GROWING RURAL AMERICA
2019 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.

02-07 // CORPORATE GIVING
- $11.3 million in charitable contributions in 2019, including commitments for future years
- Joint contributions of $44 million by CoBank and its customers through Sharing Success since the program’s inception

08-11 // SUPPORT FOR AG AND LOCAL FOODS
- $87.6 billion retail and wholesale agribusiness portfolio
- More than $3.1 million contributed to local food and urban agriculture programs over the past five years

12-17 // COOPERATIVE ADVOCACY AND INDUSTRY SUPPORT
- $3.2 million to support cooperative advocacy and industry organizations across the U.S. in 2019

18-21 // DIVERSITY AND INCLUSION
- Eight Associate Resource Groups promote an inclusive workplace and support the bank’s diversity and inclusion efforts
- Support for university programs that enable the children of migrant farm workers to finish college and develop professional careers

22-25 // RESEARCH AND HIGHER EDUCATION
- Multi-year grants to land grant and other universities focused on agricultural research and education
- Financial support for university centers focused on the study and advancement of cooperatives

26-29 // RURAL COMMUNITY DEVELOPMENT
- Major investments in rural equity funds and public-private partnerships designed to bolster investment and job growth in the U.S. rural economy

30-33 // RURAL DISASTER RELIEF
- More than $2.7 million in disaster relief contributions over the past five years
- More than $1.4 million to support the American Red Cross since 2015

34-37 // SUSTAINABILITY AND THE ENVIRONMENT
- $3.9 billion renewable energy portfolio
- One of the nation’s leading financiers of renewable energy projects

KEY FACTS

RECOGNITION
For nine years in a row, Global Finance magazine named CoBank one of the 50 safest banks in the world

HEADQUARTERS
Greenwood Village, Colorado

BANKING CENTERS
Throughout America

EMPLOYEES
1,117 associates as of 12/31/2019

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

Proud Member of the Farm Credit System
TO OUR CUSTOMERS & OTHER STAKEHOLDERS

CoBank is committed to meeting the high expectations of our customers, our employees and our other key stakeholders. Despite a challenging market environment, we continue to serve as a strong, reliable financial resource across all of the vital industries we serve.

We also continue our investment in philanthropy, which is an essential component of our mission of service. Last year, the bank contributed more than $11.3 million to nonprofit organizations across the country. Over the past five years, our giving has totaled nearly $50 million.

CoBank’s giving encompasses a broad portfolio of activities and partners, including education, disaster relief, healthcare, hunger, veterans’ issues, and diversity and inclusion. Most important is our commitment to supporting the growth and vitality of rural America.

The following pages provide a closer look at our charitable endeavors, bringing our programs to life by sharing their impact on individuals, organizations and entire communities. They are a reflection of the cooperative spirit, which is the foundation of everything we do.

CoBank’s charitable programs continually evolve as we search for new, impactful ways to make a positive difference in communities across the United States. We are grateful for the continued support of our board and our customers, who make it possible for us to do the right thing, provide lasting value by exceeding the fulfillment of our mission, and demonstrate a broad-based commitment to the people of rural America.

KEVIN G. RIEL
Board Chair

THOMAS HALVERSON
President and Chief Executive Officer
In 2019, more than 60 CoBank-sponsored veterans took part in a No Barriers Warriors expedition. The No Barriers Warriors program uses wilderness experiences to help disabled veterans overcome physical and emotional challenges.
As a mission-based cooperative lender, CoBank believes in giving back to the communities where our customers and associates live and work. In 2019, the bank made a total of $11.3 million in charitable contributions, including commitments for future years. Corporate giving at CoBank takes many forms, including:

**SHARING SUCCESS**
CoBank’s Sharing Success program, which matches the charitable contributions made by bank’s customers, has become a cornerstone of our corporate giving. Since the program’s inception, CoBank and its customers have contributed more than $44 million to thousands of charitable organizations across the country. In 2019, the bank increased the annual Sharing Success fund to $4 million. Customers responded enthusiastically, participating in record numbers.

**SUPPORT FOR RURAL VETERANS**
Each year, CoBank partners with No Barriers USA to support our nation’s rural veterans. The No Barriers Warriors program takes veterans with disabilities into the Rocky Mountains to participate in multi-day expeditions that include hiking, rock climbing, rafting and more. The experience challenges participants to stretch physical and emotional boundaries, fosters camaraderie and is a catalyst for positive change. CoBank is proud to sponsor four expeditions each year with more than 50 participants, many of whom are nominated by our customers.

