

GROWING RURAL AMERICA

CORPORATE SOCIAL RESPONSIBILITY REPORT



OVERVIEW

As a mission-based cooperative lender and member of the Farm Credit System, CoBank is committed to serving as a good corporate citizen. The bank is an active supporter of causes and programs that support people and communities in need, as well as the industries we serve across rural America.

KEY FACTS



HEADQUARTERS

Greenwood Village,
Colorado

\$ 117
BILLION

ASSETS

CoBank is one of the largest
providers of credit to the
U.S. rural economy



15

BANKING CENTERS

883



EMPLOYEES

CoBank employed
883 associates as of
12/31/2015



RECOGNITION

CoBank has been named to
Global Finance magazine's
list of the 50 safest banks in
the world five years in a row

2-5

SUPPORT FOR AGRICULTURE & LOCAL FOODS

- \$69.5 billion retail and wholesale agribusiness portfolio
- Nearly \$3 million contributed to local food and urban agriculture programs over the past three years

6-11

CORPORATE GIVING

- \$8.4 million in charitable contributions in 2015, including commitments for future years
- \$3 million Sharing Success matching grant program. CoBank matched gifts from more than 700 cooperative and other customers to local nonprofit organizations throughout the country

12-17

COOPERATIVE ADVOCACY & INDUSTRY SUPPORT

- \$2.4 million to support cooperative advocacy and industry organizations across the U.S.

18-23

RESEARCH & HIGHER EDUCATION

- Multi-year grants to land grant and other universities around the country focused on agricultural research and education
- Financial support for university centers focused on the study and advancement of cooperatives

24-27

RURAL COMMUNITY DEVELOPMENT

- Major investments in rural equity funds and public-private partnerships designed to bolster investments and job growth in the U.S. rural economy
- Joint Sponsor of America's Best Communities, a \$10 million prize competition designed to stimulate growth in rural communities

28-31

SUSTAINABILITY & THE ENVIRONMENT

- \$1.8 billion renewable energy portfolio
- One of the nation's leading financiers of renewable energy projects

TO OUR CUSTOMERS & OTHER STAKEHOLDERS:



The year 2015 was one of exceptional financial performance for CoBank. The bank generated a record level of earnings on behalf of its customer-owners in rural America, thanks to robust growth in our loan portfolio and continuing strong credit quality. The patronage distribution approved by our board was the largest in the bank's history.

But as a financial cooperative and a member of the Farm Credit System, we believe we have an obligation to do more than provide dependable credit to rural industries. It is also incumbent on us to share our success more broadly, in ways that make rural communities stronger and that help people in need. That's why, thanks to the leadership and encouragement of our board, we have invested tens of millions of dollars in recent years expanding CoBank's broad array of corporate social responsibility programs. We believe strongly in the cooperative principle of "Concern for Community," and that CoBank's mission includes serving as a generous and civic-minded corporate citizen.

CoBank's corporate social responsibility efforts are focused in six core areas:

- Support for agriculture and local food systems
- Corporate giving and philanthropy

- Cooperative advocacy and industry support
- Research and higher education
- Rural community development
- Sustainability and the environment

CoBank relies heavily on the local knowledge and expertise of its customers, partners, directors and employees to help identify which specific causes and organizations we should support. It's an approach that keeps us aligned with the priorities of our key stakeholders and our resources focused on rural America's most pressing needs.

Detailed information about our programs and partnerships is provided in the report that follows. We hope that you find this information both useful and inspiring. We remain deeply grateful for the continued support of our customers and other stakeholders as we work to fulfill our broad mission of service in rural America.

Everett M. Dobrinski
Chairman

Robert B. Engel
Chief Executive Officer



SUPPORT FOR

AGRICULTURE & LOCAL FOODS



“We are building connections between urban residents, upstate farmers, investors and community partners to create an equitable, community-based food system.”

As one of the nation's largest agricultural lenders, CoBank plays a vital role supporting the U.S. farm economy. CoBank provides farmer-owned cooperatives and other agribusinesses with loans, lines of credit, export financing and other financial services. Our customers are a key part of the value chain in every ag sector, from grains and farm supply, to fruits, nuts and vegetables, to dairy, livestock, cotton and timber. So are CoBank's affiliated Farm Credit associations, which serve farmers, ranchers and other rural borrowers in 23 states around the country.

Beyond traditional financial services, CoBank supports agriculture in other ways as well. Through our corporate social responsibility initiatives, we have made significant investments in local cooperative development; Young, Beginning and Small (YBS) farming programs; and local and urban food systems.

Examples of agricultural programs receiving significant support from CoBank include:

CO-OP START, a program launched by CoBank that helps small agricultural cooperatives through innovative financing, business mentorship and training. Since its inception, CoBank has approved loans or leases through the program totaling \$1.2 million. Co-op Start is made possible through partnerships with cooperative development centers throughout the country.

Organizations funded by Co-op Start include the Wisconsin Food Hub, a farmer- and grower-led cooperative that provides conventional and certified organic produce in Madison, Wisconsin, and North America Aronia Cooperative (NAAC), a startup co-op headquartered in Omaha, Nebraska. NAAC was formed in 2013 to develop a network of growers in the Midwest to promote, educate and share resources. Financing through Co-op Start has supported the purchasing, processing, marketing and distribution of aronia berries and aronia value-added products.

FARMSTART, a program conducted in partnership with Farm Credit East and Yankee Farm Credit, two of CoBank's affiliated associations. FarmStart, which celebrates its 10th anniversary in 2016, supports individuals looking to launch businesses in agriculture, forest products and commercial fishing in the northeastern U.S. Since the program's inception, a total of more than \$7 million has been invested in over 150 agricultural businesses.

D.C. CENTRAL KITCHEN, a nonprofit organization based in Washington, D.C., that trains at-risk adults to work in the food industry while also providing high-quality meals for people and organizations in need. Funding from CoBank enables DCCK to source fresh produce grown by farmers in Maryland, Pennsylvania, Virginia and West Virginia, which is used to prepare meals for DCCK programs.

CAMPUS KITCHENS PROJECT, a sister nonprofit to DCCK that empowers college students to create sustainable solutions to food waste and hunger using recycled food from university kitchens and other resources. Support from CoBank is targeted at Campus Kitchens initiatives that benefit rural populations.

DENVER URBAN GARDENS, a Denver-based nonprofit that seeks to connect local residents and institutions throughout metropolitan Denver through a network of community gardens and training programs designed to empower participants and educate communities. Financial support from CoBank is helping to further the nonprofit's student farmers market program, which helps elementary school students to grow and sell produce on school grounds and connects them with local farmers whose produce may also be sold at the markets.

CoBank is proud to support these and other programs that promote the development of agriculture and local foods, which we consider a central part of our broader mission in rural America.

AGRICULTURE & LOCAL FOODS

CORBIN HILL FOOD PROJECT

For most Americans, getting access to fresh, healthy food is simply a matter of making a trip to the neighborhood grocery store. But residents of many impoverished inner-city neighborhoods don't have that option. The rise of so-called "food deserts" in the U.S.—areas without the economic base to support quality food markets—has become a significant problem in recent years.

