able to do this. Now we want people to see the dairy, see what we do and where it all comes from,” said Maartje. The dairy is a great place to see where the milk comes from, while the creamery shows how things are made. Conny mentions, “There are no other cheesemakers in North Dakota, no other farm creameries, so it is fun to show people.”

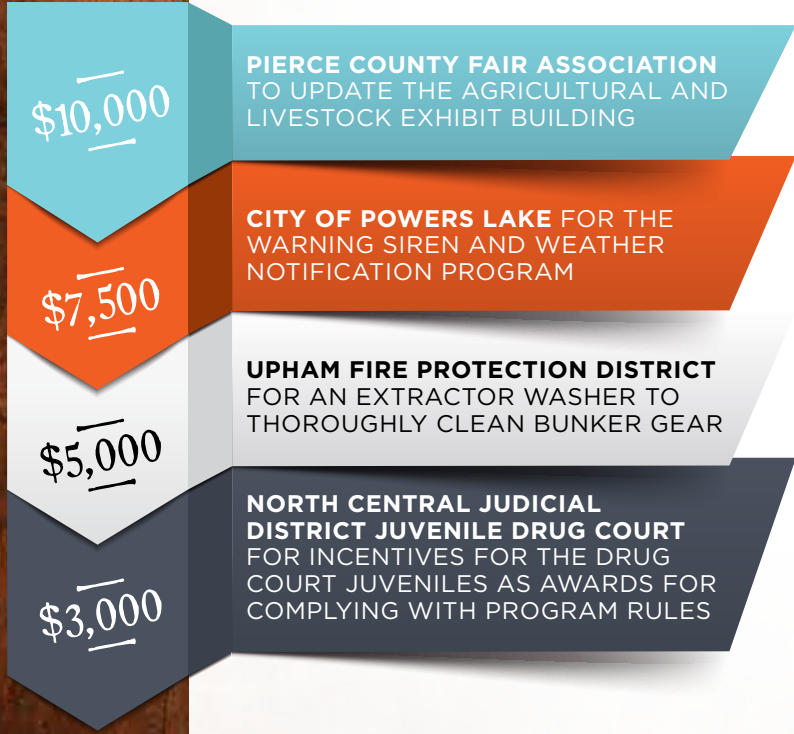
It is clear that this family enjoys what they do, “Being out here with the family is a perk. It is rewarding to overcome challenges and to be able to work with animals. Brings us a lot of joy to know the gelato and cheese comes from our milk,” said Conny. Piet followed it up by adding, “We get to work outside, work with our family and enjoy a lot of freedom.” Maartje said, “We have a story and purpose behind what we do; there are not many negatives. Being in a small community is nice. It is a family business, but without the community support of Carrington, we wouldn’t be able to do it.” Their willingness to show everyone what they do and how they do it is a unique feature of this dairy, “This whole family operation is hugely transparent. We want people to see our processing areas. Piet started a YouTube channel to give people an inside look. If you want to see where your food comes from, there is no better place than to hang out here at the creamery or the dairy because you can see how it is made. We have windows into every area,” said Casey. As for the next generation, “Corne and Conny are great about letting the next generation start taking the reins. They foster the growth, and it is a great thing to see.” For the van Bedaf family, the passion, love, and dedication they have put into their dairy operation is clear from the moment you arrive. What started as a family business is quickly turning into a family tradition that many hope will be around for years to come.



PAT-NOW COMMUNITY FUND AWARDS LOCAL AREA GRANTS



DURING THE REVIEW SESSION FOR THE PERIOD ENDING AUGUST 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 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 grants awarded to local area businesses and organizations.

“Farm Credit is proud to support our local and rural community organizations with funding that will enhance their objectives and assist in delivering their worthy projects,” says Gordon Hanson, CEO – Farm Credit Services of ND. “The programs and services they provide are valuable assets that strengthen our communities,” he adds.

The year-to-date total funds awarded as of August 2021 is \$85,500.

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.





**Farm Credit Services
of North Dakota**

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Minot, ND 58702

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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. ◆

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INSURANCE
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