**COMMUNITY ORGANIZATIONS**
CoBank has established strong, ongoing partnerships with nonprofit organizations dedicated to helping those in need and improving the quality of life in the places where our employees live and work. Its workplace-giving program enables CoBank associates to designate a portion of each paycheck to their local United Way chapter. In 2019, CoBank employees donated more than $230,000 to United Way, a charitable organization that fights for education, health and financial stability. Other partnerships include local food banks and innovative food recovery organizations like We Don’t Waste, located in Denver, Colorado. In Minneapolis, the bank supports Children’s Hospitals and Clinics of Minnesota with corporate donations and ongoing employee volunteerism.

**BOARD AND ASSOCIATE PROGRAMS**
Every year, each member of CoBank’s board of directors can designate $25,000 in contributions from the bank to the nonprofit organizations of their choice. In addition, each CoBank associate may direct a $500 charitable contribution annually and is allowed a paid day off from work to volunteer in his or her community. In 2019, donations made by CoBank through its board- and associate-directed giving programs totaled more than $1 million. CoBank also honors employees who contribute their time and expertise to improve their communities. Winners of the bank’s Volunteer Service Award are selected annually by a committee of their peers and are awarded a $5,000 contribution from the bank to the charities they support.

**SPECIAL CONTRIBUTIONS**
Each year, CoBank considers special, one-time contributions based on requests from customers and other stakeholders, or in response to external events. In 2019, CoBank committed $50,000 to the Center for Connected Health Policy, a nonprofit, nonpartisan organization that is working to maximize the ability of telehealth programs to improve care delivery, health outcomes and cost effectiveness across the country. Telehealth programs have demonstrated their ability to increase access to healthcare in our nation’s rural communities where the presence of local hospitals and other care providers continues to decline.
According to the experts, water utilities could lose 30 to 50 percent of workers to retirement over the next 10 years. This loss of institutional knowledge is a significant concern, and one the industry is working diligently to address. In response, CoBank has committed $350,000 to the National Rural Water Association (NRWA) to underwrite the NRWA Apprenticeship Program to target and train the next generation of technical workers.

In 2017, NRWA and the U.S. Department of Labor (DOL) Office of Apprenticeship established nationwide standards for water and wastewater systems apprenticeships, which laid the groundwork for the creation of an effective and replicable program. CoBank’s contribution provides funding for a national framework that supports the State Rural Water Affiliate (SRWA) apprentice programs, apprentice scholarships, marketing efforts to recruit program participants, and tracking software that will measure the program’s performance.

Jim Enterline is the apprenticeship program coordinator for the Missouri Rural Water Association, just one of the statewide organizations taking part in the program.

“NRWA and the DOL did the work to establish the guidelines, which meant that we [the statewides] didn’t have to reinvent the wheel every time,” said Enterline. “Then CoBank’s funding helped us to recruit apprentices and employers. I’m not sure we could have gotten the program off the ground without them.”

Through the NRWA Apprenticeship Program, interns receive two years of mentorship, on-the-job training and 288 hours of coursework. Classes cover topics including distribution, treatment, management, emergency operations, and safety.

“Our apprentices receive training specific to Missouri’s water systems,” said Enterline. “By the time they complete the program, participants will earn a state certificate as well as a Department of Labor journeyman water systems operation specialist certificate. That’s actually a higher certification than the state requires. And while we certainly hope they stay in Missouri, this training will make them marketable no matter where they decide to go in the future.”

Roger Ballew runs Public Water Supply District #9 in Boone County, Missouri.

“Working in water is a challenging but rewarding career,” said Ballew. “Water operators are out there every day, doing the job no matter what. Our system has approximately 6,000 connections and serves everything from family farms to light industrial complexes. We provide water to fire protection services and have just as much responsibility for public health as doctors and hospitals. We keep the water clean so you don’t get sick. People don’t hear about water operators unless something bad has happened, so I guess being taken for granted is our greatest success. But it can make it difficult to recruit new employees.”

Ballew learned about the Missouri Rural Water Association’s registered apprenticeship program during a presentation at his statewide annual conference and immediately recognized its potential.
Smith was partnered with Tim Darling, his supervisor and mentor throughout his apprenticeship.

At a time when everybody is talking about the burden of student debt, a career in water offers a unique opportunity,” said Ballew. “Students can come to us straight out of high school, start part-time in the summer and end up with a lifelong career in the industry. No student loans required!”

Ballew recommended 22-year-old Brenden Smith for the apprenticeship program. Smith had been working part-time for the system doing maintenance work, but wanted to do more.

“At the time, I was going to school, but didn’t really know what I wanted to do,” said Smith. “Everybody is always going to need water, so this seemed like a great opportunity. And my grandpa worked for the system for 15 years, so my family was really pleased.”

Smith was partnered with Tim Darling, his supervisor and mentor throughout his apprenticeship.

“Working for a small, rural water system, you can’t just test water,” said Darling. “You have to be an electrician, a carpenter, a maintenance man, a plumber, a landscaper and more. You have to do it all. And Brenden is great at that.”