The nonprofit Corbin Hill Food Project was launched to address that issue in some of the poorest sections of New York City. Founder Dennis Derryck's vision was to connect producers in New York's fertile upstate region with low-income communities that have limited access to fresh fruits and vegetables. Corbin Hill transports this fresh, local produce to more than 20 locations that distribute food to families and individuals in underserved New York boroughs on a weekly basis. Locations include everything from office buildings and churches, to schools, hospitals and sidewalks—anyplace where Corbin Hill's partner organizations can find space and provide access to local community members. The project also delivers to 16 institutions weekly.

In total, the Corbin Hill Food Project served more than 89,000 people during the 2015 growing season. In addition to providing affordable access to fresh fruit and vegetables, Corbin Hill also educates client families on how they can improve their dietary habits.

In 2015, CoBank was approached by one of its affiliated associations, Farm Credit East, to fund a joint grant to Corbin Hill. The grant allowed Corbin Hill to make several operational changes that will help it to function more efficiently. It also provided funds for a "double-up" program that supports people transitioning out of government food or community pantry programs. Participants receive a dollar-

for-dollar match when purchasing fresh produce at any of Corbin Hill's markets. Ultimately, the program aims to ensure that, as people improve their economic stability and stop relying on food pantry programs, they continue to include fresh, healthy produce in their diets.

"Farm Credit East became interested in the Corbin Hill Food Project because of its unique mission," said Bill Lipinski, chief executive officer of Farm Credit East. "Their efforts create an important connection between upstate New York growers and at-risk underserved populations in New York City. We've also been very impressed with the way they run their operation. While Corbin Hill has a philanthropic mission, they take a businesslike approach to achieve efficiency while maintaining quality and maximizing impact."

Bob Engel, chief executive officer of CoBank, said the bank is committed to supporting initiatives that promote and support local foods—especially when they are tied to philanthropic programs that help people in need. "We're delighted to sponsor the Corbin Hill Food Project in partnership with Farm Credit East," Engel said. "It's a great example of how an innovative program design can benefit farmers while also helping to alleviate hunger in urban areas. We look forward to seeing the continued success of this wonderful initiative."

Corbin Hill's Derryck says the organization's efforts "are rooted in relationships."

"We are building connections between urban residents, upstate farmers, investors, and community partners to create an equitable, community-based food system," said Derryck. "We are incredibly grateful for the grants from Farm Credit East and CoBank, which have helped us not only to sustain our operations but to add new capabilities."



The Corbin Hill Food Project served more than 89,000 people during the 2015 growing season.



Corbin Hill distributes produce through churches, schools, office buildings and other locations in New York City.



CORPORATE GIVING



“CoBank relies on the local knowledge and expertise of its customers, partners, directors and employees to help identify specific causes and organizations to support.”

As a mission-based cooperative lender, CoBank believes in giving back to the communities where our customers and associates live and work. In 2015, the bank made a total of \$8.4 million in charitable contributions (including commitments for future years). Corporate giving at CoBank takes many forms, including:

SHARING SUCCESS. In 2015, CoBank again renewed its signature Sharing Success program, a \$3 million fund that matches charitable contributions by cooperatives and other directly eligible customers. A record 710 customers participated in the program during the year, supporting more than 693 different organizations. The top areas of focus for our customers were human services, education, youth, economic development and health care.

RURAL DISASTER RELIEF. CoBank regularly partners with its customers and affiliated Farm Credit associations to contribute to disaster relief efforts across the country. In 2015, the bank partnered with associations in California to jointly contribute \$100,000 for drought-related hunger relief in the state. In celebration of the grand opening of its new corporate headquarters, the bank also donated \$100,000 to the Denver chapter of the American Red Cross, with funds earmarked for rural disaster relief efforts in the Rocky Mountain region.

SUPPORT FOR UNITED WAY AND OTHER COMMUNITY ORGANIZATIONS. CoBank has a longstanding workplace giving program that enables its employees to designate a portion of each paycheck to the United Way, a charitable organization that provides funding to a variety of member agencies around the country. These contributions are supplemented by corporate donations to each United Way chapter supported by our associates. Over the past five years, CoBank's corporate contributions to United Way have totaled more than \$3 million.

In addition to United Way, CoBank has established strong partnerships with a number of other nonprofit organizations dedicated to helping people in need. Examples include Food Bank of the Rockies, Young Americans Center for Financial Education, Mount Saint Vincent Home for abused and neglected children, Children's Hospital Colorado,

and Children's Hospitals and Clinics of Minnesota. The bank backs these organizations with significant corporate contributions each year, and many receive additional support in the form of board service by CoBank executives and/or employee volunteerism.

BOARD- AND ASSOCIATE-DIRECTED GIVING PROGRAMS.

Every year, each member of the CoBank board of directors is able to direct \$20,000 in contributions from the bank to nonprofit organizations he or she selects. Our board includes farmers, ranchers and cooperative executives whose expertise helps the bank to identify and support high-quality organizations doing good work in a wide array of rural communities.

In addition, each CoBank associate is able to direct an annual contribution of \$500 from the bank to nonprofit organizations of his or her choosing. Each associate is also entitled to a paid day-off from work to volunteer for a charity in his or her community.

In 2015, contributions made by CoBank through its associate- and board-directed giving programs totaled nearly \$1 million and supported approximately 750 different charities.

VOLUNTEER SERVICE AWARD PROGRAM. Each year, CoBank honors employees who contribute their own time and money to charitable organizations through its Volunteer Service Award program. Winners of the award are able to direct a \$5,000 contribution from the bank to the charities they support.

SPECIAL CONTRIBUTIONS. Every year, CoBank considers special, one-time contributions as a result of requests from customers and other stakeholders or in response to external events. One of the many programs the bank supported in 2015 was the Saint Louis Science Center's new agriculture exhibit: GROW. In partnership with AgriBank, Farm Credit of Illinois and FCS Financial, CoBank sponsored a series of agricultural exhibits at the center. GROW will engage visitors in the science and technology behind food production, from farm to fork.



Patients transported by Earth Angel Aviators are never charged for their flights, the cost of which average \$800 to \$1,000.



Patients are transported to medical facilities like the Mayo Clinic and St. Jude's Children's Research Hospital.

CORPORATE GIVING

SHARING SUCCESS - EARTH ANGEL AVIATORS

At the Spirit of Saint Louis Airport in Chesterfield, Missouri, stands a 1979 six-seat, single-engine Cessna 185. Just looking at the unassuming plane, the casual observer would never guess that, in the past 10 years, it has flown almost 200 missions, transporting hundreds of patients in need of critical medical treatment to hospitals across the Midwest.

Earth Angel Aviators was formed in 2004. The nonprofit group operates with six volunteer pilots, all of whom have extensive aviation experience. Joe Tebo, the head

of the organization, has served as an aircraft mechanic for American Airlines for more than 40 years.

Other volunteers include retired aircraft mechanics, current airline employees and a retired Air Force test pilot. The group transports patients who are not able to fly commercially and can't tolerate long car trips to receive medical treatment. The program gives patients access to care at leading medical facilities like the Mayo Clinic, the Cincinnati Burn Clinic, St. Jude's Children's Research Hospital and the MD Anderson Cancer Center. The group provides this assistance completely free of charge, and its pilots receive no compensation.

