



FINANCING TEXAS FOR 100 YEARS

LOOKING BACK, MOVING FORWARD



Capital Farm Credit celebrated the 100th anniversary of the Farm Credit System this past year with great pride. Few businesses reach the century milestone, but Farm Credit has flourished as we have pursued our mission of supporting agriculture and rural communities.

The best part of the centennial year, though, has been the opportunity to celebrate with our member-owners and reminisce about the way agriculture and Farm Credit have changed over the century. Most of our offices have hosted member appreciation events, during which we celebrated the Farm Credit centennial as well as our commitment to the communities we serve.

It's been a wonderful trip down memory lane, as members have shared their experiences and memorabilia. From stories of hard times when Farm Credit stood by them and their ancestors, to opportunities for financing that couldn't be found elsewhere, a picture emerges of relationships that extend beyond business.

Indeed, we at Capital Farm Credit often refer to members, board and staff as a Farm Credit family. Living and working in the communities we serve establishes strong bonds and long-lasting friendships.

Farm Credit has evolved over the past century to keep pace with the dramatic changes that have occurred in agriculture. While we can't predict what the next 100 years will bring, we can guess that there will be up-and-down cycles and an even greater need for a dependable source of agricultural credit.

Capital Farm Credit will continue to be that steady lender. As a cooperative, we operate in the best interests of our member-owners, and with our reliable source of funds and our agricultural financing expertise, we will always strive to help our members succeed.

We are honored to have helped generations of families start and grow their ag operations and to make their homes in the country. We look forward to helping you and future generations to do the same.

Sincerely,

Ben R. Novosad

Ben R. Novosad
Chief Executive Officer



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A large photograph of Nikki Woodward, a woman with dark hair, wearing a light blue long-sleeved shirt, blue jeans, and a straw cowboy hat. She is smiling and sitting on a light-colored horse. The background shows a wooden fence and a hilly landscape under a cloudy sky.

BORN TO RIDE, DESTINED TO REIGN

West Texas College Grad Completes Year as First Lady of Texas Rodeo

You might say that Nikki Woodward was born to ride. After all, as a baby, her mother carried her in a sling on horseback while she worked on the family ranch.

"I don't remember ever *not* knowing how to ride horses," says Nikki, while on a water break between chores on her parents' ranch northwest of Iraan. "It's something you do to get around out here."

Horseback riding has not just gotten her where she needs to go on the family ranch, but has brought her fame and helped her to put herself through college. She accumulated enough scholarships and cash prizes from wins at rodeo pageants to fund much of her bachelor's degree. And, shortly after graduation, she won the prestigious title of Miss Rodeo Texas in July 2015.

Poised and whip smart, Nikki completed her year-long reign as the 56th Miss Rodeo Texas this past summer. Since 1959, the pageant has crowned Texas women aged 19 to 24 to serve as goodwill ambassadors of rodeo, the state's official sport. For five strenuous days in San Antonio, contestants are judged on horsemanship, appearance, personality, knowledge of current rodeo events, interview skills, etiquette and public-speaking ability.

"I was impressed with Nikki's diverse background and education," says Marjorie Murphy, the pageant's state director for more than 30 years. "She did a super job as Miss Rodeo Texas,

Thomas Judd Photography



Courtesy of Nikki Woodward



Above left: Official Miss Rodeo Texas portrait

Left: Texas Rodeo Cowboy Hall of Famer Leon Coffee clowns around with Nikki and a young fan.

and the kids loved her. She's very dedicated to our farming and ranching heritage."

Love for the land and livestock runs deep in Nikki, an Alpine native and the youngest of three children (and only daughter) of Lowell and Carol Woodward, who run Brangus cattle, market goats and fine-wool sheep operations in Brewster, Pecos and Crockett counties. Lowell, a fourth-generation West Texas rancher, has served on the Capital Farm Credit Board of Directors since 2005.

When she was old enough, Nikki helped her parents and brothers Cade and Colton round up and shear sheep every February. The family spent days on horseback, corralling animals spread across hundreds of arid acres sparsely vegetated with mesquite, juniper and prickly pear — just as they do today.

OFF TO THE RODEO!

At age 11, Nikki's interest in rodeo pageants was piqued when her mother, then a professor of agricultural education at Sul Ross State University, agreed to co-direct the Miss Rodeo Sul Ross contest in September 2003.