Enterline agrees, “Young people like Brenden represent the future of water systems across the country and I’m confident that the NRWA Apprenticeship Program is providing them with the hands-on experience they need to get them ready to take on that challenge. It’s a great feeling to know that our future is in good hands.”
If you visit rural Gold Creek, Montana and Camp Mak-A-Dream in the summer, you are likely to see children, young adults or families participating in traditional camp activities like horseback riding, archery, swimming or zip lining. What isn’t apparent, at first, is that every one of these campers has been profoundly impacted by cancer.

Camp Mak-A-Dream, a cost-free, medically supervised camp serving those diagnosed with cancer and their families, received funding from CoBank through the Sharing Success program. The facility offers multi-day camp experiences during the summer months and retreats, educational workshops and events throughout the year. Campers come from all 50 states and around the world to experience the beauty of Montana’s “Big Sky Country,” and to make memories and share experiences with people who understand the challenges they face.

“I met my best friend here years ago and we still talk every other day,” said cabin leader Mark Young II, who came to camp for the first time in 2009 as a brain tumor survivor. “I came here as a camper and I’ve come back over and over again, as a volunteer and staff member. As a camper, I was able to ride horses and do the high ropes course, but what stands out most in my memory is the ability to connect with others with similar experiences. That connection brought real comfort and stability.”

The program’s executive director Kim McKearnan says that participants are often referred to Camp Mak-A-Dream by oncology programs throughout the country. The camp offers an onsite health center, and nurses and doctors provide care 24/7. However, the staff works very hard to minimize the impact of any necessary medical care on the camp experience. For example, nurses bring medications to the kids during lunch so they don’t miss any activities.

“Some of our campers are in remission and others are still in active treatment,” said McKearnan. “But all of them are looking for the opportunity to experience summer camp, just like any other kid.”

Joanna Barton works in the camp’s art barn. Barton first came as a sibling camper in 2008 and, like others, returned first as a volunteer and then as a staff member. Barton’s brother passed away at eight from leukemia. She was referred to Camp Mak-A-Dream by the Seattle-based hospital that treated him.

“At camp, I got to talk about things that people back home didn’t understand,” said Barton. “I’ve met people from all over the country here. Everyone has such a different life, but you immediately bond with them because you know you’ve got so much in common.”

For years, Camp Mak-A-Dream has been supported with contributions and volunteerism by the leadership and staff of Missoula-based Blackfoot Communications. A long-time CoBank customer, Blackfoot offers high-speed internet and residential
advantage of CoBank’s Sharing Success matching grant program to support Camp Mak-A-Dream.

“At Blackfoot, we pride ourselves on our community outreach,” said Mueller. “And in a state like Montana where there’s not a lot of money, any time you can leverage a donation for a worthy cause—any time you can double an investment in the community—that’s worthwhile. We really appreciate what CoBank does to help our local causes. Sharing Success allows us to expand our charitable budget to really make a difference in the communities we serve.”
CoBank is proud to support the Youth Farm Stands and Healthy Seedlings programs offered by Denver Urban Gardens. (Photo courtesy of Denver Urban Gardens.)

SUPPORT FOR AG AND LOCAL FOODS

COBANK HAS MADE SIGNIFICANT INVESTMENTS IN LOCAL COOPERATIVE DEVELOPMENT; YOUNG, BEGINNING AND SMALL FARMING PROGRAMS; AND LOCAL AND URBAN FOOD SYSTEMS.
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 agricultural sector, as 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 citizenship 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 programs receiving significant support from CoBank include:

**CO-OP START:** a program launched by CoBank that helps emerging and existing small agricultural cooperatives through innovative financing, business mentorship and training. Since its inception, CoBank has approved loans or leases through the program totaling $2.2 million for 18 customers. Co-op Start recently funded CUPS Coop, Inc. CUPS stands for Citrus Under Protective Screen, a new concept being tested in citrus production to protect against citrus greening. CoBank customer Dundee Citrus Growers Association is constructing 10 new CUPS pods. The 20-foot-tall structures are made using mesh material that will let in light and rainwater while screening the trees from the Asian psyllids, an insect that causes greening. A separate investor/grower will own each individual pod. CUPS Coop, Inc. has been formed to maintain the common ground around the pods, including roads, wells and irrigation equipment.

**FARMSTART:** a program conducted in partnership with Farm Credit East and Yankee Farm Credit, two of CoBank’s affiliated associations. FarmStart supports individuals looking to launch businesses in agriculture, forest products and commercial fishing in the northeastern United States. Since its inception, the program has made nearly 310 investments totaling more than $14.6 million. Recent investments include funding an aquaculture operation in Auburn, Maine, that will produce kelp, an organic dairy farm in Geneva, New York, and a farming operation in Duxbury, Massachusetts, where the owners will harvest sea salt in addition to producing fruit, vegetables and herbs.

