June 22, 2018

Dear Senators:

Over the past three years the Senate Agriculture Committee has conducted numerous hearings to talk about priorities for the 2018 Farm Bill. One consistent theme from these meetings was "do no harm to crop insurance." Yet as we approach floor action on the Farm Bill, we may see amendments that would do significant harm to crop insurance and to rural America.

## As you consider the 2018 Farm Bill on the Senate floor, <u>we urge you to oppose harmful</u> <u>amendments to crop insurance, including those that would 1) reduce or limit participation</u> <u>in crop insurance, 2) make insurance more expensive for farmers during a time of</u> <u>economic downturn in agriculture, or 3) harm private-sector delivery.</u>

Crop insurance is a unique risk management tool available to farmers and ranchers. First, crop insurance policies are available for more than 120 individual crops across the country, and the recent development of Whole Farm Revenue (WFR) insurance makes coverage available to all crops, in all regions and for all types of farms.

Crop insurance is also <u>purchased</u> by farmers, and farmers must prove that they have met a deductible (minimum loss threshold) to be eligible for a payment for a portion of their loss. On average, farmers collectively spend \$3.5 to \$4 billion per year out of their own pockets for crop insurance coverage, and the average deductible is approximately 25% of the expected value of the crop.

Finally, instead of placing the entire risk for crop insurance on the American taxpayer – like ad hoc disaster assistance does - crop insurance shares risk between the taxpayer, farmers and the private sector delivery system.

There is no shortage of reasons why farmers, lenders, agriculture input organizations, conservation groups and others have expressed strong support for crop insurance.

- Without crop insurance most producers simply could not qualify for the **operating loans** they need to put a crop in the ground. Due to extremely tight margins in agriculture, regulators examining agriculture lending portfolios typically insist borrowers have crop insurance.
- Crop insurance is available to **all types and sizes of producers in all regions**.
- Crop insurance provides for **environmental benefits**. Crop insurance requires producers to meet wetlands protections and highly erodible lands protections to be eligible for a premium discount.
- Crop insurance is a **rapid response** solution to disasters. Private sector delivery typically allows farmers who have losses and have met their deductible to receive indemnity payments in less than thirty days, while ad hoc disaster can take months or even years.
- Crop insurance **protects jobs**, both on and off the farm. Crop insurance enables farmers to rebound quickly after a disaster and allows producers to pay credit obligations and other input expenses, such as fertilizer and farm equipment.

Crop insurance is food and fiber security insurance, and food and fiber security is national security. Given the importance of crop insurance, the undersigned organizations <u>urge you to</u> <u>support America's farmers, ranchers, rural economies and national security by opposing amendments that would harm crop insurance.</u>

Sincerely,

## **National Organizations**

Agricultural Retailers Association American Agri-Women American Association of Crop Insurers American Bankers Association American Farm Bureau Federation American Farmland Trust American Insurance Association American Malting Barley Association American Seed Trade Association American Sesame Growers Association American Society of Farm Managers and Rural Appraisers American Soybean Association American Sugar Alliance American Sugarbeet Growers Association Association of Equipment Manufacturers Association of Fish and Wildlife Agencies **Biotechnology Innovation Organization** Beer Institute **Brewers** Association **Corn Refiners Association** Crop Insurance and Reinsurance Bureau **Crop Insurance Professionals Association** Delta Waterfowl **Ducks Unlimited Equipment Dealers Association** Farm Credit Council Independent Community Bankers of America Independent Insurance Agents & Brokers of America National Association of Conservation Districts National Association of Mutual Insurance Companies National Association of Professional Insurance Agents National Association of State Departments of Agriculture National Association of Wheat Growers National Barley Growers Association National Corn Growers Association National Cotton Council National Council of Farmer Cooperatives National Crop Insurance Services