Dan Brown, CEO of Cuivre River Electric Cooperative, learned about Earth Angel Aviators when it was nominated for a donation through the co-op's Operation Roundup program. Although the organization received a small donation through this program, Brown wanted to do more. He proposed to his board of directors that they donate

\$5,000 to the group in 2015 and apply for a matching grant from CoBank through the Sharing Success program. The board agreed.

"We wanted to support Earth Angel because they are such a strong, dedicated organization, and we felt like they had been overlooked by other donors," Brown said. "We're very thankful we can support the good work they do and are grateful to CoBank for its support and partnership."

"We work hard to keep our costs down, but an average trip can cost between \$800 and \$1,000," said Earth Angel's Tebo. "We are so grateful for the \$10,000 donation from Cuivre River and CoBank. They stepped in when we really needed some assistance. We couldn't do what we do without donors like them."

The Sharing Success program was established in 2012 to celebrate the United Nations' International Year of Cooperatives, and CoBank's board of directors has renewed the program each year since then. Through Sharing Success, CoBank and its customers have returned nearly \$20 million to charities like Earth Angel Aviators, most of which are located in rural communities.

"I view Sharing Success as a win-win-win program," said Brown. "CoBank and its customers win because they are able to increase awareness of their organizations and do good in the communities they serve, and the nonprofits win because they have access to funds that would otherwise not be available to them."

"I VIEW SHARING
SUCCESS AS A
WIN-WIN-WIN
PROGRAM."

CORPORATE GIVING

SUSTAINABLE FORESTRY

Roanoke Electric Cooperative in Ahoskie, North Carolina, serves seven rural counties with a largely African-American population base. Throughout the region, many of Roanoke's member-owners have had difficulty holding on to forest land that had been in their families for generations due to a lack of knowledge about how to use the land to generate income.

Looking for a solution to a community problem, Roanoke Electric Chief Executive Curtis Wynn and the co-op's board have partnered with the U.S. Endowment for Forestry and Communities, Natural Resources Conservation Service, the USDA Forest Service and other agencies to create the Sustainable Forestry and African-American Land Retention Program. Since its inception, the program's outreach and education efforts have helped nearly 150 landowners to retain their property, replant or maintain historically forested land in a way that maximizes forest-owner income and, in the process, increase land asset values.

"A good portion of the forest land in our community has been held by the same family for generations," said Wynn. "Decades ago people lived on that land, worked it and made a living from it. But as land is handed down it is often divided between multiple family members, and heirs may no longer live in the immediate area. In some cases, maintaining that family legacy becomes a hardship rather than a benefit."

"The Sustainable Forestry project provides access to a wide array of resources that help people negotiate the many issues that prevent them from making the most of their inheritance. We try to help them turn their land into a viable financial resource and, in doing so, help them to preserve their birthright."

Farm Credit institutions AgFirst and AgCarolina Farm Credit joined CoBank in making an initial investment in the program in 2012. In 2015, CoBank renewed its support with an additional \$50,000 commitment over the next two years.

Roanoke Electric member-owner and local landowner Avis Gray is one of the people who has been helped by the program. Her grandfather died in 2011, leaving 120 acres of land to the family. Significant medical bills and other debt left the family in an economic bind, but they were determined not to sell the land.

Gray dipped into her personal savings to meet the most immediate financial needs. She then turned to the Sustainable Forestry program for help developing a plan that would transform the property from a financial drain to an income-producing asset. Through the program, Gray learned a great deal about effectively managing her property and was directed to resources that could provide both financial and educational assistance. With the help of the North Carolina Forest Service, Gray was able to create a written forest management plan and has re-established trees on 67 acres that had previously been cleared. Eventually, that land will generate income as the trees are harvested.

"I didn't know anything about acreage, taxes or forestry management, but I got educated very quickly," said Gray. "Today, I'm working with people I trust and have confidence in my own knowledge. Having that help and support there if I need it has really put my mind at ease."

"We applaud Roanoke Electric for conceiving and executing this innovative solution to a pressing problem in their service territory," said Bob Engel, CoBank's chief executive officer. "We're proud to join with them in support of the sustainable forestry initiative and gratified with the positive impact it is having in the community."



North Carolina-based Roanoke Electric Cooperative's Sustainable Forestry program helps members turn land into an income-producing asset.



Program participant Avis Gray hopes that her daughter, Jordyn, will eventually take over management of the family's land.



ADVOCACY & INDUSTRY SUPPORT



“Industry support is an important part
of CoBank’s broader mission.”

In addition to its various corporate philanthropy programs, CoBank is an active supporter of organizations that promote the public policy interests of cooperatives and industry sectors served by the bank. We believe this industry support is an important part of our broader mission in rural America.

COOPERATIVE INDUSTRY ORGANIZATIONS SUPPORTED BY COBANK

NATIONAL

Association of Cooperative Educators
Cooperation Works
Cooperative Communicators Association
Cooperative Development Foundation
Farm Credit Council
International Co-operative Alliance
National Cooperative Business Association
National Council of Farmer Cooperatives
National Renewables Cooperative Organization
National Rural Electric Cooperative Association
National Society of Accountants for Cooperatives
Touchstone Energy Cooperatives
U.S.A. Cooperative Youth Council

REGIONAL AND LOCAL

Agricultural Cooperative Council of Oregon
Agricultural Council of California
Alabama Council of Cooperatives
Alabama Rural Electric Association
Alaska Power Association
Arkansas Electric Cooperative Accountants Association
Association of Illinois Electric Cooperatives
Association of Louisiana Electric Cooperatives
Association of Missouri Electric Cooperatives
California Center for Cooperative Development
Colorado Rural Electric Association
Cooperative Council of North Carolina
Cooperative Network
Electric Cooperatives of Arkansas
Electric Power Association of Mississippi
Florida Electric Cooperatives Association
Fruita Consumers Cooperative Association
GEMC Accounting Association
GEMC Suppliers Group
Georgia Rural Electric Managers Association
Grand Canyon State Electric Cooperative Association
Idaho Consumer-Owned Utilities Association
Idaho Cooperative Council
Illinois Cooperative Council