**FOODCORPS:** a national organization whose AmeriCorps service members teach hands-on food education in nearly 400 schools across the country. FoodCorps also partners with farmers and food service leaders to create healthy school meals. CoBank’s funding will support the expansion of FoodCorps programming in five states.

**D.C. CENTRAL KITCHEN (DCCK):** a nonprofit “social enterprise” in Washington, D.C., that uses food as a tool to develop and operate social ventures that break the cycle of hunger and poverty. DCCK prepares adults who face high barriers to employment for culinary careers and creates good, living-wage jobs for its program graduates. DCCK also prepares healthy school meals for low-income children, sourcing fresh produce from local farmers.
Located east of Denver’s bustling downtown is the city’s Globeville-Elyria-Swansea neighborhood: a distinctive, working class community with industrial roots dating back to the 1800s. The neighborhood is home to approximately 6,400 residents, more than 80 percent of whom are Latinx and primarily Spanish speaking. In an area officially designated a food desert, residents of Globeville-Elyria-Swansea have historically lacked convenient access to healthy, affordable food. As a result, many suffer from high rates of diet-related illnesses.

While numerous organizations have sought to address the issue of food access in this and other Denver neighborhoods, one unique nonprofit is The GrowHaus, a community-driven hub for food distribution, production, education and economic opportunity.

The GrowHaus has received funding from CoBank to support its food distribution and education programs.

“The GrowHaus grows food, educates about food and distributes food and, in the process, we create community,” said Kayla Birdsong, executive director of The GrowHaus. “Authentic community engagement is one of the hardest things for any organization and for us it has been a decade-long journey. But I’m so proud of where we are now. Fifty percent of our staff is from, or representative of, the community. We have community members serving at every level of our organization: from volunteers, to staff, to board members. Because of this, we’ve been able to develop a solid feedback loop. We listen to what our community members want and need and respond to that. In doing so, we’ve truly become part of the fabric of the neighborhood.”

Education is a key part of The GrowHaus’ mission, enabling community members to overcome some of the significant barriers they face to living a healthy life. Isabel Sanchez is the program director at The GrowHaus and runs the organization’s education and community outreach programs.

“She offers so many vital services to the community, including a no-cost food program and a retail market that provide wholesome, healthy food to people who need it,” said Sanchez. “Those services are helping people to meet their immediate needs, but it’s our educational work that allows us to truly impact the future.”

“We offer adult classes that teach about growing, cooking and preserving food. We offer wellness classes that help our community to improve their health and reduce stress. We offer after-school classes and summer programming so we are able to reach the children in our community and start them on a path to healthy eating that we hope will last a lifetime. It’s great to see kids who used to come in with their moms when they were younger, now going through our
“We believe that agriculture has tremendous power to do good,” said Sherry Johnson, senior manager of Corporate Social Responsibility at CoBank. “Supporting urban agriculture and the development of local food programs is just one of the ways we can help harness that power for the benefit of some of our nation’s most vulnerable populations.”

CoBank’s involvement with The GrowHaus began in 2017 with a multi-year grant. The bank’s support is part of its efforts to fund a variety of urban agriculture and local foods initiatives. Across the country, local food and urban agriculture programs are increasing access to healthy foods, addressing the issue of food deserts, improving nutrition and creating opportunities for new and nontraditional farmers. They are also creating new markets for existing farmers and promoting connections between urban and rural communities.

Alicia Perez served as a Promotora for The GrowHaus for 12 years. The Promotora program trains trusted members of the community to provide outreach and education to community members in their homes about topics ranging from healthy eating to good gardening practices.

The GrowHaus hosts a variety of events each year including the Seed Swap, an annual celebration where members of the community can obtain free seeds and attend gardening workshops. This family-focused event also includes live music, local food vendors and kid-friendly activities like face painting.
CoBank supports and participates in the biannual Farm Credit Fly-In, a gathering of more than 700 Farm Credit customers who meet with members of Congress and share how Farm Credit is fulfilling its mission to support rural communities, agriculture and the other vital rural industries we serve.
In addition to its philanthropic 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 Cable Television Cooperative (NCTC)
- National Cooperative Business Association
- National Council of Farmer Cooperatives
- National Renewables Cooperative Organization
- National Rural Electric Cooperative Association
- National Society of Accountants for Cooperatives
- NTCA – The Rural Broadband Association
- Touchstone Energy Cooperatives
- U.S.A. Cooperative Youth Council