National Farmers Union National Grain and Feed Association National Milk Producers Federation National Oilseed Processors Association National Peach Council National Potato Council National Rural Lenders Association National Sorghum Producers National Sunflower Association North American Craft Maltsters Guild Pheasants Forever Property Casualty Insurers Association of America Reinsurance Association of America Rural & Agriculture Council of America Specialty Crop Farm Bill Alliance The Fertilizer Institute Theodore Roosevelt Conservation Partnership United Fresh Produce Association **US** Apple Association US Canola Association US Dry Bean Council **US Rice Producers Association** USA Dry Pea & Lentil Council **USA Rice Federation** Western Growers Association Women Involved in Farm Economics

## **State Organizations and Companies**

Ag Enterprise Supply, Inc. (WA) Ag Georgia Farm Credit (GA) Ag New Mexico Farm Credit, ACA (NM) AgCarolina Farm Credit (NC) AgChoice Farm Credit (PA, OH) AgCountry Farm Credit Services (MN, ND, WI) AgCredit, ACA (OH) AgFirst Farm Credit Bank (AL, DE, FL, GA, MD, MS, NC, PA, SC, VA, WV, DC, PR, KY, LA, OH, TN) AgHeritage Farm Credit Services (AR) AgPreference, ACA (OK) AgriBank, FCB (AR, IL, IN, IA, KY, MI, MN, MO, NE, ND, OH, TN, WI, WY) Agribusiness Association of Iowa (IA) AgriBusiness Association of Kentucky (KY) Agribusiness Council of Indiana (IN) Agricultural Council of Arkansas (AR) AgSouth Farm Credit (GA, SC) AgTexas Farm Credit Services (TX)

AgVantis (KS) AHW LLC (IL) Alabama Ag Credit, ACA (AL) Alabama Cotton Commission (AL) Alabama Farm Credit, ACA (AL) Alabama Independent Insurance Agents Association (AL) Alliance Bank (IN) Alliance Bank (WI) Allmer Farm & Ranch (CO) American Ag Credit (KS, CA, CO, OK, NM, NV) American Metro Bank (IL) AmTrust Ag (IA) Apple River State Bank (IL) ArborOne Farm Credit (SC) Archer Daniels Midland Company (IL) Arcola First Bank (IL) Arizona Cotton Growers Association (AZ) Arizona Farm Bureau Federation (AZ) Arkansas County Bank (AR) Arkansas Rice Growers Association (AR) Arkansas Soybean Association (AR) ARMtech Insurance Services (AR) Arvest Bank (AR, OK) Association of Wyoming Insurance Agents (WY) BAC Community Bank (CA) Bank of Akron (NY) Bank of Brodhead (WI) Bank of Eastern Oregon (OR) Bank of England (AR) Bank of Galesville (WI) Bank of Louisiana (MO) Bank of Mead (NE) Bank of Newman Grove (NE) Bank of Salem (AR) Bank of Springfield (IL) Bank of Zumbrota (MN) BankIowa (IA) BankORION (IL) Bay Area Insurance Agents Association (MI) Beaufort Equipment Company (NC) Big I New Jersey (NJ) Big I New York (NY) Blackland Cotton and Grain Producers, Inc. (TX) Brunswick State Bank (NE) Buena Vista National Bank (IL) Burkhart Farm Center (OH)

California Association of Wheat Growers (CA) California Association of Winegrape Growers (CA) California Cotton Ginners and Growers Association (CA) Cape Fear Farm Credit (NC) Capital Farm Credit (TX) Cargill (MN) Carolina Farm Credit (NC) Carrico Implement Co., Inc. (KS) Cattle Bank & Trust (NE) CCB Community Bank (AL) Central Kentucky Ag Credit (KY) Central Texas Farm Credit (TX) CerescoBank (NE) CGB Enterprises, Inc. (LA) Chelsea State Bank (MI) CHS Inc. (MN) Chubb (NJ) Citizens Alliance Bank (MN) Citizens Bank (NM) Citizens Bank (TX) Citizens Bank & Trust Company (MS) Citizens Bank of Clovis (NM) Citizens State Bank (IA) Citizens State Bank of Loyal (WI) CNB Bank & Trust (IL) CoBank (All States) Colonial Farm Credit (MD, VA) Colorado Association of Wheat Growers (CO) Colorado Corn Growers Association (CO) Colorado Farm Bureau (CO) CoMark Equity Alliance (OK, KS) Commercial State Bank (SD) Community Bank (WI) Community Bank of Oelwein (IA) Community Bank of Santa Maria (CA) Community Bankers Association of Illinois (IL) Community Bankers of Washington (WA) Community First Bank (NE) Community First Bank of the Heartland (IL) Community Savings Bank (IA) Compeer Financial (WI) Cooperative Network (MN, WI) Cornerstone Bank (AR) CorTrust Bank (SD) Cotton and Grain Producers of the Lower Rio Grande Valley (TX) Cotton Producers of Missouri (MO)

