



# Premier Farm Credit

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# AGFORUM

PUBLISHED FOR THE MEMBERS & FRIENDS OF  
PREMIER FARM CREDIT

DEC 2023

## GRO RECIPIENTS

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### BOARD OF DIRECTORS

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NAME	TOWN	PROJECT
Mason Boerner	Haxtun	Pig Scale
Addison Imhof	Yuma	Bred Heifer
Leah Edwards	Haxtun	Market Swine
Andrea Avita	Julesburg	Chickens
Braya, Brennyn & Ellys Kailey	Sterling	Rabbit
Kinley Brown	Akron	Leathercraft
Estrella Arteaga	Akron	Market Steer
Aubree Mason	Akron	Market Lambs
JR Meyer	Weldona	Welder
Augustus Vickers	Wiggins	Market Steer
Americo Lorenzini	Weldona	Market Steer
Payson Poland	Brush	Chickens
Berkley Nighswonger	Yuma	Market Steer
Maggie Anderson	Yuma	Market Steer
Hudson Stull	Iliff	Hydroponics

The GRO committee reviewed 50 applications and selected 15 recipients. The total amount funded was \$22,100.

The GRO Program aims to encourage active youth participation and leadership in agriculture, helping ensure the future of rural America.

### WHAT IS THE GRO PROGRAM?

Each year Premier Farm Credit will award a one-time grant to several 4-H and/or FFA members to be used for costs associated with their 4-H project or FFA Supervised Agricultural Experience (SAE). The grant recipients will also receive age-appropriate financial education from Premier Farm Credit.

Grant funds may only be used to purchase and care for a project animal or for the purchase of supplies required for other qualifying projects, are a one-time, non-renewable amount and do not have to be repaid. Each student must keep accurate records available for Premier Farm credit to review, and provide quarterly updates.

Recipients must remain in good standing with their 4-H or FFA Club/Chapter.



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## YEARS OF SERVICE MILESTONES

### SEPTEMBER

Jackie Barton, 12 years  
Sandy Cummings, 20 years  
Gene Essman, 4 years  
Jerry Lebsack, 45 years  
Carrie Schaefer, 10 years  
Melanie Segelke, 23 years  
Jessica Lebsack, 7 years

### OCTOBER

Chris Dollerschell, 22 years  
Sarah Lueck, 4 years  
Tyson Weingardt, 6 years

### NOVEMBER

Lisa Klinzmann, 39 years  
Brandy Morris, 15 years  
Shiree Hull, 7 years  
Trish Kembel, 6 years  
Garrett Seymour, 6 years

### DECEMBER

Steven Kaiser, 31 years  
Emily Kokes, 12 years  
Ryan Rasmussen, 22 years

## Congratulations!



VP, Internal Audit, **Emily Kokes** along with her husband welcomed Carter Frank Kokes on 8/16/23. He weighed 7 lb. 2 oz. and measured 20.5 inches. Siblings Hank & Chloe were excited for his arrival.

## Welcome, Tyler Lebsack!



**Tyler Lebsack** joined the Premier team as a Loan Officer in the Yuma Lending Office in December. Tyler is Yuma native, has his MBA in Economics and a Master's degree in Math Ed. from Chadron State. He has worked over 9 years in the ag industry.

## GREAT GRANDMA'S SUGAR COOKIES

Submitted by **Mariya Mekelburg** - Credit Support Specialist in Yuma, CO



### INGREDIENTS

- 2 cup sugar
- 1 cup lard
- 3 eggs
- 1 cup cream (sweet or sour)
- ¼ tsp. salt
- 1 tsp. vanilla
- 2 tsp. baking powder
- ½ tsp. soda

### DIRECTIONS

Cream together sugar and lard. Add eggs, cream and vanilla. Sift rest of ingredients with 2 cups of flour and add to above mixture. Add enough extra flour on surface to roll out. You can roll flat to use cookie cutters or roll into balls. Sprinkle with sugar. Bake at 400 degrees for 7 minutes. They will be a moist, delicious cookie.



## SCHOLARSHIPS AVAILABLE

The 2024-2025 academic year scholarship applications are now available on [premieraca.com](https://premieraca.com).

Premier Farm Credit awards annual scholarships in the amount of \$1,000 each for students who have not yet obtained their undergraduate degree and are or are planning to attend a college or university. Applicants must be a child or grandchild of a current stockholder, or be a stockholder themselves. Selection is based on academic aptitude, vocational promise, personal attributes, leadership and financial need. Children or grandchildren of Premier Farm Credit employees and board members are not eligible to apply.

