

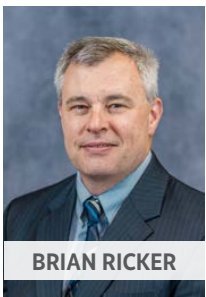
# LEADER

SUMMER 2025



## MESSAGE FROM THE PRESIDENT

BY BRIAN RICKER, PRESIDENT



**BRIAN RICKER**

AgCredit, a supporter of agricultural communities, has consistently demonstrated its dedication to fostering local growth and development through its involvement in county fairs. With fair season in full swing, we can see both a celebration of agricultural heritage and a showcase of local talent. This provides an ideal platform for AgCredit team members to connect with the communities they serve and to promote the values of hard work, innovation, and community spirit.

AgCredit places a strong emphasis on nurturing the next generation of agricultural leaders. By sponsoring youth programs at county fairs, such as Pee Wee Livestock Shows, Jr Fair Livestock Sales, and other project activities, AgCredit helps to provide young people with the resources and opportunities they need to develop their skills and knowledge. These programs encourage young participants to take an active interest in farming and rural life.

In addition to sponsoring events, our staff dedicates countless hours to commodity group food stands, serving as project judges, clerking sales and serving in various volunteer leadership roles. The investment of time and financial resources in these activities ensures that the legacy of farming excellence continues for generations to come.

County fairs are more than just agricultural exhibitions; they are vibrant community gatherings that celebrate local culture and heritage. AgCredit understands the importance of these events in fostering community spirit. Our involvement in county fairs reflects our vision: Inspiring growth in agriculture and our rural communities. What better way is there to do that than by supporting the next generation?

Best wishes for a safe and fun fair season.



# SHARING OUR STORY

Recently, AgCredit had the opportunity to engage with several political figures to discuss various policy issues and concerns.



Farm Credit Council President and CEO Christy Seyfert made a visit to Ohio in April. She attended the Annual Meeting. Her visit to AgCredit was the first association visit she's made since stepping into her current role at the Farm Credit Council.



Gubernatorial candidate Vivek Ramaswamy met with the AgCredit Board of Directors at McClure Farms this spring.



Board Member Terry McClure sharing about his farm operation.



Board Member Scott Chalfin talks with Austin Serna, congressional aide to US Representative Marcy Kaptur, at the AgCredit Annual Meeting.

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**PRESIDENT** - Brian Ricker

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Michael Thiel  
Gary Wilson

**EDITOR** - Kayla Laubacher

Address changes, questions, comments or requests for copies of our financial reports should be directed to AgCredit, ACA by writing 610 W. Lytle Street, Fostoria, OH 44830, or calling 800-837-3678. Our financial reports can also be obtained on our website: [www.agcredit.net](http://www.agcredit.net)

**IMPORTANT DISCLOSURE**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**WHISTLEBLOWER INFORMATION**

Reports of suspected or actual wrongdoing can be made anonymously and confidentially through the SpeakUp Whistleblower hotline or online. All information submitted to SpeakUp is taken seriously and investigated thoroughly.

**WHISTLEBLOWER HOTLINE**

**WITH SPEAK UP:**

1-844-850-6494 (24 hours a day, 7 days a week)

**WHISTLEBLOWER ONLINE REPORTING:**

<https://www.convercent.com/report>

We are an Equal Opportunity Employer. AgCredit strives to recruit, hire, train, and promote individuals without regard to race, color, religion, sex, national origin, age, disability, parental status, marital status, political affiliation, military service, or any other non-merit based factor. EOE including disability/veterans.



# GETTING A LOT LOAN FROM AGCREDIT: YOUR PATH TO HOME CONSTRUCTION

BY KAYLA LAUBACHER, MARKETING COORDINATOR

Finding the perfect piece of land to build your dream home is an exciting milestone. Financing the purchase through a lot loan from AgCredit is a smart move that can pave the way for your future home construction. “Using the same lender for both your lot and construction loans can lead to a more streamlined, cost-effective, and less stressful experience when you are ready to build”, says Neeta Shuff, AgCredit Mortgage Loan Originator.