COUNTRY Mutual Insurance Company (IL) Crop Risk Services (IL) Cross Keys Bank (LA) Crowell State Bank (TX) Culver's Frozen Custard of Platteville (WI) Dakota Western Bank (ND) Deitering Bros Inc. (IA) Delaware Farm Bureau (DE) Delta ACA Farm Credit (AR) Delta Council (MS) Dewey Bank (IL) DeWitt Bank and Trust (AR) Dieterich Bank (IL) Edge Dairy Farmer Cooperative (WI, IL, IN, IA, MI, MN, NE, OH, SD) El Paso Valley Cotton Association (OH) Elder Ag & Turf Equipment Co. (OH) Elysian Bank (MN) ESB Bank (MN) ESB Financial (KS) Evans Bank, N.A. (NY) Exchange Bank & Trust (KS, MO) F & M Community Bank (MN) Fairfield National Bank (IL) Farm Credit Bank of Texas (AL, LA, MS, NM, TX) Farm Credit East (CT, ME, MA, NJ, RI, NH, NY) Farm Credit Illinois (IL) Farm Credit Leasing (MN) Farm Credit Mid-America (KY) Farm Credit MidSouth (AR) Farm Credit of Central Florida (FL) Farm Credit of Enid (OK) Farm Credit of Florida (FL) Farm Credit of New Mexico (NM) Farm Credit of Northwest Florida, ACA (FL) Farm Credit of the Virginias (VA, WV) Farm Credit of Western Kansas ACA (KS) Farm Credit Services of America (IA, NE, SD, WY) Farm Credit Services of Mandan (ND) Farm Credit Services of North Dakota (ND) Farm Credit Southeast Missouri (MO) Farmers & Merchants Bank (IL, KS, NE) Farmers Bank & Trust Company (AR) Farmers Bank of Green City (MO) Farmers Deposit Bank (KY) Farmers Mutual Hail Insurance Company of Iowa (IA) Farmers National Bank of Griggsville (IL)

Farmers Savings Bank (WI) Farmers State Bank (IL) Farmers State Bank (IL, NE, OK) Farmers State Bank of Hoffman (IL) Farmers State Bank, Dodge (NE) Farmers' Implement, LLC (WI) FCC Services (CO) FCS Financial (MO) Federated Bank (IL) First Bank (FL) First Bankers Banc Securities (MO) First Community Bank (MT) First Community Bank and Trust (IL) First Community Bank of Moultrie County (IL) First Community Bank of Newell, Iowa (IA) First Farmers Bank & Trust (IL) First Farmers State Bank (IL) First Guaranty Bank (LA) First Lena Corporation (IL) First Minnesota Bank (MN) First National Bank – Harrisburg (AR) First National Bank (IL) First National Bank and Trust (KS) First National Bank in Pinckneyville (IL) First National Bank in Staunton (IL) First National Bank of Ava (IL) First National Bank of Coffee County (GA) First National Bank of Hereford (TX) First National Bank of Lawrence County (AR) First National Bank of Moody (TX) First National Bank of Raymond (IL) First National Bank of River Falls (WI) First National Bank of Rotan (TX) First National Bank of Wynne (AR) First New Mexico Bank of Silver City (NM) First Security Bank of Roundup (MT) First South Farm Credit (AL, LA, MS) First State Bank (IL) First State Bank of Ashby (MN) First State Bank of Fountain (MN) First State Bank of Odem (TX) First State Bank of Olmsted (IL) First State Bank of Roscoe (SD) First State Bank of Van Orin (IL) First State Bank of Wyoming (MN) First Trust & Savings Bank of Watseka IL)

