



The Farmer Mac *Forward* communicates important upcoming events and announcements to agricultural lenders. You can learn more about Farmer Mac by visiting the Farmer Mac website ([www.farmermac.com](http://www.farmermac.com)), calling 800-879-3276 or emailing [opportunities@farmermac.com](mailto:opportunities@farmermac.com).

### Upcoming Conferences & Events

- Jan. 28:** [Top Producer Seminar](#) - Curt Covington, SVP - Agricultural Finance, Farmer Mac, to Present; Chicago, IL
- Jan. 28-29:** [Utah Bankers Association](#) Ag Outlook and Conference; St. George, UT
- Jan. 29:** [Peoples Company](#) 2016 Land Investment Expo; West Des Moines, IA
- Feb. 1-3:** [Farm Credit Council](#) Annual Meeting; Washington, DC
- Feb. 3:** [Community Bankers Association of Illinois](#) Ag Lenders' Conference; Springfield, IL
- Feb. 14-17:** [ABA](#) 2016 ABA National Conference for Community Bankers; Palm Desert, CA
- Feb. 26:** [USDA Agricultural Outlook Forum](#) - Tim Buzby, President and Chief Executive Officer, Farmer Mac, to Present; Arlington, VA
- Mar. 6-10:** [ICBA](#) 2016 ICBA National Convention; New Orleans, LA
- Mar. 9-10:** [Kansas Bankers Association](#) Kansas Ag Bankers Conference; Manhattan, KS
- Mar. 20-22:** [Iowa Bankers Association](#) 2016 IBA Ag Bankers Conference; Ames, IA
- Mar. 24-25:** [Montana Bankers Association](#) 2016 Ag Bankers Conference; Bozeman, MT
- Mar. 29:** [Oklahoma Bankers Association](#) 2016 Ag Conference; Oklahoma City, OK

### News & Updates

#### *Curt Covington to Present at 2016 Top Producer Seminar*

Farmer Mac's very own Curt Covington is taking the stage at the 2016 Top Producer Seminar in Chicago! With over 30 years of experience under his belt, Curt may be considered a "gray-haired banker". But with age comes wisdom, so join him on January 28 at 3:45 pm as he shares best practices for managing through today's shifting economic times and learn how producers (and ag bankers) can still make money even in less than desirable conditions. [Click here](#) for more information.

#### *In Case You Missed It...*

Farmer Mac's January Refresh webinar broke previous records for registrants when it featured the ever popular Dr. Dave Kohl! 670 lenders from over 36 states participated in the live event where Dr. Kohl discussed how to position for success in the economic reset. If you weren't able to attend the webinar, you can still [watch it](#) in its entirety!

### ***Rate Sheet Modifications***

Starting January 4th, Farmer Mac posted a new 30-year fixed rate product on the Farm & Ranch rate sheet and a 25 and 30-year fixed rate product on the Farmer Mac 2 rate sheet. We were happy to add these products to satisfy increased lender demand for a greater number of long-term fixed rate product options.

Additionally, the Farm & Ranch rate sheets now include Standard and Choice net yields. Due to changes in our pricing infrastructure, the difference between Standard and Choice net yields now vary by loan product.

Also, we amended the Farm & Ranch rate sheet footnotes that apply to the 7/1 and 10/1 products. These products have expanded payment terms that now allow for annual and monthly payment options at pricing similar to other Farmer Mac products. Furthermore, 7/1 and 10/1 Fast Track loans now receive “full” Choice pricing rather than previously only receiving ‘half’ of the Choice pricing discount.

If you have any questions on our new rate sheets, please contact your [Relationship Manager](#).

### ***Farmer Mac to Present at the ABA National Conference for Community Bankers... Industry Provider Showcase Session with Breakfast*** ***Quit Complaining. Just Do It! Proven Solutions for the Most Common Complaints of Community Bank Presidents – Tuesday, February 16<sup>th</sup> – 7:00-7:50 AM***

Across the country, community banks Presidents and CFOs are lamenting over the same threats to their bottom line. Don't let today's changing ag economy, competitive pressure, interest rate risk and lending limits hold you back from growing profits and gaining market share. In this session, the Farmer Mac team will discuss your most common concerns and share the strategy and tactics Farmer Mac lenders are using to preserve and grow relationships with their farm & ranch customers. Eliminate the threats today and start growing your business tomorrow.

### ***The Feed***

#### ***Winter Edition of The Feed to Launch This Week***

The latest issue of [The Feed](#), Farmer Mac's quarterly perspective on agriculture, is launching this week. Inside this winter edition, you will find key commodity sector analyses, seasonal trends, a special report unveiling the results of Farmer Mac's annual survey of ag lenders, as well as a timely political update and much, much more. Be sure you check your inbox for this insightful and informative report! It's a must-read for ag lenders and professionals.

### ***Dave's GPS***

#### ***Keep Up with Dr. David Kohl through Farmer Mac***

Dr. Kohl spends much of his time traveling the country speaking to bankers and producers about ag finances, trends and outlooks. In today's GPS, ***The Super Bowl of Banking***, Dr. Kohl covers the themes of positioning for transition and navigating volatile times, which were discussed at the ABA National Ag Bankers Conference in Kansas City.



Along with Dave's GPS, see Dr. Kohl's bi-monthly “Dashboard” for his assessment of today's global and domestic economics: [Dave's GPS and Dashboard](#)

***Seller/Service Guide Amendment(s)\*:***

The annual review of the Farmer Mac Seller/Service Guide (SSG) is now complete. This year, significant revisions were made to the document, including a full redesign, in an effort to make it more user-friendly and interactive for our Lenders. Key highlights:

- Chapters have been **condensed** and **merged** into a single document.
- You can now **search** for key words across the entire guide to quickly and easily navigate to the chapter/subsection you want.
- A handy **Guide Update Log**, located in the back of the SSG, chronologically lists all significant substantive changes in one convenient location.
- **Section 201.1**- Credit Standards and Guidelines, Overview, Summary has changed to reflect the new maximum loan amount of \$12.6 million (formerly \$12.3 million) for loans secured by more than 1,000 acres.

The new and improved Seller/Service Guide is now available to view and/or download within the Resource Library on eFarmermac.com. Please familiarize yourself with the updated version here: [www.efarmermac.com/Resource/Index.aspx](http://www.efarmermac.com/Resource/Index.aspx).