APPLICATIONS ARE DUE  
MARCH 1ST, 2024



## NEED INSURANCE?

Now is a great time to take a look at your insurance needs. Kevin and Carrie are available to do a no-obligation review to make sure you are well-protected and are getting the best value on these types of policies:

- Spring multi-peril • Life insurance
- Crop hail • PRF

Call Kevin or Carrie Today!  
(970) 522-5295



## FRAUD PROTECTION BEST PRACTICES – FROM COBANK FRAUD WISE: STAY ONE STEP AHEAD

It's important to have a healthy suspicion of, and independently confirm, any request for confidential information or sending of funds. Always verify any request by calling the business or person, using a telephone number that you know to be real, and not one provided in an email or call. Never reply to the same email address from where the request originated or you end up communicating with the fraudster. Even when the request is urgent, take the time to confirm sensitive requests with known people and entities, through an independent method.

- Guard your financial or other account information. Don't provide it to anyone unless there is a legitimate reason to do so as part of a transaction, and only after you've confirmed this with the requestor.
- Confirm any request for change to a vendor's payment information, or for an unusually large payment amount, or outside the normal payment cycle by phone call to a known vendor representative.
- Pay attention to unusual circumstances and "red flags," such as a vendor using an atypical communication channel or a different individual making the request than your business normally deals with or who seems to be new to the vendor.
- If you use a free email service for your business (such as Hotmail®, Gmail®, Yahoo®, etc.) make sure no confidential information is stored in contact records or saved messages. Alternatively, consider upgrading to a secure email system.
- Do not use public computers or public Wi-Fi hotspots to access your online banking.



## LEAVING A LASTING LEGACY WORKSHOP TO BE HELD IN AKRON JANUARY 17TH, 2024

Jeff Tranel from CSU Extension will lead this workshop on Succession Planning. Reach out to [jamie.axtell@colostate.edu](mailto:jamie.axtell@colostate.edu) to get registered for event.

## ARE YOU INTERESTED IN BEING A DIRECTOR CANDIDATE?

The 2024 Nominating Committee will meet in early February to identify, recruit and nominate candidates to stand for election to the Association's Board of Directors. The Nominating Committee seeks individuals with following qualifications and traits:

- Has experience with production agriculture practiced in the Association's geographic territory and an understanding of financial and credit matters
- Is Independent and void of real or potential conflicts of interest.
- Has a proven record of honesty, high moral character and strong integrity
- Is interested in the well-being of the Association and would fairly represent the interests of both the stockholders and Association

If you are a stockholder and interested in becoming a director candidate, contact any Nominating Committee member. Their names can be found online at:

<https://premieraca.com/about/nominating-committee/>



# EMPLOYEES HONORED DURING ANNUAL CHRISTMAS PARTY



Six employees were honored at the annual Christmas party, **Kevin Wright**, VP Insurance, celebrated 5 years. **Carrie Schaefer**, Insurance Coordinator, celebrated her 10 year anniversary. **Brandy Morris**, Senior Financial Analyst in Sterling, reached the 15 year milestone. **Sandy Cummings**, Customer Service Representative in Sterling, was unable to attend the party but was honored for her 20 years of service. **Clint Nash**, Senior Loan Officer in Yuma, was also unable to attend the party but celebrated 25 years of service. **Jerry Lebsack**, VP-Appraisal, was honored for his 45 years of service! We are thankful for the commitment to excellence and teamwork of our employees.

## NJC STUDENT BOARD SELECTED FOR 2023-24



We are off and running with the 2023-2024 Northeastern Junior College Student Board of Directors. The group met in early November to get acquainted with one another and their project.

- **Bailey Dennett**, Bridgeport, CO - Ag Business
- **Peyton Munroe**, Encampment, WY - Ag Business
- **Kenzie Sijelmassi**, Castle Rock, CO - Animal Science/ Pre Vet Medicine
- **Bailey Fischer**, Franktown, CO - Production Agriculture
- **Austin Evans**, Redmond, OR - Ag Education
- **Olivia Taylor**, Mondovi, WI - Ag Business & Equine Management

## ANNIE'S PROJECT PROGRAM

Starting in Jan. in Haxtun for Six Weeks

The mission of Annie's Project is to empower women in agriculture to be successful through education, networks, and resources. The classes will be available on Monday evenings in January at the Haxtun Community Center with dinner provided. Premier Farm Credit and the CSU Extension are sponsoring the event.