First United Bank, Amarillo (TX) First Western (AR) FirstState Bank (AL) Fisher National Zaza Bank (IL) Flagler Bank (FL) Fleet Brothers Inc and James River Equipment LLC (VA) Flora Bank & Trust (IL) Florida Association of Insurance Agents (FL) Florida Farm Bureau Federation (FL) Florida Sugar Cane League (FL) Fowler State Bank (IN) Fresno Madera Farm Credit (CA) Frontier Farm Credit (KS) Generations Bank (NE) Georgia Corn Growers Assn (GA) Georgia Cotton Commission (GA) Georgia Farm Bureau Federation (GA) Gerber State Bank (IL) Gerhart Insurance Agency (NE) German American State Bank (IL) Glenwood State Bank (MN) Global Ag Insurance Services (CA) Golden State Farm Credit, ACA (CA) Grain and Feed Association of Illinois (IL) Grand Ridge National Bank (IL) Greenfield Banking Company (TN) GreenStone Farm Credit Services (MI, WI) Greenville National Bank (OH) GROWMARK (IL) Guy Carpenter & Co LLC (CT) Harry Implement Inc. (SD) Havana National Bank (IL) Heartland Bank (IA) Heartland Bank (OH) Heartland Insurance Agency, Inc. (IA) Helena National Bank (AR) Heritage Land Bank (TX) Herschel Johnson Implement (IL) Hiatt Enterprises LLC (IL) High Plains Farm Credit (KS) HNB National Bank (MO) Holcomb Bank (IL) HomeStar Financial Group (IL) Horizon Financial Bank (ND) Hudson Insurance Group (KS) Idaho Ag Credit, ACA (ID)

Idaho Farm Bureau Federation (ID) Idaho Grain Producers Association (ID) Illinois Corn Growers Association (IL) Illinois Farm Bureau (IL) Illinois Soybean Association (IL) Independent Agents and Brokers of Maryland (MD) Independent Bankers of Colorado (CO) Independent Community Bankers Association of New Mexico (NM) Independent Community Bankers of South Dakota (SD) Independent Community Banks of North Dakota (ND) Independent Farm Insurance Agents of Illinois (IL) Independent Insurance Agents & Brokers of Louisiana (LA) Independent Insurance Agents & Brokers of South Carolina (SC) Independent Insurance Agents & Brokers of Washington (WA) Independent Insurance Agents and Brokers of Arizona (AZ) Independent Insurance Agents and Brokers of California (CA) Independent Insurance Agents and Brokers of Idaho (ID) Independent Insurance Agents and Brokers of Oregon (OR) Independent Insurance Agents of Arkansas (AR) Independent Insurance Agents of Connecticut (CT) Independent Insurance Agents of Georgia (GA) Independent Insurance Agents of Illinois (IL) Independent Insurance Agents of Indiana (IN) Independent Insurance Agents of Iowa (IA) Independent Insurance Agents of Kentucky (KY) Independent Insurance Agents of Maryland (MD) Independent Insurance Agents of Mississippi (MS) Independent Insurance Agents of Montana (MT) Independent Insurance Agents of Nebraska (NE) Independent Insurance Agents of New Mexico (NM) Independent Insurance Agents of North Carolina (NC) Independent Insurance Agents of North Dakota (ND) Independent Insurance Agents of Oklahoma (OK) Independent Insurance Agents of Rhode Island (RI) Independent Insurance Agents of South Dakota (SD) Independent Insurance Agents of Texas (TX) Independent Insurance Agents of Virginia (VA) Independent Insurance Agents of Wisconsin (WI) Indiana Corn Growers Association (IN) Indiana Soybean Alliance (IN) Insurance Agents & Brokers of Delaware (DE) Insurance Agents & Brokers of Pennsylvania (PA) Insurors of Tennessee (TN) International Bank of Amherst (WI) Iowa Farm Bureau Federation (IA) Iowa Soybean Association (IA)

