



## ***Navigating for the Future*** **2025 IBA/ISU Agriculture Credit School**

June 2-6, 2025 | Courtyard by Marriott | Ankeny

### **Registration Information**

**\$1250 Member | \$2500 Nonmember**

Registration covers one year's tuition, and includes instruction, program materials, and meals.

The registration deadline is **May 9, 2025**. Cancellations received by May 16, 2025 will receive a full refund. Substitutions are allowed any time. Complete registration form, enclose payment and mail to: Attn: School Registrar, Iowa Bankers Association, P.O. Box 6200, Johnston, IA 50131, or register online at [www.iowabankers.com](http://www.iowabankers.com).

### **Lodging**

A block of rooms has been reserved at the Courtyard by Marriott, Ankeny.

Courtyard by Marriott | 2405 SE Creekview Drive, Ankeny, Iowa 50021

Ph: 515-422-5555 | Room rate: \$169/night

Reservation Cut-Off Date is May 2, 2025. Please use [this link](#) to book your accommodations directly with the hotel.

*We recommend reserving your rooms as soon as possible as the room block might sell out.*

### **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 agriculture lenders.

### **Class Limits & Experience Recommendation**

Registrations will be taken in the order they are received. The first year class is limited to 60. 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:

- Don Foley, Ag Credit School Coordinator, Iowa Bankers Association
- Maggie Klocke, Education Coordinator, Iowa Bankers Association

### **Questions**

Please contact IBA's Maggie Klocke at 800-532-1423 or [mklocke@iowabankers.com](mailto:mklocke@iowabankers.com) with any questions.



# 2025 IBA/ISU Agriculture Credit School

## COURSE CURRICULUM

### First-Year Session

First-year students learn decision-making principles applicable to agriculture and agricultural lending. The major emphasis is on effective financial and risk management for farm businesses. Material is presented by successful agricultural lenders, Extension specialists and practicing attorneys.

#### Topics Covered - First Year

- Economics of the Ag Sector
- Financing Crop Production
- UCC & Ag Lending
- Financing Crop & Livestock Production
- Risk Management
- Legal Issues
- Iowa Mediation Services
- Developing Financial Statements

#### Financing Crop Production

Managing crop loans, risk management and marketing. Successful lenders will discuss attracting, evaluating and servicing production loans for crops.

#### Financing Livestock Production

Managing livestock loans, risk management and marketing. Successful lenders will discuss attracting, evaluating and servicing livestock 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 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 Session

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.

#### 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 Agriculture
- Emerging Opportunities for Ag Lenders
- Case Study

#### Agriculture 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.

#### Agriculture 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.

79th Annual



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I am registering for:  First Year  Second Year      Registration fee: \$1250 Member | \$2500 Nonmember

First Name \_\_\_\_\_ Last Name \_\_\_\_\_

Job Title \_\_\_\_\_ Bank/Company \_\_\_\_\_

Work Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

E-Mail \_\_\_\_\_

### Return Application and Payment by Friday, May 9, 2025 to:

Attn: School Registrar • Iowa Bankers Association • 8901 Northpark Dr. • PO Box 6200 • Johnston, IA  
or register online at [www.iowabankers.com](http://www.iowabankers.com).

### Registration Fee & Deadline

Fee: \$1250 member | \$2500 nonmember  
The registration fee includes all instruction, program materials, and meals.  
Deadline: May 9, 2025

### Class Limits

Registrations will be taken in the order in which they are received. The first year class is limited to 60. 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.

### Questions

Please contact Maggie Klocke with questions at 800-532-1423 or [mklocke@iowabankers.com](mailto:mklocke@iowabankers.com). If you have a dietary restriction or disability and need special arrangements please let us know.

*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](http://iowabankers.com) for more details.*