A lot loan is financing designed specifically for purchasing vacant land on which you intend to build a home. AgCredit offers flexible terms tailored to meet the needs of individuals looking to invest in land for future construction. You can work through the process of getting a lot loan in four simple steps.

- **Application:** The first step is to submit an application to AgCredit. This involves providing details about the land you wish to purchase, your financial situation, and your plans for future construction.
- **Approval:** Once your application is reviewed, AgCredit will assess your eligibility for the loan. Factors such as your credit score, income, and the land’s value will be considered.
- **Loan Terms:** Upon approval, AgCredit will offer you loan terms, including the interest rate, repayment schedule, and any associated fees. It’s important to review these terms carefully to ensure they align with your financial goals.
- **Closing:** After accepting the loan terms, you’ll proceed to the closing process, where the loan documents are signed, and the funds are disbursed to complete the land purchase.

Once you have secured your lot and are ready to begin building, AgCredit offers the option to roll your lot loan into a home construction loan. This streamlined transition is designed to simplify the financing process and provide continuous support throughout your home-building journey.

“We are not starting from scratch with the lending process, which saves a lot of time. It’s less stressful dealing with just one lender and not coordinating between two different lenders”, says Neeta.

There are several reasons why it’s beneficial to work with AgCredit for both loans, including the following:

- **Competitive Rates:** AgCredit offers competitive interest rates on both lot and construction loans, helping you save money over the life of your loans.
- **Flexible Terms:** With flexible repayment options and terms tailored to your needs, AgCredit ensures that your financing aligns with your financial goals and home-building timeline.
- **Expert Guidance:** AgCredit provides expert guidance throughout the entire process, from purchasing your lot to completing your home. Their experienced loan officers can help you navigate any challenges and make informed decisions.
- **Streamlined Transition:** Rolling your lot loan into a construction loan with AgCredit simplifies the financing process, reducing paperwork and ensuring continuous support.

“Since we have all the required information for the lot loan, it’s a very easy payoff process to roll the lot loan into the construction loan, leaving you with the ease of having just one loan to worry about”, adds Neeta.

Securing a lot loan from AgCredit is a great first step towards building your dream home. By rolling your lot loan into a home construction loan, you can benefit from a seamless financing process and expert support. Whether you are purchasing land or constructing a new home, AgCredit is committed to helping you achieve your goals with competitive rates, flexible terms, and personalized guidance. Take the next step towards your dream home with AgCredit and turn your vision into reality.



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# CROP INSURANCE CORNER

BY CALEB DOUCE, DOUCE AGENCY, LLC



CALEB DOUCE

*"It is only the farmer who faithfully plants seeds in the Spring, who reaps a harvest in the Autumn."*

—B.C. Forbes

Spring started with heavy rains, which left some farmers needing to replant some of their crops. Let's look at how replant coverage works and how payments are calculated.

Replant coverage that is covered in the base MPC policy is as follows:

- If replant is necessary, the coverage is built in as long as the crop was not planted before the early plant date. The early plant date for corn is April 10th and the early plant date for beans is April 15th.
- The enterprise has a minimum of 20 acres replanted.
  - » Both revenue protection and yield protection policies have replant provisions, but the 20/20 rule must be met to trigger payment. That means that 20 acres or 20% of a unit, whichever is smaller, must be replanted.
- Payment under this provision:
  - » Corn — Payment is eight bushels multiplied by the February average plant price set by the Chicago Board of Trade. This price was \$4.70 for the spring of 2025.
  - » Soybeans — Payment is three bushels multiplied by the February average plant price set by the Chicago Board of Trade. This price was \$10.54 for the spring of 2025.

- As a reminder to all producers, please call your crop insurance agent prior to any replanting, so that an adjuster can make contact to release the farmer to ensure any replant claims will get paid.

Not only are the early plant dates important to keep in mind, but there are also late plant dates to keep in consideration as well. June 5th is the final plant date for corn to ensure 100% coverage. If corn is planted between June 6-25th, there is a 1% reduction in coverage each day. June 20th is the final plant date for soybeans to ensure 100% coverage. If soybeans are planted between June 21st and July 15th, there is a 1% reduction in coverage each day.