**REGIONAL AND LOCAL**
- 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
- Central Minnesota Managers Association
- Colorado Rural Electric Association
- Cooperative Council of North Carolina
- Cooperative Network
- Eastern North Dakota Cooperative Managers’ Association
- Electric Cooperatives of Arkansas
- Electric Power Association of Mississippi
- Florida Electric Cooperatives Association
- Federation of Southern Cooperatives
- 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
- Illinois Cooperative Council
- Illinois Grain and Feed Association
- Indiana Cooperative Development Center
- Indiana Electric Cooperatives
- 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 Accountant’s Club
- Kentucky Association of Electric Cooperatives
- Kentucky Council of Cooperatives
Louisiana Council of Farmer Cooperatives
Michigan Electric Cooperative Association
Mid America Cooperative Education
Midway Co-op Association
Minnesota Rural Electric Association
Minnesota State Managers Association
Missouri Electric Cooperatives Managers Association
Missouri Institute of Cooperatives
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
Northern Minnesota Managers’ Association
Northwest Agricultural Cooperative Council
Northwest Cooperative Development Center
Northwest North Dakota
Cooperative Managers’ Association
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 Association of Cooperatives
South Dakota Cooperative Managers’ Association
South Dakota Rural Electric Association
Southern Minnesota Managers Association
Tennessee Association of Utility Districts
Tennessee Council of Cooperatives
Tennessee Electric Cooperative Association
Texas Agricultural Cooperative Council
Texas Electric Cooperatives
Texas Rural Electric Women’s Association
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 Cooperative Council
Virginia, Maryland & Delaware Association of Electric Cooperatives
Washington Rural Electric Cooperative Association
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
AgSafe
AIIIM International
American Agri-Women
American Cable Association
American Coalition for Ethanol
American Cotton Shippers Association
American Council on Renewable Energy
American Jersey Cattle Association
American Pistachio Growers
American Sugar Alliance
American Sugarbeet Growers Association
American Water Works Association
American Wind Energy Association
Association of Grain Regulatory Officials
C-FARE
Cotton Growers Warehouse Association
Dairy Cares
Ecological Farming Association
Equipment Leasing and Finance Association
The Fertilizer Institute
Global Dairy Platform
Global Farmer Network
Growth Energy
Independent Alliance of Telephone Companies (INDATEL)
International Dairy Foods Association (IDFA)
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 Cattlemen’s Beef Association
National Chicken Council
National Coalition for Food and Agriculture Research
National Corn Growers Association
National Cottonseed Products Association
National Grain & Feed Association
National Hmong American Farmers
National Milk Producers Federation
National Rural Economic Developers Association
National Rural Lenders Association
National Rural Water Association
National Sorghum Producers
National Sustainable Agriculture Association
North American Export Grain Association
North American Millers’ Association
Produce Marketing Association
Public Lands Council
Renewable Fuels Association
Renewable Fuels Foundation
Rural Electric Management Development Council
Rural LISC