"They needed horses for the girls to ride in the horsemanship portion, and Mom asked me if they could use mine," Nikki says. "One of the judges suggested that I try out for Miss Rodeo Texas Princess, which is open to girls aged 9 to 13. I thought, 'Ooh, that's something glittery and sparkly that I could do with my horse. Yes!'"

The following January, Nikki and Carol attended a Miss Rodeo Texas Clinic in San Antonio. The annual weekend series of workshops trains prospective contestants on modeling, makeup, speech, etiquette and more.

"I was very shy and barely spoke into the microphone," Nikki recalls. "I had *no* clue what I was getting into."

Six months later, Nikki — outfitted in borrowed boots, jacket, belt and her father's gray felt hat — competed for the Miss Rodeo Texas Princess crown. "And I won! None of us expected that at all," Nikki says.

As she grew older, Nikki continued to enter rodeo pageants. Her past titles include Miss Rodeo Sandhills Princess, Miss Texas High School Rodeo Association, Miss Permian Basic Fair and Miss Rodeo Sul

Ross. In the rodeo arena, she competed in and won barrel racing, pole bending, goat tying and breakaway roping.

In May 2015, she received her bachelor's degree from Texas Christian University in communication studies with an emphasis in business and minors in energy technology management and sociology. Six weeks later, Nikki, wearing a sequined lavender gown and a "West Texas Fair and Rodeo" banner, heard her name announced as the winner of Miss Rodeo Texas.

"I was so exhausted from everything that I was just glad I'd made it to the last night," she says.

Her winnings included an \$18,000 scholarship along with a trophy saddle, trophy buckle, fur jacket, mohair jacket, jewelry and luggage.

"The scholarship will cover my postgraduate studies," says Nikki, who started on her master's in agricultural communications at Texas Tech University this fall.

AN EXCEPTIONAL REIGN

The Miss Rodeo Texas title also came with a yearlong, paid travel itinerary that began at the Mesquite Championship Rodeo, where on horseback Nikki presented the American flag during opening ceremonies. From there, she traveled more than 25,000 miles, flipping pancakes at fairs, riding on floats in parades, and pushing steers at rodeos. No matter the event, the long-haired brunette tirelessly flashed her stunning smile as she crisscrossed Texas. Sometimes she flew to destinations out of state. More often than not, she packed up her wardrobe of color-coordinated jeans, tops, boots and hats, and road-tripped in her red Jetta to events.

At the Houston Stock Show and Rodeo, Nikki noticed some serious-looking men in dark suits. Secret Service agents, she wondered? Then she saw former President George Bush and First Lady Barbara, who'd come to attend the rodeo's final round.

"Barbara wanted their picture taken with me, Miss Rodeo America and Miss Rodeo Louisiana," Nikki says. "So we did!"

As part of her reign, Nikki competed in the Miss Rodeo America pageant held in December in Las Vegas, Nev. After 10 grueling but fun days of competition, Nikki made the top five finalists as fourth



Carol and Lowell Woodward with daughter, Nikki, holding her dog Ranger

runner-up. She also won the speech category with her impromptu talk about "True Western Living" and the "best decorated" Wrangler jeans contest.

Through it all, Nikki's parents have cheered her on.

"She's always been exceptional," Lowell says. "She was raised with brothers and expected to do the work that they did. And she always has."

Her mother has especially been impressed with Nikki's perseverance toward success.

"She struggled in elementary school because of dyslexia," Carol explains. "But when she won her first pageant, it gave her confidence. By the time she was in high school, no one could tell she had a learning disability. I'm more proud of what she's accomplished academically."

Nikki says serving as Miss Rodeo Texas has taught her a lot and opened many doors.

"I'd tell other young women that if you have any interest in rodeo pageants, go for it," Nikki says. "If you don't, you'll never know. Even if you compete just once, you'll gain something. I sure did." ■ SSR



PRESIDENTIAL LIBRARY EXHIBIT EXPLORES STATE'S RANCHING LEGACY

Ranching is a big part of our rich history and tradition in Texas, the birthplace of the American rancher. Next year, Capital Farm Credit will help share that story as the presidential title sponsor of a new exhibit at the George Bush Presidential Library and Museum in College Station, Texas.

The exhibit — “The Legacy of Ranching: Preserving the Past, Embracing the Future” — will celebrate ranchers, their leadership, and agriculture’s value to the state. It also will highlight their close collaborations with Texas A&M University.