It's a good idea for producers to keep a list of critical dates that apply to their insured crops and mark their calendars to ensure they have the full level of risk protection available to them. Also, a reminder to get your planted acres reported into your crop insurance agent no later than July 15th.

We want to wish everyone a good end to planting and a bountiful harvest.



**DOUCE AGENCY LLC**

**740-386-2991**

*An equal opportunity provider*





# 110% AWARDS

Congratulations to all recipients of AgCredit's 110% award. This award is presented to FFA students who go above and beyond for their FFA chapters.



**KYLA CONLEY**  
Upper Sandusky



**ALI FOX**  
Oak Harbor



**KYLEIGH KLINGSHIRN**  
Firelands



**MADDIE MARTIN & SAMANTHA UTZ**  
Buckeye Central

**Lia Alesander**  
Mt. Gilead  
Morrow County

**Kyla Conley**  
Upper Sandusky  
Wyandot County

**Wyatt Hatton**  
Arcadia  
Hancock County

**Aaron Lortz**  
Carey  
Wyandot County

**Chase Overmyer**  
Fremont  
Sandusky County

**Kaylea Short**  
Crestview  
Van Wert County

**Caden Althouse**  
Gibsonburg  
Sandusky County

**Laura Cook**  
Hopewell-Louden  
Seneca County

**Kirby Herrera**  
Lorain County JVS  
Norwalk County

**Maddie Martin**  
Buckeye Central  
Crawford County

**Emily Payne**  
Eastwood  
Wood County

**Kallee Stant**  
Miller City  
Putnam County

**Albrej Bailey**  
Ridgmont  
Hardin County

**Carlee Covington**  
Wellington  
Lorain County

**Isabelle Hess**  
Cardington  
Morrow County

**Marinn McGuire**  
River Valley  
Marion County

**Brock Perry**  
Woodmore  
Ottawa County

**Edison Stawowy**  
Old Fort  
Seneca County

**Kaleb Baker**  
Tri-Rivers  
Marion County

**Ella Criswell**  
Northmor  
Morrow County

**Izzy Hill**  
Liberty Center  
Henry County

**Katelynn Metzger**  
Ada  
Hardin County

**Gabriele Phillips**  
Elgin  
Marion County

**Sydney Stirm**  
Colonel Crawford  
Crawford County

**Carol Beck**  
Anthony Wayne  
Wood County

**Abby Dickson**  
Lincolnview  
Van Wert County

**Austin Inbody**  
Cory-Rawson  
Hancock County

**Braelyn Miller**  
Harding  
Marion County

**Aidra Preston**  
Ada  
Hardin County

**Katelyn Swingle**  
Plymouth  
Huron/Richland County

**Adam Bockrath**  
Kalida  
Putnam County

**Alexandria Elchert**  
New Riegel  
Seneca County

**Kamryn Jenkins**  
Vermilion  
Erie/Lorain County

**Erica Miller**  
Margaretta  
Erie County

**Alex Rupright**  
Holgate  
Henry County

**Benjamin Tidd**  
Upper Scioto Valley  
Hardin County

**Christian Boland**  
Wayne Trace  
Paulding County

**Rachael Fox**  
Arlington  
Hancock County

**Grant Jennings**  
Highland  
Morrow County

**Carder Miller**  
Leipsic  
Putnam County

**Nate Schiefer**  
Wynford  
Crawford County

**Izabella Tiell**  
Hopewell-Louden  
Seneca County

**Grace Carper**  
Mohawk  
Wyandot County

**Ali Fox**  
Oak Harbor  
Ottawa County

**Riley King**  
Lakota  
Sandusky County

**Annemarie Minter**  
Hardin Northern  
Hardin County

**Brooklyn Schlatter**  
Paulding  
Paulding County

**Claire Tussing**  
Bowling Green  
Wood County

**Trinity Company**  
Sentinel Career & Tech Center  
Seneca County

**Hazel Green**  
Western Reserve  
Huron County

**Kyleigh Klingshirn**  
Firelands  
Lorain County

**Ethan Mullet**  
Seneca East  
Seneca County

**Cara Schwartz**  
Spencerville  
Van Wert County

**Samantha Utz**  
Buckeye Central  