Iowa Trust & Savings Bank (IA) James River Equipment (VA) Kaddatz Auctioneering & Farm Equipment Sales (TX) Kansas Association of Insurance Agents (KS) Kansas Association of Professional Insurance Agents (KS) Kansas Association of Wheat Gowers (KS) Kansas Corn Growers Association (KS) Kansas Cotton Association (KS) Kansas Farm Bureau (KS) Kansas Grain and Feed Association (KS) Keim Farm Eq. Inc. (IA) Kentucky Corn Growers Association (KY) Kentucky Farm Bureau (KY) Kentucky Soybean Association (KY) Keokuk County Implement Co. (IA) King Crop Insurance, Inc (DE) Kokomo Grain Co. (IN) Lake Henry Implement (MN) Landmark Services Cooperative (WI) LandPro Equipment (NY) Landus Cooperative (IA) Legacy Ag Credit, ACA (TX) Legacy Bank (KS) Legacy Insurance Brokerage (IA) Legence Bank (IL) Lenox Equipment Co. Inc. (OH) Liberty Bank (IL) Lindstrom Equipment, Inc. (WI) Lone Star Ag Credit (TX) Louisiana Cotton and Grain Association (LA) Louisiana Farm Bureau Federation (LA) Louisiana Independent Rice Producers Association (LA) Louisiana Land Bank, ACA (LA) LPC Farms (IL) M & B Farms (TX) M.T. Dove Family Farm LLC (IL) Magnolia Bank (KY) Main & Pinckney Equipment, Inc. (NY) Maine Insurance Agents Association (ME) Maryland Farm Bureau (MD) Maryland Grain Producers Association (MD) Massachusetts Association of Insurance Agents (MA) Massachusetts Farm Bureau Federation (MA) Mayville State Bank (MI) Mead Insurance Agency, INC (NE) Meramec Valley Bank (MO)