We will have nearly a year to tell this important story — including pivotal advances in research that have contributed to the

livestock industry, as well as the future of agriculture, food safety and rural livelihoods. The exhibit will run from March 2017 through January 2018.

This is an exciting opportunity for Capital Farm Credit and the Texas A&M University Department of Animal Science to interact with stakeholders and presidential library visitors. We are working with the staff at the Bush Library, including Curator Susie Cox and Director Warren Finch, to film oral histories and prepare exhibit content. We look forward to showcasing the Texas farmers and ranchers that Capital Farm Credit has supported for a century.

Learn more about the exhibit at Bush41.org.

Photo courtesy of the George Bush Presidential Library and Museum

Four Directors Re-Elected to Capital Farm Credit Board

This spring, stockholders cast their votes for four positions on the Capital Farm Credit Board of Directors, re-electing the following directors.

Dr. Larry Boleman, At Large Position 8

Boleman helps team-manage the Texas A&M University College of Agriculture and oversees a family cattle operation in Brazos and Burnet counties. He has served on the Capital Farm Credit board for four years, and serves on the association’s governance committee. A former county agricultural agent, Extension specialist and professor, Boleman

went on to serve in the Texas A&M University System as an associate department head, assistant deputy vice chancellor, associate executive vice president, special assistant to the president and associate vice chancellor. He revived the Texas A&M Beef Cattle Short Course, has judged over 1,000 beef cattle shows, and has won superior service and vice chancellor awards at Texas A&M.

Dan Henard, Region 1 – High Plains

Henard lives in Wellington, Texas, and owns and operates Henard Farms in Texas and Oklahoma, producing cotton, wheat,

peanuts, hay and cattle. A Farm Credit member since 1960, he has served on the Capital Farm Credit board and many association committees for 37 years, and represents the association on the board of the national Farm Credit Council. He also has served on the boards of many agricultural, conservation and civic organizations.

Ronnie Riddle, At Large Position 1

Riddle is a fourth-generation farmer in Abilene, Texas, who produces cotton, wheat and cattle. He has been a Capital Farm Credit director for four years, and serves on the association’s governance committee. He serves on the Boy Scouts of America’s (BSA) Texas Trails Council board, has held leadership roles in several cotton organizations,

and in 1995 was named the New York Stock Exchange Cotton Marketer of the Year. He recently received the highest award presented to BSA council volunteers.

Carl Sample, Region 9 – Coastal Bend

Sample is a rancher and poultry producer in Smiley, Texas. He has served on the Capital Farm Credit board of directors for 27 years, currently serves on the association’s audit and executive committees, and is the association’s representative to the Texas District Stockholders Advisory Committee. Sample is a member of the Independent Cattleman’s Association and the Texas Farm Bureau, and has served on the boards of county agencies and many livestock and agricultural organizations.

Employees Hone Their Leadership Skills

Sally Lawson Participates in Farm Credit Centennial in Nation's Capital

The annual Farm Credit Association Leadership Program was extra special this year because it coincided with Farm Credit 100 Week, a centennial celebration in June in Washington, D.C. Centennial events included a congressional reception at the Library of Congress that resembled a farmers market featuring Farm Credit customers' products.

The leadership program takes Farm Credit employees to financial and policy organizations in the New York City area and Washington, D.C., to show them how the Farm Credit System attracts money from Wall Street and delivers it to rural America. This year's participants visited with five senators, 10 congressmen and many congressional staff members.

Sally Lawson, Capital Farm Credit's director of treasury services, was this year's delegate to the four-day program, which was hosted by Farm Credit Bank of Texas.

One of Sally's takeaways from the experience was the importance of sharing our story. Farm Credit is unique — from our cooperative structure to our commitment to rural America and our access to funding in the world's capital markets, which allows us to provide



Sally Lawson, second from left, was one of the Farm Credit employees who traveled to New York City, in the background, and Washington, D.C., during the Farm Credit Association Leadership Program in June 2016. She is the director of treasury services in Capital Farm Credit's Lubbock office.

dependable credit to farmers and ranchers. Educating people, from investors to members of Congress, helps to ensure that Farm Credit will be around for another 100 years to fill our important role in American agriculture, she said.