Indiana Cooperative Development Center
Indiana Statewide Association of Rural Electric Cooperatives
Iowa Association of Bookkeepers for Cooperatives
Iowa Association of Electric Cooperatives
Iowa Institute for Cooperatives
Kansas Cooperative Council
Kansas Electric Cooperatives
Kansas Rural Electric Cooperative Accountants' Club
Kentucky Association of Electric Cooperatives
Kentucky Council of Cooperatives
Louisiana Council of Farmer Cooperatives
Michigan Electric Cooperative Association
Midway Co-op Association
Minnesota Rural Electric Association
Minnesota State Managers Association
Missouri Institute of Co-ops
Montana Agricultural Business Association
Montana Council of Cooperatives
Montana Electric Cooperative Association
Nebraska Cooperative Council
Nebraska Rural Electric Association
Neighboring Food Co-op Association
Nevada Rural Electric Association
New Mexico Rural Electric Cooperative Association
North Carolina Association of Electric Cooperatives
North Dakota Association of Rural Electric Cooperatives
North Dakota Co-op Managers Association
Northeast Association of Electric Cooperatives
Northeast Cooperative Council
Northwest Cooperative Development Center
Northwest Regional Cooperative Institute
NREA Suppliers Group
Ohio Rural Electric Cooperatives
Oklahoma Agricultural Cooperative Council
Oklahoma Association of Electric Cooperatives
Oklahoma Electric Cooperative Accountants' Association
Pennsylvania Rural Electric Association
South Dakota Rural Electric Association
Tennessee Council of Cooperatives
Tennessee Electric Cooperative Association
Texas Electric Cooperatives
Texas Statewide Telephone Cooperative, Inc.
The Electric Cooperatives of South Carolina
Tri-State Generation & Transmission Association
Utah Council of Farmer Cooperatives
Utah Rural Electric Association
Virginia, Maryland & Delaware Association of Electric Cooperatives
Washington Rural Electric Cooperative Association



Washington State Council of Farmer Cooperatives
 Wisconsin Electric Cooperative Association
 Wisconsin State Managers Association
 Wyoming Rural Electric Association
 Yampa Valley Electric Association

OTHER INDUSTRY ORGANIZATIONS SUPPORTED BY COBANK

NATIONAL

Ag Export Coalition
 Agricultural Retailers Association
 AIIM International
 American Agri-Women
 American Coalition for Ethanol
 American Cotton Shippers Association
 American Jersey Cattle Association
 American Sugar Alliance
 American Sugarbeet Growers Association
 American Water Works Association
 Association of Grain Regulatory Officials
 C-FARE
 Cotton Growers Warehouse Association
 The Fertilizer Institute
 Growth Energy
 National Association of Credit Specialists
 National Association of Insurance Commissioners
 National Association of State Departments of Agriculture
 National Association of Water Companies
 National Association of Wheat Growers
 National Business Economic Issues Council
 National Chicken Council
 National Corn Growers Association
 National Cottonseed Products Association
 National Grain & Feed Association
 National Hmong American Farmers
 National Milk Producers Federation
 National Rural Water Association
 National Sorghum Producers
 North American Export Grain Association
 North American Millers' Association
 NTCA – The Rural Broadband Association
 Produce Marketing Association
 Renewable Fuels Foundation
 Rural Electric Management Development Council

Telergree Alliance
 Truth About Trade & Technology
 United Fresh Produce Association
 U.S. Grains Council
 U.S. Pea & Lentil Trade Association
 U.S. Poultry & Egg Association
 Utilities Telecom Council
 Women in Agribusiness
 WTA – Advocates for Rural Broadband

REGIONAL AND LOCAL

Ag Lenders Society of California
 Agribusiness Association of Kentucky
 Agribusiness Club of Washington
 Agribusiness Council of Indiana
 Agricultural Council of Arkansas
 Agricultural Council of California
 Alabama Cable Telecommunications Association
 Alaska Telephone Association
 Alliance of Indiana Rural Water
 CalCom
 California Association of Grower Gins
 California Association of Winegrape Growers
 California Avocado Commission
 California Cattlemen's Association
 California Certified Organic Farmers
 California Cotton Ginners Association
 California Farm Bureau Federation
 California Farm Water Coalition
 California Fresh Fruit Association
 California Holstein Association
 California Irrigation Institute
 California League of Food Processors
 California Rural Water Association
 California Warehouse Association
 California Water Alliance
 California Water Association
 California Women for Agriculture
 Carolina-Virginias Telephone Membership Association
 Central Minnesota Managers' Association
 CFA Society of Colorado
 Colorado Association of Wheat Growers
 Colorado Fruit & Vegetable Growers Association
 Colorado Independent Cattle Growers Association
 Colorado Livestock Association



Colorado Rural Water Association
 Colorado Society of CPAs
 Colorado Telecommunications Association
 Colorado Water Congress
 Delta Council
 District 11 Agri-Women
 Dried Fruit Association of California
 Evergreen Rural Water of Washington
 Farm Grown
 Florida Association of Special Districts
 Florida Rural Water Association
 Food Producers of Idaho
 Georgia Agribusiness Council
 Georgia Rural Water Association
 Governors Forum on Colorado Agriculture
 Grain and Feed Association of Illinois
 Idaho Grain Producers Association
 Idaho Wine Commission
 Idaho Rural Water Association
 Illinois Telecommunications Association
 Independent Water & Sewer Companies of Texas
 Indiana Telecommunications Association
 Iowa Corn Growers Association
 Iowa Department of Economic Development
 Kansas Agribusiness Retailers Association
 Kansas Grain and Feed Association
 Kansas Rural Water Association
 Louisiana Member Services Association
 Louisiana Rural Water Association
 Louisiana Telecommunications Association
 Maine Forest Products Council
 Maryland Rural Water Association
 Midsouth Grain Association
 Mid-West Electric Consumers Association
 Minnesota Agri-growth Council
 Minnesota Food Association
 Minnesota Grain & Feed Association
 Mississippi Rural Water Association
 National Association of Water Companies, New England Chapter
 Nebraska Ethanol Industry Coalition
 Nebraska Grain and Feed Association
 Nebraska Public Power District
 NESI-SES Association
 New Mexico Cattle Grower's Association
 New Mexico Rural Water Association
 New York State Agricultural Society
 New York State Telecommunications Association
 New York Wine and Grape Foundation
 North Dakota Grain Dealers Association
 Northeast Agribusiness and Feed Alliance
 Northeastern Association of State Departments of Agriculture
 Northwest Public Power Association
 Ohio Agribusiness Association
 Ohio Rural Water Association
 Ohio Telecom Association
 Oklahoma Cotton Council
 Oklahoma Grain & Feed Association
 Oklahoma Rural Water Association
 Oregon Telecommunications Association
 Pacific Egg & Poultry Association
 Pacific Northwest Grain & Feed Association
 Plains Cotton Growers, Inc.
 Plains Ginners Association
 Rocky Mountain Agribusiness Association
 San Joaquin Valley Winegrowers Association
 South Carolina Telecommunications and Broadband Association
 South Carolina Rural Water Association
 South Dakota Grain & Feed Association
 South Texas Country Elevators Association
 Southeastern Grain & Feed Association
 Southern Minnesota Managers Association
 St. Louis Agribusiness Club
 Telephone Association of New England
 Tennessee Feed & Grain Association
 Texas Cotton Association
 Texas Cotton Ginners Association
 Texas Grain & Feed Association
 Texas Rural Electric Women's Association
 Texas Rural Water Association
 Utah Rural Telecom Association
 Virginia Rural Water Association
 Washington Association of Wheat Growers
 Washington Independent Telephone Association (WTA)
 Western Agricultural Processors Association
 Western District Power Accountants Association
 Western Growers Association
 Western United Dairymen
 Wine Market Council
 Wisconsin Agri-Business Association

COOPERATIVE ADVOCACY & INDUSTRY SUPPORT

NRECA INTERNATIONAL

CoBank is proud to be a strong supporter of the many industry organizations that represent our customers and their businesses. One of the bank's key partnerships is with the National Rural Electric Cooperative Association (NRECA), which represents more than 900 member rural electric cooperatives that generate, transmit and distribute power to approximately 42 million people throughout the United States.

