Purpose:
To strengthen the professional skills of agricultural lenders and other credit managers. Attending the school is an important step in the career development of agricultural lenders. The Department of Economics in the College of Agriculture and Life Sciences at Iowa State University in cooperation with the Iowa Bankers Association, conducts the Agricultural Credit School each June.

School Format:
The school is organized in a two-week curriculum. Enrollees attend one week during the first summer and complete the remaining week during the subsequent summer. Both curricula are offered concurrently and the second year class is limited to those who have completed the first year.

Who Should Attend:
Those directly involved in extending, administering or supervising agricultural credit or those aspiring to serve as ag lenders.

Class Limits & Experience Recommendation:
Registrations will be taken in the order in which they are received. The first year class will be limited to 64. Anyone interested in the school may attend, however, two to three years of experience in agricultural lending would be beneficial.

Planning and Direction:
The Ag Credit School combines coursework, case studies, computer applications and in-depth attention from instructors.

Benefits:
- Increase your skill and effectiveness in agricultural credit management
- Learn how to attract and finance new credits
- Gain an in-depth understanding of farm financial and risk management
- Learn strategies to increase the profitability, security and competitiveness of agricultural lending

The following people are responsible for the planning and direction of the school:
Alejandro Plastina, Department of Economics, Iowa State University
Don Foley, Ag Credit School Coordinator, Iowa Bankers Association
Ann Winkel, VP of Education, Iowa Bankers Association

Registration Fee and Cancellation:
Your registration fee of $950 includes all instruction and program materials. Complete registration form, enclose payment and mail to: Iowa Bankers Association, P.O. Box 6200, Johnston, IA 50131. Or register online at www.iowabankers.com (see calendar of events and scroll to June). Cancellations received by May 22nd will receive a full refund. Substitutions are allowed any time.
Registration deadline: May 15, 2020

Lodging:
A block of rooms has been reserved at the Gateway Hotel & Conference Center. Ph: (515) 292-8600
Rate $134 • Reservations must be made by May 10, 2020 to ensure rate. Please be sure to ask for the Iowa Bankers room block.

Alternate Lodging Options:
Room blocks have NOT been reserved at these hotels.

Holiday Inn (515) 268-8808 Hilton Garden Inn (515) 233-8000
Best Western Plus (515) 296-2500 Fairfield Inn & Suites (515) 232-4000

Questions: Please contact IBA’s Ann Winkel or Patricia Fortune at 800-532-1423 with any questions.
First Year Students:
First-year students learn decision-making principles applicable to agriculture and agriculture lending. The major emphasis is on effective financial and risk management for farm businesses. Material is presented by successful agricultural leaders, Extension specialists and practicing attorneys. You will apply concepts and principles through participation in a computerized farm management simulation exercise (FarmSim), in which each management team will operate its own farming enterprise over an eight-year period.

Schedule:
Monday: 9:30 a.m. - 4:30 p.m.
Tue.-Thurs.: 8:00 a.m. - 4:30 p.m.
Friday: 8:00 a.m. - Noon

Topics Covered - First Year

- Economics
- Financing Crop Production
- UCC & Ag Lending
- Financing Livestock Production
- Risk Management
- Legal Issues
- Iowa Mediation Services
- Developing a Balance

Financing Crop Production: Managing crop loans, risk management and marketing. Successful lenders will discuss attracting, evaluating and servicing loans.

Financing Livestock Production: Managing livestock loans, risk management and marketing. Successful lenders will discuss attracting, evaluating and servicing loans.

Financing Farm Real Estate: Managing real estate loans, secondary mortgage markets, land values and appraisals and farm leasing arrangements.

Farm Financial Analysis: Developing net worth and net income statements, analyzing financial ratios, and using benchmark values to evaluate credits.

Farm Expansion and Risk Management: Marketing tools, crop insurance, and USDA programs.
Second Year Students:
Second year students focus on agricultural credit analysis and credit management. The case method is used extensively during the second year. You will analyze farm and agribusiness cases and present your findings to the class. You must have completed the first year curriculum to be eligible for the second year curriculum.

Please Note:
You must have completed the first year curriculum to be eligible for the second year curriculum.

Schedule:
Monday: 9:30 a.m. - 4:45 p.m.
Tue.-Thurs.: 8:00 a.m. - 5:00 p.m.
Friday: 8:00 a.m. - 11:00 a.m.

Topics Covered - Second Year
• Economics
• Competition in Ag Credit Markets
• Agricultural Credit Analysis
• Managing Risk in Ag Lending
• Legal & Tax Aspects of Problem Loans
• Financing Organic & Alternative Enterprises
• Financing Complex Farm Business
• Managing Problem Loans
• Managing Problem Loans Panel
• Banking Compliance
• Regulator Panel
• Managing Your Career in Agricultural Lending
• Emerging Opportunities for Ag Lenders
• Case Study

Agricultural Credit Analysis: learn advanced methods of agricultural credit analysis. Topics include modern techniques in credit scoring, risk assessment, loan pricing, customer profitability analysis and management information systems.

Agricultural Credit Management: Through case studies and presentations, you will strengthen your expertise in agricultural credit management. The major objective is to help you understand the role of agricultural lending in the overall performance of your bank. Topics include strategic management, loan administration, financing complex agricultural businesses, managing problem loans, risk management and emerging financing opportunities in agriculture.
Registration Fee & Deadline:

Fee: $950. The registration fee includes all instruction and program materials, five continental breakfasts and two lunches.

Deadline: May 15, 2020

Class Limits

The first year class will be limited to 64. Anyone interested in the school may attend, however, two to three years of experience in agricultural lending would be beneficial. The second year class is limited to those who have completed the first year curriculum - in any year.

Questions: Please contact Ann Winkel or Patricia Fortune with questions at 800-532-1423. If you have a disability and need special arrangements please let us know.

Complete registration form and return to:
Attn: Registrar, Iowa Bankers Association, P.O. Box 6200, Johnston, IA 50131.

Online registration available at: www.iowabankers.com
(Education tab/calendar of events/June).

Questions: Ann Winkel or Patricia Fortune at 800-532-1423

Registration in Iowa Bankers Association (IBA) events and activities constitutes an agreement by the attendee to the IBA's use and distribution, both current and future, of the attendee's image or voice in photographs, videotapes, electronic reproductions and audiotapes of such events and activities. Please check iowabankers.com for more details.