"I was so proud to represent Capital during the centennial celebration in Washington, D.C., as we met with our congressional representatives," Sally said. "I also got to attend the reception, where associations provided all kinds of food products from Farm Credit customers for members of Congress and their staff to sample and take home. It was a great way to show the quality and diversity reflective in agriculture throughout America."



Association Staff Members Stand TALL

Travis Thorne, senior relationship manager in the Bowie credit office, recently graduated from Texas Agricultural Lifetime Leadership (TALL), and **Sarah Cortese**, the association's Lubbock-based director of communications, recently began her two-year TALL experience in the program's 15th class.

Since 1987, this Texas A&M AgriLife Extension Service program has provided a foundation for future leaders in Texas agriculture. Established on the ideals of leadership, issue and policy awareness, and basic agricultural principles, it strives to prepare men and women for the challenges facing agriculture in the future.

TALL enables men and women from all aspects of the agricultural community to:

- Increase knowledge and understanding of agriculture and related industries in the context of today's complex economic, political and social systems
- Learn the processes of organizational decision-making and the role of political institutions

- Acquire a greater appreciation of how agriculture must interact with society as a whole
- Develop skills necessary for leadership at local, state and national levels, and put those skills into practice

The program has over 350 alumni, including many Capital Farm Credit employees:

Casey Cook, senior relationship manager, High Plains Region

Tanya Foerster, director of advertising in Lubbock and TALL alumni association president

Brenda Kellermeier, senior vice president and branch manager in San Angelo

Kody King, vice president and relationship manager in Perryton

Trae Ottmers, senior relationship manager in Fredericksburg

Jim Phillips, territorial relationship manager in Bryan

Clint Robinson, senior vice president and branch manager in Lubbock

In addition, Capital Farm Credit CEO Ben Novosad serves on the TALL Advisory Board.



Travis Thorne of Capital Farm Credit's Bowie credit office recently completed the Texas Agricultural Lifetime Leadership program. He is one of nine current or former TALL participants at the association.



THE MADRONE WAY

Hill Country Gentleman Passionate About Growing Native Texas Madrone Trees

Mike Prochoroff has a thing for Texas madrones. Since the early 1970s, he's devoted much of his life to observing, growing and preserving the increasingly rare native tree, known for its cinnamon-brown bark that peels away to reveal a smooth new replacement.

"Madrone grow in isolated colonies throughout the Trans-Pecos mountains and the Edwards Plateau," says Prochoroff, who lives with his wife, Kerry, northwest of

Dripping Springs, Texas. "There used to be hundreds of them in West Lake Hills near Austin, but now there's just dozens."

Most biologists blame development and overgrazing for the tree's declining numbers. Prochoroff thinks climate changes and clearing Ashe junipers, which harbor madrone seedlings beneath their canopy, play a role, too. Since he can't stop the bulldozers or control the weather, Prochoroff built three madrone greenhouses on the

couple's land, which supports a sturdy colony of decades-old madrones. Their bright red berries produce the seeds from which he's so far germinated 1,000 or so seedlings since 2014.

This fall, Prochoroff, a retired graphic artist who's a Capital Farm Credit customer, will sell his first madrones at native plant sales and a few retail nurseries in Central Texas. He calls his nursery The Madrone Way.

How to Grow Madrone

The Texas madrone (*Arbutus xalapensis*) — also called Lady's Leg and Naked Indian — grows up to 30 feet high in rocky soils. Its crooked limbs, ranging in color from cream to orange and apricot to dark red, bear leathery evergreen leaves. Urn-shaped, white flowers bloom in early spring and produce red fruit that's relished by wildlife in the fall.

Madrone, which probably lack root hairs, rarely survive transplanting from the wild. If purchasing a potted one from a grower, Mike Prochoroff offers this advice:

Site

Do not plant a madrone outside of its native range. Site selection is important. Find a shady location (under an oak or juniper) that faces east or north, preferably on a slightly angled slope for drainage.

Drainage

Dig a hole twice as deep and twice as wide as the pot. Save the soil and mix with organic matter. Pour a gallon of water into the hole; observe for 20 to 30 minutes. If the water doesn't drain within an hour, find another site. In the selected hole, place medium-sized native rocks in the bottom. Plant the madrone, filling the hole with the half soil/half organic mix. Rocks placed around the top will protect the tree from rooting animals.