Smart Electric Power Alliance
Solar Energy Industries Association
Telergee Alliance
Truth About Trade and Technology
United Dairy Industry Association
United Fresh Produce Association
U.S. Dairy Export Council
U.S. Grains Council
U.S. Meat Export Federation
U.S. Pea & Lentil Trade Association
U.S. Poultry & Egg Association
U.S. Soybean Export Council
U.S. Telecom Association
Utilities Telecom Council
Young Professionals in Agriculture
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
Agribusiness Council of Wichita
Agricultural Business Council of Kansas City
Agricultural Council of Arkansas
Agricultural Council of California
Alabama Cable Telecommunications Association
Alaska Telephone Association
Alliance for the Future of Agribusiness in Nebraska
Alliance of Indiana Rural Water
Alliance of Indiana Rural Water
Almond Alliance of California
Alliance for the Future of Agribusiness in Nebraska
Alliance of Indiana Rural Water
Almond Alliance of California
Arkansas Rural Water Association
Arkansas Telecommunications Association
Association of Regional Water Organizations
Butler County Farm Bureau Association
CalCom
California Association of Grower Gins
California Association of Winegrape Growers
California Avocado Commission
California Cattlemen’s Association
California Certified Organic Farmers
California Citrus Mutual
California Cotton Giners 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 Sustainable Winegrowing Alliance
California Warehouse Association
California Water Alliance
California Water Association
California Women for Agriculture
Carolina-Virginias Telephone Membership Association
CFA Society of Colorado
Citrus Research Board
Colorado Association of Wheat Growers
Colorado Certified Organic Farmer’s Association
Colorado Independent CattieGrowers Association
Colorado Livestock Association
Colorado Rural Water Association
Colorado Society of CPAs
Colorado Telecommunications Association
Colorado Water Congress
Connecticut Farm Bureau
Dairy Herd Improvement Association – West Delta Council
District 11 Agri-Women
Dried Fruit Association of California
Empire State Forest Products Association
Evergreen Rural Water of Washington
Farm Grown
Florida Association of Special Districts
Florida Citrus Processors Association
Florida Fruit & Vegetable Association
Florida Rural Water Association
Food Producers of Idaho
GeorgiA Agribusiness Council
Georgia Rural Water Association
Georgia Telecommunications Association
Governor’s Forum on Colorado Agriculture
Grain and Feed Association of Illinois
Hawaii Rural Water Association
Idaho Grain Producers Association
Idaho Wine Commission
Idaho Rural Water Association
Illinois Telecommunications Association
Independent Water & Sewer Companies of Texas
Indiana Rural Water Association
Indiana Telecommunications Association
Iowa Communications Association
Iowa Corn Growers Association
Kansas Agribusiness Retailers Association
Kansas Grain and Feed Association
Kansas Rural Water Association
Kentucky Telephone Association
Louisiana Member Services Association
Louisiana Rural Water Association
Louisiana Telecommunications Association
Maine Forest Products Council
Maryland Rural Water Association
Michigan Agri-business Association
MidSouth Grain Association
Mid-South Managers’ Association
Mid-West Electric Consumers Association
Minnesota AgriGrowth Council
Minnesota Agri-Women
Minnesota Grain and Feed Association
Mississippi Rural Water Association
Missouri Telecomm Industry Association
Montana Telecommunications Association
National Association of Water Companies, New England Chapter
Nebraska Agribusiness Association
Nebraska Ethanol Industry Coalition
Nebraska Grain and Feed Association
Nebraska Public Power District
Nebraska Telephone Association
NESI-SES Association
New England Farmers Union
New Mexico Cattlegrowers’ Association
New Mexico Rural Water Association
New York State Agricultural Society
New York State Telecommunications Association
New York Wine and Grape Foundation
North Carolina Agribusiness Council
North Dakota Grain Dealers Association
Northeast Agribusiness and Feed Alliance
Northeast Elevators Managers Association
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
Oklahoma Telephone Association
Oklahoma Wheat Growers Association
Oregon Association of Water Utilities
Oregon Telecommunications Association
Pacific Egg & Poultry Association
Pacific Northwest Grain & Feed Association
Panhandle Grain and Feed Association
Pennsylvania Telephone 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 Agribusiness Association
South Dakota Association of Rural Water Systems
South Dakota Grain and Feed Association
South Texas Country Elevators Association
Southeastern Grain & Feed Association
St. Louis Agribusiness Club
State Independent Telephone Association of Kansas
Telecommunications Association of the Southeast
Telephone Association of New England
Tennessee Feed and Grain Association
Tennessee Telecommunications Association
Texas Cotton Association
Texas Cotton Ginners Association
Texas Grain and Feed Association
Texas Grain Sorghum Association
Texas Rural Water Association
Texas Statewide Telephone Cooperative
Utah Rural Telecom Association
Virginia Rural Water Association
Washington Association of Wheat Growers
Washington Independent Telephone Association
Western Agricultural Processors Association
Western District Power Accountants Association
Western Growers Association
Western Telecommunications Alliance
Western United Dairymen
Wine Market Council
Wisconsin Agri-Business Association
Wisconsin State Telecomm Association
Wyoming Telecommunications Association
CoBank currently offers eight Associate Resource Groups including African American, Asian, Hispanic, LGBTQ, Men, Veterans, Women and Young Professionals.

COBANK ASSOCIATE RESOURCE GROUPS DRIVE ENGAGEMENT AND PROMOTE A SENSE OF BELONGING FOR EMPLOYEES OF DIFFERENT BACKGROUNDS.
At CoBank, we constantly strive to elevate our business performance and remain relevant to our customers and an evolving marketplace. One of the ways we do this is by supporting organizations that connect the bank to diverse groups working to bring new skills and new perspectives to our industry and those we serve.

The bank supports diversity and inclusion in many ways, including:

- Membership in professional and civic organizations specifically targeted to diverse audiences including Asian, black, Hispanic and women’s chambers of commerce
- Support for events that raise the profile of diverse groups within the industries we serve including annual conferences for immigrants, young professionals and women in agriculture, the Alaska Young Fisherman’s Summit and the Farmer Veteran Coalition
- Charitable contributions to organizations working to provide education and career advancement opportunities for minorities including Multicultural Scholars in Agriculture at California State University, Fresno; and the National Migrant Scholars Internship Initiative spearheaded by Michigan State University

In addition, the bank supports a variety of employment practices designed to attract, develop and retain exceptionally talented individuals from different backgrounds, cultures and experiences.

CoBank associates strive to build a safe and inclusive environment where everyone feels valued and respected. In 2018, the bank introduced a number of Associate Resource Groups (ARGs) to further this effort. CoBank ARGs create opportunities for associates to connect based upon common interests, identities, and goals; provide support mechanisms and create a collective voice to promote an inclusive workplace; and act as sounding boards around our diversity objectives. Ultimately, we believe these organizations will help to improve our recruitment and retention; empower and engage our associates; and enhance our development as an innovative financial services organization.