Merchants & Farmers Bank (AR) Merchants & Planters Bank (AR) Merchants State Bank (SD) Metamora State Bank (OH) MFA Oil Company (MO) MFA, Inc. (MO) Michigan Agri-Business Association (MI) Michigan Association of Insurance Agents (MI) Michigan Association of Professional Insurance Agents (MI) Michigan Bean Shippers (MI) Michigan Corn Growers Association (MI) Michigan Farm Bureau (MI) Michigan Farm Bureau Insurance (MI) Michigan PIA (MI) Michigan Soybean Association (MI) Mid-Atlantic Soybean Association (PA) MidAtlantic Farm Credit (MD, DE, PA, VA, WV) Minnesota Association of Wheat Growers (MN) Minnesota Farm Bureau Federation (MN) Minnesota Grain and Feed Association (MN) Minnesota Independent Insurance Agents Association (MN) Minnesota National Bank (MN) Minnesota Soybean Growers Association (MN) Mississippi Farm Bureau Federation (MS) Mississippi Land Bank, ACA (MS) Missouri Association of Insurance Agents (MO) Missouri Corn Growers Association (MO) Missouri Cotton Producers (MO) Missouri Farm Bureau Federation (MO) Missouri Independent Bankers Association (MO) Missouri Rice Council (MO) Missouri Soybean Association (MO) Montana Farm Bureau Federation (MT) Montana Grain Growers Association (MT) Mound City Bank (WI) Nagel Crop Insurance, LLC (MD) Nagel Farm Service (MD) Nebraska Corn Growers Association (NE) Nebraska Farm Bureau Federation (NE) Nebraska Grain and Feed Association (NE) Nebraska Independent Community Bankers (NE) Nebraska Soybean Association (NE) Nebraska Wheat Board (NE) Nebraska Wheat Growers Association (NE) Nevada Independent Insurance Agents (NV) New England Farmers Union (CT, MA, ME, NH, NY, RI, VT) New Hampshire Association of Insurance Agents (NH) New Market Bank (MN) New York Corn and Soybean Growers Association (NY) New York Farm Bureau (NY) North Adams State Bank (IL) North Carolina Cotton Producers Association (NC) North Carolina Farm Bureau Federation (NC) North Carolina Small Grain Growers Association (NC) North Dakota Corn Growers Association (ND) North Dakota Grain Dealers Association (ND) North Dakota Grain Growers Association (ND) North Dakota Soybean Growers Association (ND) North Salem State Bank (IN) Northeast Agribusiness and Feed Alliance (NY) Northwest Farm Credit Services (AK, ID, OR, MT, WA) Ohio AgriBusiness Association (OH) Ohio Corn & Wheat Growers Association (OH) Ohio Farm Bureau Federation (OH) Ohio Insurance Agents Association (OH) Ohio Soybean Association (OH) Oklahoma AgCredit (OK) Oklahoma Cotton Council (OK) Oklahoma Farm Bureau (OK) Oklahoma Grain and Feed Association (OK) Oregon Wheat Growers League (OR) Panhandle Peanut Growers Association (TX) Partner Reinsurance of the U.S. (CT) Pecan Grove Farms (TX) Pecos Valley Farmers Association (NM) Pennsylvania Farm Bureau (PA) Peoples Savings Bank (IA) Personal Ag Management (CA) Petit Jean State Bank (AR) PIA of Hawaii (HI) PIA of Louisiana (LA) PIA of Montana, a proud member of the Western Alliance (MT) Pine Country Bank (MN) Pinnacle Bancorp, Inc. (NE, CO, NM, WY, KS, MO, KS) Pinnacle Bank (NE) Pioneer Bank (MN) Pioneer Bank & Trust (SD) Pitts Insurance Agency, Inc. (GA) Plains Cotton Growers, Inc. (TX) Plains Land Bank (TX) Preferred Bank (MO) Premier Farm Credit (CO)

Princeville State Bank (IL) Producers Cooperative Association (TX) Professional Insurance Agents of Arkansas (AR) Professional Insurance Agents of Connecticut, Inc. (CT) Professional Insurance Agents of Florida (FL) Professional Insurance Agents of Indiana (IN) Professional Insurance Agents of Kentucky (KY) Professional Insurance Agents of Minnesota (MN) Professional Insurance Agents of Nebraska/Iowa (NE/IA) Professional Insurance Agents of New Hampshire, Inc. (NH) Professional Insurance Agents of New Jersey (NJ) Professional Insurance Agents of New York (NY) Professional Insurance Agents of North Carolina (NC) Professional Insurance Agents of North Dakota (ND) Professional Insurance Agents of Puerto Rico & Caribbean (PR) Professional Insurance Agents of South Carolina (SC) Professional Insurance Agents of Virginia & DC (VA, DC) Professional Insurance Agents of Wisconsin (WI) Professional Insurance Agents Southern Alliance (AL, GA, MS) Puerto Rico Farm Credit, ACA (PR) Quality Implement Co. (OK) Rain and Hail Insurance Society (IA) Regional Missouri Bank (MO) Resource Bank (IL) Rhode Island Farm Bureau Federation (RI) Riceland Foods (AR, MO) Rio Grande Valley Sugar Growers (TX) River Valley Ag Credit (KY, TN) RiverBank (AR) Rolfe State Bank (IA) Rolling Plains Cotton Growers, Inc. (TX) Roper Farms (AR) Roscoe State Bank (TX) Rossville Truck & Tractor Co. Inc. (KS) Royal Bank (WI) Rural Community Insurance Services (MN) San Joaquin Quality Cotton Growers Association (CA) Sanborn Savings Bank (IA) Scott State Bank (IL) SD Wheat Incorporated (SD) Security First Bank of North Dakota (ND) Security Savings Bank (IA) SEMA Equipment, Inc. (MN) Service Insurance Agency of Roosevelt, Inc. (UT) Shelby County State Bank (IL) Silex Banking Company (MO)