Care

Sprinkler systems turn madrones into lazy trees whose roots will stay high in the ground. Water one gallon a week if there's no rain. The madrone will start to search for water itself and root deeper. Fertilize lightly in the spring when new growth appears; use an organic 3-5-2 formula. Madrones grow slowly but can occasionally grow as much as 12 to 18 inches in a year. Protect small trees from browsing livestock and deer with cages.

“People say madrones are finicky to grow, but I’m here to say they’re *not*, as long as you plant them in the right location within their native range,” he says. “Before I sell my madrones, I make sure that they are well rooted, strong and powerful plants. I do that by making *them* work. I tell them, ‘I’m going to stop watering you, so you have to build your root system.’”

“I also tell them, ‘Don’t get used to me, because I’m going to die, but you’re going to go on,’” he continues. “Everything you do in life should be with the thought of what’s to come when you’re gone. That’s the madrone way.”

Yes, it’s true — Prochoroff, 68, regularly talks to his madrones. He also put them first when it came time to design and construct the couple’s hilltop cabin. To protect the trees and their roots, he used rainwater collection and solar power systems, which negated the need for drilling holes for utilities in the limestone. In one greenhouse, Prochoroff keeps an old clock radio tuned to a classical station. The music’s positive vibrations soothe and energize seedlings, he says.

Unusual? Maybe. But for Prochoroff, his connection to Texas madrones runs long and deep. It began at age 24, when he began to question his purpose in life.

“I hitchhiked to the Big Bend, walked into the desert and followed a deer trail into a canyon,” he recalls. “I got to the top and sat down on a rock. I was panting hard when a big hummingbird flew up to me, eye to eye. Then she flew over to a tree. I stared and thought, ‘That’s the most beautiful tree I’ve ever seen!’”



Mike Prochoroff, center, with his wife, Kerry, and Capital Farm Credit Austin Office President Mark Rutledge

As he was leaving Big Bend, Prochoroff asked a park ranger about the tree.

“Oh, that was a madrone,” the man replied. “They’re *impossible* to grow.” That’s all Prochoroff needed to hear. *Impossible? That sounds like something for me*, he decided.

Prochoroff returned to Austin and later worked in the commercial nursery business. Whenever he could find time, he combed the Hill Country for madrones, met with madrone experts and grew the trees in pots. None survived, until he took up his life’s work in Hill Country greenhouses.

“I’ve learned the right way to grow madrones are these greenhouses that use shade cloth, rainwater and sliding doors,” Prochoroff says. “Now my germination rate is 80 to 85 percent, and seedling survival is high.”

Mark Rutledge, Capital Farm Credit Austin office president, marvels at his customer’s enthusiasm for the special trees.

“The passion that Mike has for madrones is the passion we all look for in life,” Rutledge says. “That’s one of the things I enjoy most about my job — getting to see when a passion and property connect. And they certainly do at The Madrone Way.” ■ SSR



A mature madrone tree in the Texas Guadalupe Mountains

Capital Farm Credit Awards \$135,500 in Scholarships

Earlier this year our association shared our celebration of the Farm Credit System's centennial through our 100 Scholarships in 100 Days program.

Besides awarding one hundred \$1,000 scholarships through our credit offices and regional offices across the state, our association presented \$7,500 in scholarships to the winners of a video contest and \$28,000 to scholarship funds at 10 universities.

Supporting rural communities and agriculture with reliable, consistent credit and financial

services is just the start of what Capital Farm Credit does. We are also proud to invest in the vibrancy of rural communities by supporting education for future agricultural leaders.

For more about the scholarships, including the recipients' high schools and universities, go to www.capitalfarmcredit.com/news/100-scholarships-100-days.

Congratulations to our scholarship recipients!