In 1962, NRECA established NRECA International, with a mission of helping to bring electricity to people in rural areas in developing countries. By 1985, industry interest in assisting this work resulted in the creation of the NRECA International Foundation. The Foundation is strongly supported by NRECA member organizations, which generously provide funding as well as used vehicles and equipment to small communities in countries such as Africa, Asia, and Central and South America. In addition, the electric co-ops regularly send skilled employees into these communities to assist in NRECA International projects, providing hands-on support during the electrification process.

Over the past five years, CoBank has contributed nearly \$800,000 to support NRECA International's initiatives. CoBank's donations have supported the organization's continued work around the world and, specifically, provided additional funding for an ongoing project on the southern coast of Haiti, where NRECA International has worked with government agencies to establish the country's first electric co-op, Cooperative Electrique de l'Arrondissement des Côteaux, or CEAC. CEAC serves the communities of Côteaux, Roche-à-Bateau and Port-à-Piment and will bring reliable and affordable electricity to more than 1,600 consumers in a country where electricity has been notoriously unreliable or, in some places, simply nonexistent.

In April 2015, volunteers from Illinois-based McDonough Power and Corn Belt Energy traveled to Côteaux to continue work on the project, which began in 2013.

"There was some existing infrastructure, but the electrical system had never been energized," said McDonough Power's Joe Wernsman. "We spent a lot of time changing out poles and stringing more than three miles of three-phase line to get the system ready for use."

The experience was a new one for the journeyman lineman who was excited about the opportunity to help people in need by using his many skills. "The people were incredibly friendly," said Wernsman. "Every day we had an audience of at least 20 to 30 people watching us work."

The hard work of the volunteers paid off on September 10 last year. On that day, the newly formed cooperative held a lighting ceremony to celebrate the arrival of electric power in Côteaux.

"We are deeply grateful to CoBank for its generous donations and its continued partnership," said Marc Breslaw, executive director, NRECA International Foundation. "When NRECA and the Foundation sought leadership in the corporate community, CoBank stepped up to the plate. They believed in our mission and understood that bringing electrification to these communities is only the start of a truly life-changing experience that has the power to bring educational and economic opportunity, improved health and safety to rural areas throughout the world."



Volunteers from McDonough Power Cooperative and Corn Belt Energy traveled to Haiti in 2015.



Lights finally came on in the Haitian community of Côteaux on September 10, 2015.



RESEARCH & EDUCATION



“Land grant universities are conducting research that fosters innovation and benefits rural industries.”

At CoBank, we believe that research and education play a vital role in the health of rural America, today and in the future.

CoBank supports many of the land grant universities and other institutions throughout the United States that are developing the next generation of farmers, ranchers and rural business leaders. The research they conduct fosters knowledge and innovation that benefits rural industries—from agriculture to energy to international trade in commodities.

As part of its broader corporate social responsibility initiative, CoBank partners with these institutions to:

- Fund scholarships that enable promising students to study agribusiness, finance, business administration and related disciplines.
- Endow professorships to support research and instruction in fields such as commodities and agricultural economics.
- Provide financial support for university centers focused on the study and advancement of cooperatives, including the Arthur Capper Cooperative Center at Kansas State University, the Graduate Institute of Cooperative Leadership at the University of Missouri, and the Quentin Burdick Center for Cooperatives at North Dakota State University.

In addition to major, multi-year commitments to universities focused on agricultural research and education, CoBank has also partnered with our customers to make grants to several community or technical colleges. For instance, in 2015, together with Northwest Farm Credit Services, CoBank provided grants to six community colleges within the Northwest FCS service territory that are teaching technical skills needed by producers and cooperatives in the region. In Colby, Kansas, CoBank partnered with four of its customers on a grant to Colby Community College. The college offers more than 80 majors and teaches skills that are in high demand by employers in the surrounding rural communities.



RESEARCH & HIGHER EDUCATION

UNIVERSITIES SUPPORTED BY COBANK



- 1 AUBURN UNIVERSITY
CoBank Endowed Scholarship
in the College of Agriculture
- 2 CALIFORNIA POLYTECHNIC STATE UNIVERSITY -
SAN LUIS OBISPO
Farm Credit Appraisal Chair
- 3 COLORADO STATE UNIVERSITY
CoBank Center for Agricultural Education
- 4 CORNELL UNIVERSITY
CoBank/Farm Credit East Sesquicentennial
Faculty Fellowship
- 5 FRESNO STATE UNIVERSITY
Farm Credit Multicultural Scholars in Agriculture
- 6 ILLINOIS STATE UNIVERSITY
CoBank Fund for Agriculture
- 7 IOWA STATE UNIVERSITY
CoBank Fund for Excellence in Cooperative Economics
- 8 KANSAS STATE UNIVERSITY
CoBank Excellence Fund for
Cooperative Education and Research
- 9 MONTANA STATE UNIVERSITY
Montana Plant Sciences Chair
- 10 NEW MEXICO STATE UNIVERSITY
CoBank Endowed Student Leadership Fund
- 11 NORTH DAKOTA STATE UNIVERSITY
Quentin Burdick Center for Cooperatives
and NDSU Commodity Trading Program
- 12 OHIO STATE UNIVERSITY
Center for Cooperative, Business and
Community Education and Development
- 13 OKLAHOMA STATE UNIVERSITY
Oklahoma Farm Credit Professorship
in Agricultural Economics
- 14 OREGON STATE UNIVERSITY
CoBank Minorities in Agriculture, Natural Resources
and Related Sciences Endowed Scholarship Fund;
Oregon Forest Science Complex
- 15 PURDUE UNIVERSITY
CoBank Purdue Agribusiness Impact Fund
- 16 SOUTH DAKOTA STATE UNIVERSITY
Trading Laboratory/Curriculum Development
- 17 TEXAS A&M UNIVERSITY
Cooperative Excellence Fund
- 18 TEXAS TECH UNIVERSITY
Larry Combest Chair Endowment
for Agricultural Education
- 19 UNIVERSITY OF ALASKA - FAIRBANKS
Alaska Sea Grant Marine Advisory Program
- 20 UNIVERSITY OF ARIZONA
Dean's Industry Leadership Program
- 21 UNIVERSITY OF CALIFORNIA - DAVIS
Ethnic Farmer Project Fund
- 22 UNIVERSITY OF COLORADO - DENVER
Center for Commodities
- 23 UNIVERSITY OF IDAHO
Barker Trading Program,
Professorship in Ag Economics and Rural Sociology
- 24 UNIVERSITY OF ILLINOIS
James F. Evans Endowed Chair in Agricultural
Communications/Experiential Learning
- 25 UNIVERSITY OF MAINE
Farm Credit Assistant Professorship of
Production Economics and Natural Resources
- 26 UNIVERSITY OF MINNESOTA
Cooperative Research and Education
- 27 UNIVERSITY OF MISSOURI
CoBank Endowed Scholarship Fund
- 28 UNIVERSITY OF NEBRASKA - LINCOLN
Agricultural Economics Commodities Trading Room
- 29 UNIVERSITY OF VERMONT
College of Ag Food Systems Transdisciplinary Research
- 30 UNIVERSITY OF WISCONSIN
UW Center for Cooperative Initiatives Fund
- 31 UTAH STATE UNIVERSITY
CoBank Scholarship in the College of Agriculture
and Applied Sciences
- 32 WASHINGTON STATE UNIVERSITY
Center for Transformational Learning and Leadership

RESEARCH & HIGHER EDUCATION

OREGON FOREST SCIENCE COMPLEX

In 2015, Oregon State University and the College of Forestry launched an ambitious, \$65 million effort: the Oregon Forest Science Complex. The complex will provide a new home for the university's College of Forestry, supporting the program's current enrollment of approximately 1,000 students and accommodating its plans for future growth. In addition, it will include a state-of-the-art wood products laboratory designed to be a game-changer for the region's forest products industry.