While every ARG is different, all are grounded in the bank’s mission of service to rural America and our shared values. Currently, the list of CoBank ARGs includes:

- African American
- Asian
- Hispanic
- LGBTQ
- Men
- Veterans
- Women
- Young Professionals

CoBank is committed to acting as an accountable role model for diversity and inclusion in the communities where we live and work, within the Farm Credit System, and across the industries we serve. In this way, we hope to build upon our legacy of stewardship and continue to promote change for the common good.
In 2014, CoBank partnered with Michigan State University to begin developing a paid internship pilot in conjunction with the College Assistance Migrant Program (CAMP), an organization that assists first-generation college students who are migratory or seasonal farmworkers, or the children of these workers, to pursue their educational goals. CoBank’s grant built upon the success of CAMP to provide these students with essential work experience.

Now known as the National Migrant Scholar Internship (NMSI) initiative, the CoBank-sponsored program has expanded to partner with CAMP programs at more than 50 colleges and universities. It has supported more than 120 internships with 75 employers in industries ranging from agriculture to healthcare.

“NMSI continues to develop internships for students that weren’t viable in the past,” said Luis A. Garcia, director of Migrant Student Services and NMSI. “CoBank’s contributions give us a platform that provides employers with a pool of eager, diverse students who are craving opportunities. CAMP students who have participated in NMSI and are now entering the workforce have been transformed!”

One of those students is Jerardo Jasso, one of the first NMSI participants to intern at CoBank’s Colorado headquarters, and the first to be hired from the program.

“I’ve been around agriculture all my life,” said Jasso. “I grew up on a watermelon farm in South Texas, raised cows and pigs and participated in FFA, so agriculture has always been very important to me.”

“Through the CAMP program, I was offered a full-ride scholarship at St. Edwards University in Austin, Texas, where I majored in finance and international business. During my junior year, the CAMP director told me about NMSI and the opportunity for an internship with CoBank. I applied and started as an intern in the Strategic Relationships division in the summer of 2017.”

Jasso’s internship taught him all about CoBank and the Farm Credit System, opening up a career path that brought together his love of agriculture and his university studies.

“I realized that CoBank was really the perfect place for me,” said Jasso. “I applied for a second internship and then to the Credit Advancement Program, and on October 1, 2019, I accepted a full-time position as a credit analyst in the Sacramento office.”

Brenda Lopez, a psychology student at Drury University, in Springfield, MO, also found a CoBank internship through NMSI.

“I didn’t really think that an internship was possible for me,” said Lopez. “I was working three jobs and going to school full-time. Most of the internships I saw were unpaid so when I heard about NMSI, which offered...”
Brenda Lopez interned with CoBank’s Human Resources team in 2019. Lopez says that her CoBank internship was eye opening and helped her to see how she could help to inspire others in the program.

“NMSI offers workshops and training to help prepare CAMP students for their internships,” said Jasso. “Most of us have never had exposure to companies like CoBank. It’s helpful to have people who can help prepare you to take full advantage of the experience.”

“My parents were migrant farm workers,” said Lopez. “They never went to college and didn’t even graduate from high school. They’ve never had things handed to them, so they taught me to be very cautious. But this was an opportunity I just couldn’t pass up.”

Through her internship with CoBank’s Human Resources department, Lopez had an opportunity to see a diverse group of people in management roles. “There were days during my internship when I experienced a lot of self-doubt,” said Lopez. “When I was growing up, I didn’t see a lot of Latinos in positions of power and so I often found myself asking if I should really be there [at CoBank]. But when I saw all of the other people of color working there, it was really eye-opening for me. I realized that if they could do it, so could I.”

Both Lopez and Jasso recommend the NMSI experience for other CAMP students. “It can be scary,” said Lopez. “But you have to take advantage of every opportunity. In the end, you may be a role model and the inspiration that helps others to succeed.”

a paid internship with a housing stipend, I thought it sounded too good to be true.”

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“It can be scary,” said Lopez. “But you have to take advantage of every opportunity. In the end, you may be a role model and the inspiration that helps others to succeed.”
CoBank partners with educational institutions across the country whose programs align with the bank’s mission of service to rural America and the industries it serves.
At CoBank, we believe that research and education play a vital role in the future of rural America.

The bank supports land grant universities and other institutions that are developing the next generation of American farmers, ranchers and rural business leaders by fostering knowledge and innovation that benefit rural industries—from agriculture to energy to international trade in commodities. In addition, the bank works with university partners that are conducting research into the social and economic issues impacting rural communities.

For this purpose, CoBank has established the CoBank Advised Fund with the Cooperative Development Foundation (CDF). The multi-million-dollar fund provides grants to universities and colleges whose programs are consistent with the bank’s corporate citizenship programs and objectives.

“CoBank is proud to partner with CDF on the CoBank Advised Fund,” said CoBank President and CEO Tom Halverson. “We know that research and education will continue to be an important part of our corporate citizenship programs. Establishing a donor-advised fund allows us to make financial contributions now that can be invested by the Foundation and distributed over time as we identify institutions and programs that align with our priorities and those of the industries we serve.”