Crawford County

**Aidan Hanson**  
Ridgmont  
Hardin County

**Elle Kofron**  
Clyde  
Sandusky County

**Diana Niece**  
Kenton  
Hardin County

**Brenda Scott**  
Ridgedale  
Marion County



**MARINN MCGUIRE**  
Rivory Valley



**KAYLEA SHORT**  
Crestview



**KALLEE STANT**  
Miller City

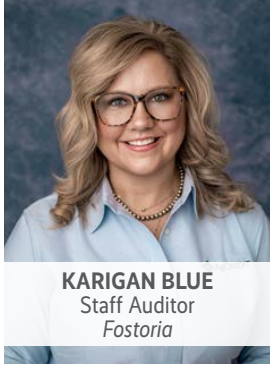


**CLAIRE TUSSING**  
Bowling Green

# AROUND AGCREDIT

## NEW HIRES

Welcome to the new team members who have joined the AgCredit team in 2025!



**KARIGAN BLUE**  
Staff Auditor  
Fostoria



**KARTER CONVERSE**  
Associate Accountant  
Fostoria



**MADISEN JOLLIFF**  
Loan Accountant  
Marion



**ANGELA MONTGOMERY**  
Risk Manager  
Fostoria



**MICHAEL SANDIFER**  
Business Analyst  
Fostoria



**MICHAEL THOMPSON**  
Facilities Coordinator  
Fostoria



**ROBERT WALTHER**  
Account Officer  
Norwalk

## ELECTION RESULTS

Congratulations to our newly elected Board Members!



**DUSTY SONNENBERG**  
Region 2



**GARY WILSON**  
Region 3



**SCOTT CHALFIN**  
Region 4

### 2025 Nominating Committee

County	Nominating Committee Member
Crawford	Luke Scott
Erie	Dawn L Thayer
Hancock	Max Rader
Hardin	Tim Holbrook
Henry	Jeremy Babcock
Huron	Caleb Buck
Lorain	Jessica Doehr
Lucas	Rita Myers
Marion	Doug Strine
Morrow	Matthew Clinger
Ottawa	Greg Tallman
Paulding	Michael Wiesehan
Putnam	Jeff Duling
Sandusky	Bradley Verhoff
Seneca	Michael Burkholder
Van Wert	Scott Eickholt
Wood	Dale Brown
Wyandot	John Lininger

## CALENDAR

*Offices Closed*

**June 19 Juneteenth**

**July 4 Independence Day**

**Sept. 1 Labor Day**

**Nov. 27 & 28 Thanksgiving**

## CONGRATULATIONS TO THE 2025 SCHOLARSHIP RECIPIENTS

The Joe Leiser Memorial Scholarship was created in memory of former AgCredit CEO and President, Joe Leiser. Mr. Leiser had a strong passion for agriculture and served the ag community with a single purpose—to do what is right for the farmer. This year, each recipient will be awarded \$2,000.00 to use towards furthering their education in an agricultural field or community supported degree program.



**Adele Dowdell** of Lorain County will be attending The University of Findlay in the fall majoring in Animal Science/Pre Vet with a minor in Biology.



**Grace Goyings** of Paulding County will be attending Bowling Green State University in the fall majoring in Biology with a minor in Horticulture or Botany.



**Kyleigh Klingshirm** of Lorain County will be attending The Ohio State University ATI in the fall majoring in Animal Science-Animal Industries (Beef Specialization) and Agribusiness.



**Kael Margraf** of Seneca County will be attending Ohio Northern University in the fall majoring in Civil Engineering.



**Garrett Schlechter** of Lorain County will be attending The Ohio State University ATI majoring in Agribusiness Management.



**Clark Schroeder** of Putnam County will be attending Bowling Green State University in the fall majoring in Business with a minor in Finance.



**Tyler Wiemken** of Defiance County will be attending Huntington University majoring in Agribusiness focusing on Economics and Finance.





610 W. Lytle Street  
Fostoria, OH 44830

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# WELCOME TO OUR 2025 SUMMER INTERNS!



Left to right: Zach Rickenbacher, Lauren Gabel, Avery Nowowiejski, Alexia Camarano, Hannah Chaffee, Tait Dusseau and Caden Jutz



Dean Hetrick and Tait Dusseau