The laboratory will focus on developing sustainable new building products that could be manufactured in the Northwest, including cross-laminated timber, the engineered wood panels at the center of growing global interest in substituting wood for steel and concrete in high-rise buildings.

"There's growing demand for new types of sustainable building products," said Dr. Thomas Maness, the Cheryl Ramberg

Ford and Allyn C. Ford Dean of the College of Forestry.

"There is also the potential to create an entirely new market for engineered wood products in five- to 12-story buildings. The Oregon Forest Science Complex will enable Oregon State to lead this innovation in a facility that showcases this new technology and attracts outstanding students."

Serving a five-state region in the Northwest United States, Northwest Farm Credit Services, one of CoBank's affiliated Farm Credit associations, has a deep understanding of and commitment to the forest products industry. It also has a strong relationship with OSU, so when the College of Forestry announced its intent to raise funds for this new initiative, Northwest FCS did not hesitate to make a commitment.

"We see tremendous potential for this Oregon State University initiative to help forestry-related companies in our region seize an opportunity in the global markets, one that could have a huge impact down the road," said Brent Fetsch, Oregon president for Northwest Farm Credit Services and a graduate of OSU's College of Agricultural Sciences. "We knew that we wanted to be a part of this important effort and reached out to CoBank to ask for their support as well."

"THE FOREST PRODUCTS
INDUSTRY IS A
STRATEGICALLY IMPORTANT
DRIVER OF THE NORTHWEST
REGIONAL ECONOMY."

With its long history of partnering with customers on the causes and initiatives most important to them, CoBank readily matched the \$250,000 gift made by Northwest Farm Credit Services, dollar-for-dollar, for a total \$500,000 donation.

"The forest products industry is a strategically important driver of the Northwest regional economy," said Leili Ghazi, western region president for CoBank. "We were extremely pleased to join

Northwest Farm Credit Services on this contribution to OSU, which is already a national leader in forestry education. We look forward to seeing this exciting initiative completed and to the long-term benefits it will deliver to the industry."

The Oregon Forest Science Complex is slated for completion in spring 2018. Once completed, the 85,000-square-foot complex will help to secure Oregon State's place as the nation's preeminent College of Forestry, attracting top-quality students and faculty and positively impacting the forest products industry throughout the Northwest and the world.



The Northwest is a key region for the nation's forest products industry.



Once completed in 2018, the Oregon Forest Science Complex will help to make Oregon State the nation's preeminent College of Forestry.



RURAL COMMUNITY DEVELOPMENT



“We need to encourage private investment
in projects that help to grow the rural
economy and support rural communities.”

Throughout the United States, rural communities face a host of difficult challenges, including a declining population base in many areas, a shortage of quality jobs and lack of access to good health care.

CoBank believes that public and private economic development programs are pivotal to the continued strength of the broader rural economy. To that end, the bank has launched a number of initiatives to promote the growth and vibrancy of rural communities.

MIDWEST GROWTH PARTNERS FUND. In January 2014, CoBank partnered with Central Iowa Power Cooperative to form Midwest Growth Partners, a \$41 million private equity fund designed to strengthen the economic fabric of Midwestern communities by making equity capital available to rural America. The fund invests in growth-oriented companies in the upper Midwest.

Co-managed by Capital Management Associates and Top Tier Holdings, the fund provides succession planning liquidity for retiring business owners or growth capital for established businesses seeking to expand. As of December 2015, the fund had invested \$8 million in companies like Inland Coatings Holdings of Adel, Iowa, and Market Fresh Produce of Nixa, Missouri. Inland Coatings specializes in the development and production of high-quality, liquid-applied roofing systems for commercial and industrial buildings, while Market Fresh Produce provides branded and private label produce to grocery retailers and institutional food service providers around the country.

ADVANTAGE CAPITAL AGRIBUSINESS FUND. In April 2014, CoBank joined with eight other Farm Credit institutions to launch a \$155 million equity fund formed under the auspices of the U.S. Department of Agriculture's Rural Business Investment Program. Administered by Advantage Capital Partners, a leading growth capital and small business finance firm, the fund focuses on investments that help rural communities and industries, with an emphasis on production agriculture, processing and marketing of agricultural products, farm supply, input suppliers, and rural infrastructure providers.

Through December 2015, the fund had invested nearly \$28 million in companies that produce and sell bulk herbs and botanicals; produce cage-free layer houses for the poultry industry; design and build ag feedstock supply chains; and create irrigation management systems for agricultural applications.

U.S. RURAL INFRASTRUCTURE OPPORTUNITY FUND.

In July 2015, the U.S. Rural Infrastructure Opportunity Fund celebrated its one-year anniversary. Working with the U.S. Department of Agriculture, the fund relies on public-private partnerships with organizations like CoBank to facilitate the investment of private capital in job-creating rural infrastructure projects across the country. CoBank, as an anchor investor, agreed to commit up to \$10 billion of its balance sheet capacity to lend in conjunction with the fund, subject to CoBank's lending authorities and underwriting requirements.

Tom Vilsack, secretary of the U.S. Department of Agriculture, notes that the resources of government are "finite" and that public-private partnerships can help overcome a growing backlog of projects within the agency. "Efforts like the fund help encourage substantial private investment in even more projects that help to grow the rural economy and support rural communities where people want to live, work and raise their families," Vilsack said.

RURAL DEBT OBLIGATIONS. CoBank partners with other Farm Credit organizations, the USDA, community banks and rural communities to support bond investments in community facilities that support rural areas, with a primary focus on rural health care. Since 2012, CoBank and partner Farm Credit organizations have facilitated over \$300 million of community facility bond investments, and CoBank currently has over \$200 million in potential investments in its pipeline. Many of these investments will include local banks and Farm Credit organizations as part of the investment group. Importantly, these investments provide vital debt capital to projects that likely would not receive private funds without Farm Credit participation.

RURAL COMMUNITY DEVELOPMENT

AMERICA'S BEST COMMUNITIES

CoBank has joined Frontier Communications, DISH and the Weather Channel as a major sponsor of America's Best Communities (ABC), an innovative, three-year, \$10 million prize competition designed to stimulate growth and revitalization in small cities and towns throughout rural America. The competition is built around the idea that "community is powerful." ABC believes in the unlimited potential of neighbors and businesses that come together around a common goal.

