



Farm Credit Services of Mandan

BUSINESS PROFILE

Who we are: Farm Credit Services of Mandan is a cooperative lender providing credit and financial management services to nearly 3,000 customers. We are part of the national Farm Credit System which has supported agriculture and rural communities with reliable, consistent credit and financial services since 1916.

Our service area: Credit products and financial management services are promoted and delivered through eight branch offices throughout our 20-county local service area in southwest North Dakota. Branch offices are located in Carson, Beulah, Bowman, Dickinson, Mandan, Mott, Washburn, and Wishek.

We're more than just credit: The Farm Credit Services of Mandan association provides a full range of credit products, including real estate, operating, equipment, agribusiness, and young and beginning farmer loans. We also offer financial management services to enhance our customer's business profitability and long-term stability. Services offered include crop and livestock insurance, leasing, appraisals, recordkeeping and payroll services, tax planning and preparation, transition planning, and producer education.

Delivering value to producers: We offer competitive rates on our loan products with multiple terms and product options with no loan origination or appraisal fees. In addition, we pay back a portion of our profits to borrowers through a cash patronage program. **Over \$69 million in cash has been distributed since the patronage program started in 1999.** An experienced and well-trained staff of specialists is willing to provide customers what they need and when they need it. Over 100 employees are available to serve customers at their convenience, at the office, on the farm, or on-line. We strive for quality high-tech and high-touch service which has earned us the distinction of high customer satisfaction.

Committed to the Ag community: We are committed to supporting the success of young and beginning farmers and ranchers through special loan programs, education, and staff assistance. Farm Credit Services of Mandan will make every effort to structure loan terms and conditions to help our customers be successful. We are also proud to support state agricultural organizations such as: ag commodity groups, FFA, Ag Education, 4-H, livestock shows, county fairs, high school and college scholarships, farm shows, conventions, and other producer education, NDSU extension and USDA research centers.

Leading lender to the ag industry: Approximately 68% of our customer base is identified as full-time farmers and ranchers. 44% of our portfolio is primarily crops, with the major crop being wheat, and approximately 45% is livestock, primarily beef cattle. Other major crops include corn, oil seeds and feed grains. We extend credit to all types of agricultural businesses, including ag processing facilities. We have committed \$1.84 billion to agriculture over the last year. Crop insurance annual premium for multi-peril, LRP and hail protection is \$34 million. We also prepare over 850 tax returns in addition to our recordkeeping and payroll services.

The best deal in the country: When you work with Farm Credit Services of Mandan, you get the expertise and time of an entire team of specialists who are working to help customers reach their financial goals. Agriculture has become a complex and competitive business, so rely on the ag financial experts devoted to building a productive relationship you can count on during the industry's good and bad times.

We're committed to providing the best value in the marketplace with competitive rates, valuable products, high-touch and high-tech service, knowledgeable staff, and profit sharing!

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