South Carolina Cotton Board (SC) South Carolina Farm Bureau Federation (SC) South Dakota Corn Growers (SD) South Dakota Farm Bureau Federation (SD) South Dakota Grain & Feed Association (SD) South Dakota Soybean Association (SD) South Texas Cotton and Grain Association (TX) Southern AgCredit (MS, LA) Southern Cotton Growers, Inc. (VA, NC, SC, GA, AL, FL) Southern Peanut Farmers Federation (MS, AL, GA, FL) Southern Rolling Plains Cotton Growers (TX) Southern States Cooperative (VA) Southwest Council of Agribusiness (TX, OK, KS, NM, CO) Southwest Georgia Farm Credit (GA) St. Lawrence Cotton Growers Association (TX) Starion Bank (ND) State Bank Northwest (WA) State Bank of Arcadia (WI) State Bank of Cherry (IL) State Bank of Toulon (IL) Syngenta (NC) Team Marketing Alliance (KS) Tennessee Farm Bureau Federation (TN) Tennessee Soybean Association (TN) Texas Corn Producers Association (TX) Texas Farm Bureau Federation (TX) Texas Farm Credit (TX) Texas Grain and Feed Association (TX) Texas Rice Council (TX) Texas Wheat Producers Association (TX) The Association of Professional Insurance Agents of Tennessee (TN) The Bank of Delmarva (MD) The Bank of Edison (GA) The Bippus State Bank (IN) The Citizens Bank of Clovis (NM) The Citizens National Bank of Quitman (GA) The Clay City Banking Company (IL) The Eastern Colorado Bank (CO) The Fairfield National Bank (IL) The Farmers and Merchants State Bank (NE, KS) The Farmers State Bank (IL) The First National Bank (AL) The First National Bank in Amboy (IL) The First National Bank of Lacon (IL) The First National Bank of Moody (TX) The First National Bank of Sterling City (TX)

The First National Bank of Wynne (AR) The Fisher National Bank (IL) The Gerber State Bank (IL) The Hamler State Bank (OH) The Home Savings and Loan Company of Kenton, Ohio (OH) The Murray Bank (KY) The Peoples State Bank of Newton (IL) The Sherwood State Bank (OH) The Tilden Bank (NE) Thumb Bank & Trust (MI) Tompkins State Bank (IL) Torgerson's LLC (MT) Trans Pecos Cotton Association (TX) Tri-Valley Bank (MO, IA) Trusted Choice Insurance Agents of Colorado (CO) Twin City Bank (WA) Twin Valley Bank (OH) Ultima Bank Minnesota (MN) UMS Banking.com (CA) Unico Bank (MO, AR) Union Bank & Trust Company (WI) Union State Bank (KS) United Bank (AR) United Bankers Bank (MN) United Producers, Inc. (OH) Utah Association of Independent Insurance Agents (UT) Utah Farm Bureau (UT) Utah Independent Agents (UT) Valley Premier Bank (MN) Vermont Insurance Agents Association (VT) Virginia Agribusiness Council (VA) Virginia Cotton Growers Association (VA) Virginia Grain Producers Association (VA) Washington Association of Wheat Growers (WA) Washington Farm Bureau (WA) Waumandee State Bank (WI) Welch State Bank (OK) Wells Equipment Sales, Inc. (MI) West Michigan Association of Insurance Agents (MI) Western Bank (NM) Western Illinois Bancshares, Inc. (IL) Western Peanut Growers Association (TX) Wheatland Bank (WA) Wisconsin Agri-Business Association (WI) Wisconsin Bankers Association (WI) Wisconsin Corn Growers Association (WI)

Wisconsin Farm Bureau Federation (WI) Wisconsin Soybean Association (WI) Wm. Nobbe and Co., Inc (IL) Yankee Farm Credit (VT, NY, NH) Yosemite Farm Credit (CA ) Zurich North America (IL)