ABC encouraged communities with populations between 9,500 and 80,000 to submit a Community Revitalization Plan focused on economic development. Approximately 350 communities answered the call. An independent group of expert judges reviewed each entry and selected 50 quarter-finalists whose plans had demonstrated the greatest potential for success. Each community was then awarded \$50,000 to further develop and implement their revitalization strategies.

Recently, those 50 quarterfinalists were narrowed down to a list of 15 semifinalists. In April 2016, each of these communities will participate in the "America's Best Communities Summit," where they will present their Community Revitalization Plan and report on the progress they have made since the competition began. Each community's plan will be judged

on factors such as its ability to attract new businesses or increase investment in the community; short- and long-term job creation; improvements to local infrastructure and educational/technical training opportunities; and the successful leveraging of public/private partnerships.

In 2017, three winning communities will be selected to receive cash prizes of \$3 million (first place), \$2 million (second place) and \$1 million (third place) that will allow them to fully realize their goals.

"AMERICA'S BEST
COMMUNITIES HAS
INSPIRED TOWNS
AND CITIES TO
COME TOGETHER IN
WAYS WE NEVER
THOUGHT POSSIBLE."

"America's Best Communities has inspired towns and cities to come together in ways we never thought possible," said Frontier Communications Executive Chairman Maggie Wilderotter. "People from all walks of life were united by this challenge to reimagine their future and reinvigorate their community, and it has stimulated positive change and economic progress."

"The America's Best Communities contest has created value not only for the participating communities," said Bob Engel, CoBank's chief executive officer. "It has become an incubator for creative solutions to economic and social issues impacting communities far and wide. It is our hope that the lessons learned by our contestants will become a source of inspiration for others, creating a ripple effect of positive benefit across the country."



The America's Best Communities competition is giving away \$10 million to rural communities to promote economic development.



CoBank CEO Bob Engel (far right) joins with Frontier Communications' Maggie Wilderotter, DISH Network's Joe Clayton and country music star Vince Gill to celebrate the ABC program.



SUSTAINABILITY & THE ENVIRONMENT



“Sustainability is about making life better now, while helping to ensure a better, healthier future.”

At CoBank, we believe that a commitment to sustainability and the environment is an integral part of good corporate citizenship. It's about making life better now in the communities where our employees and customers live and work, while helping to ensure a better, healthier future.

We are proud to serve as the financial partner to electric cooperatives and other rural power providers across the United States. Many of these progressive organizations are making forward-looking investments in renewable energy generation systems, including wind, solar, hydro, biomass and landfill gas.

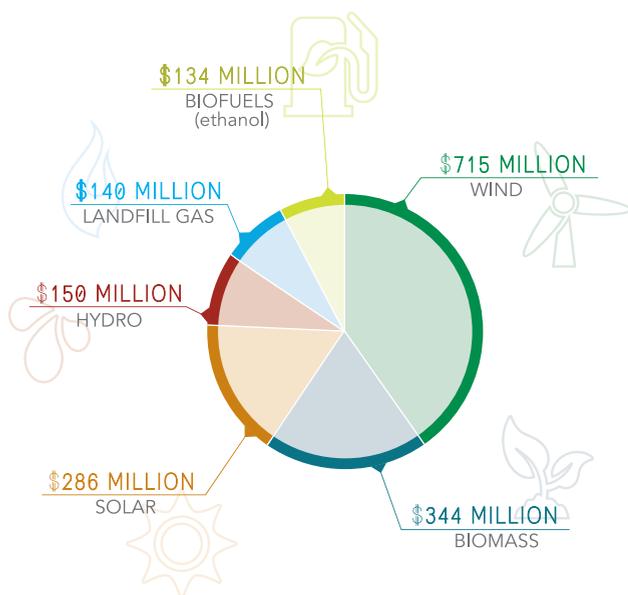
Today, CoBank's energy portfolio includes nearly \$1.8 billion in outstanding loans and leases for renewable energy projects. That makes us one of the largest underwriters of renewable energy in the country—a leadership position we're committed to maintaining in the future.

In addition to financing renewable energy systems, CoBank has also taken meaningful steps to reduce the environmental impact of its own business operations.

COBANK'S LEED-CERTIFIED HEADQUARTERS BUILDING



\$1.8 BILLION RENEWABLE ENERGY PORTFOLIO



In December 2015, CoBank celebrated the grand opening of its new corporate headquarters in Greenwood Village, Colorado. The building was constructed with sustainability in mind. Construction materials were sourced locally wherever possible, and all construction waste generated throughout the project was recycled. All interiors incorporated eco-friendly low-emission paints and carpets.

The new building provides an outstanding work environment for CoBank's 646 Colorado-based associates and incorporates new systems and technology that further our commitment to sustainability by reducing energy and water usage and increasing overall efficiency. The 11-story, 296,000-square-foot office tower received LEED Silver certification in recognition of its best-in-class building strategies and practices.

In addition, the bank continues to offset more than 50 percent of its Colorado power usage through the purchase of renewable wind generation credits; operates a bank-wide recycling program; purchases hybrid vehicles for its business fleet; and provides EcoPasses to all Denver associates that allow them to commute to work using city buses and light rail.

SUSTAINABILITY & THE ENVIRONMENT

EAST TEXAS ELECTRIC COOPERATIVE

At East Texas Electric Cooperative (ETEC), the mission is simple, but serious: “to provide long-term, reliable and affordable electric power to our members, with a focus on environmental stewardship and a commitment to improving the quality of life.”

Serving more than 330,000 members in 46 counties in East Texas, ETEC used to purchase most of the power it provided to its members. But with such a wide service territory, that strategy was inevitably complex and often not cost-effective. As a result, ETEC and its board of directors decided in 2006 to transition to generating their own power. The co-op’s leadership also committed to creating an extremely diversified generation portfolio: investing in coal, natural gas, biomass, wind, and hydroelectric power.

“Environmental stewardship is an important part of our philosophy,” said Edd Hargett, general manager for ETEC. “But we always look at it through an economic lens. We believe in investing in modern, efficient facilities that meet environmental standards without sacrificing affordability and reliability.”

With the help of CoBank, ETEC is currently constructing a new hydroelectric power project along Lake Livingston, an East Texas reservoir that was built by the Trinity River Authority of Texas to supply water for the city of Houston. Built in the 1960s, the reservoir has never before been used to generate hydroelectric power. Seeing the potential to generate significant amounts of clean energy, ETEC purchased unused land next to the reservoir from the county and began planning for the R.C. Thomas Hydroelectric Project.

Working closely with the U.S. Department of Fish and Wildlife, Environmental Protection Agency, Texas Commission on Environmental Quality, Texas Parks

& Wildlife, Federal Energy Regulatory Commission and other agencies, the cooperative developed a plan to create a 24-megawatt hydroelectric facility that will eventually provide enough electricity to power 12,000 homes without creating any negative environmental impact.

“This is a ‘run of the river’ project,” said Hargett. “Water flow is temporarily diverted to allow for power generation and then returned almost immediately to ensure no harm to local plant and wildlife or to the fisheries downstream.