LEARN MORE AND REGISTER AT:  
<https://HaxtunAP.eventbrite.com>



## FOLLOW US ON SOCIAL MEDIA



### PREMIER FARM CREDIT'S VISION:

We will be recognized as the premier agricultural lender that offers reliable and consistent credit and related services.  
We will provide stockholders cost-effective financial solutions, superior service and value of ownership.

### PREMIER FARM CREDIT'S CORE VALUES:

- *Commitment to Agriculture & Rural America*
- *Stockholder Ownership & Control*
- *Value Employees*
- *Success of our Member-Owners*
- *Commitment to Excellent Customer Service*

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# CHRISTENSEN RANCH JOINS PREMIER FARM CREDIT AT FARM CREDIT FLY-IN



In mid-November, Premier Farm Credit employees VP, Credit **Chris Dollerschell** and Director of Marketing & Communications, **Lee Salyards** along with Board Vice Chairman, **Randy Kirkwood** attended the Farm Credit Fly-In with customers **Kathy and Kirsten Wood** (Christensen Ranch) of Weldona in Washington D.C.

The purpose of the Fly-In was to help spread the message on Capitol Hill of the importance of passing a strong Farm Bill, advocate for agriculture and the issues we face in northeast Colorado, meet with other Farm Credit representatives from all over the country, and share a product from one of the customers in our territory at the Marketplace Reception.

With over 800 nationwide Farm Credit employees, board members and customers in attendance, the message about the importance of a strong Farm Bill being passed was heard loud and clear as each Farm Credit association met with their legislators. Prior to making Capitol Hill visits, each attendee heard from the four leaders of the House and Senate Agriculture Committees-Chairman Glenn "GT" Thompson, Ranking Member David Scott, Senator John Boozman, and Senator Debbie Stabenow and

how they were working on the Farm Bill extension. They all recognized the urgency of getting a 5-year Farm Bill done early next year and the importance of the Farm Credit system as a stable line of credit in an uncertain economy.

The Farm Credit Marketplace was the closing event in DC for the Farm Credit Fly-In. Kathy and Kirsten Wood of Christensen Ranch told the story of being designated as a Colorado Centennial Ranch, raising Red Angus, and running their bulk beef business as they handed out beef jerky to legislators and staffers.



## KOESTER ATTENDS COBANK AMBASSADOR PROGRAM



**Jared Koester**, Senior Loan Officer in Sterling, recently participated in the CoBank Ambassador Program. The 6-month program focused on increasing participants' abilities to advocate for the Farm Credit System with local, state and national officials. Koester spent the week in NYC and Washington D.C.

advocating for agriculture. The advocacy skills are important now and in years to come, and we're thankful to have Koester's insight and experience in this area. We realize that sometimes the people making the laws about agriculture don't always understand it.

## PREMIER HOSTS COBANK EMPLOYEES FOR TOURS IN NORTHEAST COLORADO



Premier Farm Credit partnered with staff from its funding bank out of Denver, CoBank, for a tour from Jim Yahn of the North Sterling Diversion Structure, Prewitt Reservoir, Smart Brothers, Inc. Operation. They listened to an update from Don Brown on agriculture in northeast Colorado. The all-day event allowed CoBank staff to see Premier Farm Credit serve their mission in agriculture and rural communities.

### Reminders

**Don't forget to pay interest by year-end!**

**Offices Closed**  
December 25 and January 1

**Scholarship Applications Due**  
March 1, 2024



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MIKE GRAUBERGER

## PRESIDENT'S MESSAGE

**A**s we approach the end of the year, I hope this communication update finds you doing well and enjoying the holiday season. Year-end finds many of us evaluating business results and making strategic plans for the future.

I'm pleased to report to you that 2023 is looking to be another successful year for Premier Farm Credit. The Association anticipates to again realize strong net earnings and the Board has approved paying our member-owners a record patronage of \$6,750,000. We also continue to grow, as loan volume is projected to approach \$1 billion by year-end. I would like to express my sincere appreciation to our loyal membership, dedicated employees, and our valued board members for our ongoing success.

I want to address an important matter in this space related to heightened instances of fraud. Over the past year, we have seen an increase in attempts of fraud related to wire requests, counterfeit drafts, ACH withdrawals and deceptive mail solicitations. We have trained our employees to be on the lookout for suspicious activity and we ask each of you to remain diligent in monitoring your loan accounts. At times, we may take additional security measures such as reaching out to you to verify transactions. Security is not always convenient and we ask for your patience and understanding as we work to protect you and the Association.

In closing, I wish all of you a Happy Holiday Season! We are certainly blessed to be working with our members and to be part of the great agriculture communities of Northeast Colorado.

*Thank you for your continued business and support.*

– Mike Grauberger, President and CEO