Abilene Credit Office

Tilden Gutierrez

Alpine Credit Office

Colton Foster

Austin Credit Office

Jordan Marsh

Bay City Credit Office

Kenzie Kresta

Bay City and El Campo Credit Offices

Elise Roun

Bellville Credit Office

Reilly Kuenstler

Bowie Credit Office

Mikayla Graham

Bryan Credit Office

Madelyn Dudley
Rosemary Fazzino
Joshua Hitchcock
Abbie Nelson
Lauren Pharr

Canadian Credit Office

Brennan Greene

Childress Credit Office

Dylan Davidson

Clifton Credit Office

Jessica Harris

Conroe Credit Office

Tara Chandler
Luke Yargo

Crockett Credit Office

Stormy Caddenhead
Victoria Martin

Crosbyton Credit Office

Kara Harris

Dalhart Credit Office

Alyssa Nials
Kaitlyn Ploog

Dayton Credit Office

Camille Courville

Dimmitt Credit Office

Tizzy Mae Walker

Edinburg Credit Office

Derek Cerelli
Celeste Tamez

Edna Credit Office

Syndi Engelmohr

El Campo Credit Office

Blaine Machicek
Kyle Malaer

El Paso Credit Office

Alejandro Vallejo

Harlingen Credit Office

Manuel Flores

Hereford Credit Office

Wyatt Voyles

Hondo Credit Office

Cody Harrison
Kyle Moos
Rees Saathoff
Cole Yanta

Jourdanton Credit Office

Tannah Salinas

Katy Credit Office

Makayla Faldyn
Laurin Labay

Kenedy Credit Office

Jordan Garcia
Colton Russel

Laredo Credit Office

Ari Montemayor

Livingston Credit Office

Savannah Steffey

Lockhart Credit Office

Cole Klimitchek

Lubbock Credit Office

Ethan Walker

Madisonville Credit Office

Katherine Smith
Mason Terry

Matador Credit Office

Kennadee Buchanan

Muleshoe Credit Office

Patricia Azua

Munday Credit Office

Bree'na Kolacek
Grace Tidwell

New Braunfels Credit Office

Rayanne Muenich
Hannah Wunderlich

Pampa Credit Office

William Gage Alexander
Hayden Wheeler

Perryton Credit Office

Taylor Varnon

Robstown Credit Office

Blake Janysek
Cooper Wildman

Rosenberg Credit Office

Rachel Dziuk
Marjorie Merecka
Erin Templin

San Antonio Credit Office

Dillon Beck

Smithville Credit Office

Brandon Gigout

Spur Credit Office

Cory J Myers

Stamford Credit Office

Katy Smith

Taylor Credit Office

Jacob Seggern

Temple Credit Office

Marissa Coats

Tulia Credit Office

Alexis Bartram

Uvalde Credit Office

Natalie Rae Esparza
Payton Redfearn

Vernon Credit Office

J.R. Choate

Waco Credit Office

Tristan Harbour
Kassidy Munden
Jason Wiethorn

Wichita Falls Credit Office

Landry Vieth

Hill Country Region

McKenzie Kramer
Bret Leigh Nance
Jordan Newman
Lindsey Pressler

Travis Rhames
Stone Sealy
Heather Shaw
Montana Stidham
Rachael Stopper
Blake Tatsch

Levelland, Littlefield and Muleshoe Region

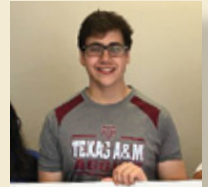
Ashton Bartley
Gabriel Beckerink
Chandler Sarchet

Capital Farm Credit Corporate Scholarships

Leopoldo Benavidez
Savannah Bowers
Connor Clark
Lance Easterling
Leslie Garcia
Derek Garza
Kendric Jones
Colby Martin
Casey Matzke
Karina Neira
Brianna Saenz
Bailey Thomas
Ty Tinsley
Edgar Villarreal

Video Contest Scholarships

Lairen Calhoun,
Jefferson County 4-H
Victoria Jasik, Pleasanton FFA
Amelia Moder,
Brazos County 4-H
Braydee Thorne, Bryson FFA
Kennedy Wilde, Westphalia 4-H



User-Friendly Technology at Your Fingertips

GrainBridge

A new mobile application from GrainBridge helps you manage your commodities and livestock, and even provides breakeven points — anytime, anywhere. Stay on track with this innovative tool for Capital Farm Credit members, available for Apple and Android devices.

Online Event Registration

Too busy to call in your RSVP? Capital Farm Credit now offers a quick way for members to respond to event invitations. Our easy electronic RSVP lets you reserve your seat with a click of a button. Be on the lookout for this helpful tool coming your way.

Online Videos

Have you ever wondered how our patronage dividend program or Ag Banking Online tool benefits members, or what it's like to work for Capital Farm Credit? Now you can find out from three videos on our website. Check them out at:

- www.capitalfarmcredit.com/aboutus/patronage
- www.capitalfarmcredit.com/services/abol
- www.capitalfarmcredit.com/careers