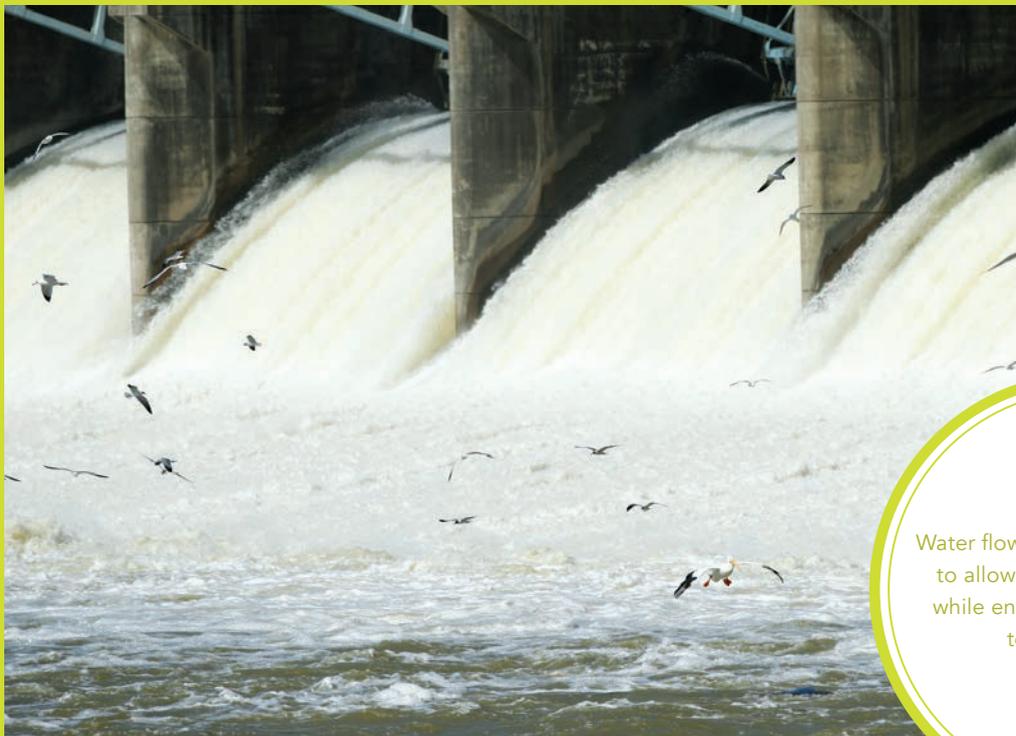
“We broke ground on the project in June 2015, but it took us seven years to get to that point,” said Ryan Thomas,

ETEC’s chief financial officer and assistant general manager. “Throughout the process CoBank has been a vital partner, helping to ensure the feasibility of the project by providing financing in the form of clean renewable energy bonds.”

In addition to providing clean and affordable energy, the project is also providing additional benefits for the local community. Construction is generating new jobs and, wherever possible, materials are being sourced locally. When the project is completed in 2018, the co-op plans to enhance the property surrounding the facility by planting native grasses and other plants and creating raised walkways that will allow access for birdwatching and other forms of recreation.

“This project perfectly reflects our cooperative’s philosophy,” said Hargett. “It helps us meet projected load growth in an economical and environmentally responsible way, while improving the quality of life in the surrounding community. We’re very proud of this project and all that it will achieve, and we’re grateful to CoBank for its support and partnership throughout the process.”

“THROUGHOUT
THE PROCESS,
COBANK HAS
BEEN A
VITAL PARTNER.”



Water flow is temporarily diverted to allow for power generation while ensuring no harm comes to local wildlife.



L.A. Williams, director of engineering, and Mel Koleber, senior program manager, oversee construction on the R.C. Thomas Hydroelectric Project.



COMMITTED TO GIVING BACK



“At CoBank, business success has always been about much more than the bottom line.”

OFFICE LOCATIONS

COBANK NATIONAL OFFICE

NEW HEADQUARTERS LOCATION

6340 S. Fiddlers Green Circle
Greenwood Village, CO 80111
(303) 740-4000
(800) 542-8072

FARM CREDIT LEASING SERVICES CORPORATION

600 Highway 169 South, Suite 300
Minneapolis, MN 55426
(952) 417-7800
(800) 444-2929

WASHINGTON, D.C. OFFICE

50 F Street, N.W., Suite 900
Washington, DC 20001
(202) 650-5860

U.S. REGIONAL OFFICES

Ames Banking Center

2515 University Boulevard
Suite 104
Ames, IA 50010
(515) 292-8828

Atlanta Banking Center*

2300 Windy Ridge Parkway
Suite 3705
Atlanta, GA 30339
(770) 618-3200
(800) 255-7429
FCL: (770) 618-3226

Austin Banking Center

4801 Plaza on the Lake Drive
Austin, TX 78746
(855) 738-6606

Enfield Banking Center*

240B South Road
Enfield, CT 06082-4451
(860) 814-4043
(800) 876-3227
FCL: (860) 814-4049

Fargo Banking Center

4143 26th Avenue South
Suite 101
Fargo, ND 58104
(701) 277-5007
(866) 280-2892

Florida Farm Credit Leasing Office**

309 W. 2nd St.
Palatka, FL 32177
(800) 432-4156

Louisville Banking Center*

1601 UPS Drive
Suite 102
Louisville, KY 40223
(502) 423-5650
(800) 262-6599
FCL: (800) 942-3309

Lubbock Banking Center*

5715 West 50th
Lubbock, TX 79414
(806) 788-3700
FCL: (806) 788-3705

Minneapolis Banking Center*

600 Highway 169 South
Suite 300
Minneapolis, MN 55426
(952) 417-7900
(800) 282-4150
FCL: (800) 444-2929

Ohio Farm Credit Leasing Office**

1220 Irmscher Blvd.
Celina, OH 45822
(855) 838-9961 ext. 23969

Omaha Banking Center*

13810 FNB Parkway
Suite 301
Omaha, NE 68154
(402) 492-2000
(800) 346-5717

Sacramento Banking Center*

1478 Stone Point Drive
Suite 450
Roseville, CA 95661
(916) 380-3524
(800) 457-0942
FCL: (800) 289-7080

Spokane Banking Center

1700 South Assembly Street
Suite 103
Spokane, WA 99224-2121
(509) 363-8700
(800) 378-5577

Sterling Banking Center

229 South 3rd Street
Sterling, CO 80751
(970) 521-2774

St. Louis Banking Center*

1650 Des Peres Road
Suite 120
St. Louis, MO 63131
(314) 835-4200
(800) 806-4144
FCL: (800) 853-5480

Wichita Banking Center*

245 North Waco
Suite 130
Wichita, KS 67202
(316) 290-2000
(800) 322-3654
FCL: (800) 322-6558

* Farm Credit Leasing office
within this CoBank location
** Farm Credit Leasing office only

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10 Hoe Chiang Road
#05-01 Keppel Towers
Singapore 089315
(65) 6534-5261



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GREENWOOD VILLAGE, CO 80111
800-542-8072