CoBank’s university grants include funding for:

- Scholarships that enable promising students to study agribusiness, finance, business administration and related disciplines;
- Endowment of professorships to support research and instruction in fields such as commodities and agricultural economics;
- Financial support for university centers focused on the study and advancement of cooperatives;
- Support for vocational training programs at community or technical colleges to help produce the technicians and other skilled service people who are vital to rural industries and communities.
Opioid abuse and addiction is a debilitating public health problem. According to the U.S. Centers for Disease Control, opioids contributed to more than two thirds of all drug overdose deaths in the United States—more than 47,000 people in 2017. Moreover, for every one of those deaths, there are at least 600 people who are using opioid medications in a non-medical manner: people who are at risk of developing a full-blown problem. The economic cost of the epidemic, currently estimated at more than $1 trillion, is staggering.

Opioid addiction crosses all geographies, but the impact on rural America has been disproportionally high. When considering population size, drug overdose deaths are more common in rural areas. Despite higher reported rates of chronic pain, rural communities typically lack access to non-prescription pain management treatments. As a result, rural doctors prescribe opioid medications at higher rates than their urban counterparts do. And once an individual has developed an addiction, most rural communities lack the comprehensive drug treatment programs needed to help get lives back on track.

Recognizing the importance of this issue, CoBank’s board of directors approved a contribution of $500,000 to the University of Colorado’s Center for Prescription Drug Abuse Prevention. The center was established to serve as a national model for prevention, intervention, harm reduction, treatment, and recovery from substance use disorders. Its initial focus is on opioid use. CoBank’s contribution supports the overall work of the center with a focus on creating educational materials and programs specifically designed for physicians and other medical providers.

“Over-prescription of opioid medications is one of the root causes of today’s crisis,” said Dr. Robert Valuck, director of the Center for Prescription Drug Abuse Prevention and professor of pharmacy at the CU Skaggs School of Pharmacy and Pharmaceutical Sciences. “Pain management is a difficult challenge for any doctor, but particularly for rural physicians. In a large city, doctors might refer patients to physical therapy, chiropractic or other specialist care to deal with pain. In small towns that’s just not an option, so doctors use one of the only tools at their disposal: prescription drugs. Prescription pain medications, including opioids, have appropriate uses, but we’ve become over-reliant on them, increasing the chance of addiction. We believe that physician education plays a key role in preventing the misuse of opioids and will ultimately help to reduce rates of dependency and death.”

J. Ely Walker, MD, agrees. The son of a nurse, Dr. Walker grew up in rural Colorado and always knew he wanted to be a small-town doctor. Today he
Through its contribution to the Center for Prescription Drug Abuse Prevention, CoBank is hoping to help provide those resources. “CoBank has high hopes for our partnership with the University of Colorado,” said Thomas Halverson, CoBank’s president and CEO. “Eventually, we want to see the materials developed by the center, and piloted in Colorado, packaged and shared with medical providers across the country. Ultimately, we hope to advance the common understanding of how opioid addiction can be prevented: a result that would have a positive impact on individuals and families across America, but especially in rural communities.”
CoBank’s investments in rural businesses are spurring economic development and creating wealth opportunities in rural areas.
CoBank delivers tens of billions of dollars in debt capital each year to agribusinesses, rural infrastructure providers and Farm Credit associations that serve farmers and ranchers throughout the country. But the bank also supports rural communities in other ways. Together with our customers, Farm Credit institutions, commercial and community banks and other investors, the bank invests in equity funds that enhance the flow of capital to rural businesses, spurring economic development, and creating wealth and job opportunities in rural areas. CoBank funding includes support for the U.S. Department of Agriculture’s Rural Business Investment Company (RBIC) program, which provides capital to innovative small businesses in rural America.

Our investments include:

**MIDWEST GROWTH PARTNERS, LLP,**
a $41 million private equity fund investing in growth-oriented companies in the upper Midwest, providing succession planning liquidity for retiring business owners, or growth capital for established businesses. The fund’s portfolio totals more than $24 million.

**ADVANTAGE CAPITAL AGribUSINESS PARTNERS, LP,**
a $155 million Rural Business Investment Company (RBIC) focusing on investments that grow rural economies by supporting the food and agriculture value chain. To date, the fund has invested more than $118 million in 16 companies.

**INNOVA AG INNOVATION FUND IV, LP,**
a $31 million fund that invests in early stage companies developing advanced technology solutions for the challenges faced by farmers and agriculture-related businesses. To date, the fund has invested $6.3 million across 17 companies.

**OPEN PRAIRIE RURAL OPPORTUNITIES FUND, LP,**
an RBIC that targets debt and equity investments in growth and later-stage companies across the agribusiness value chain. To date, the fund has invested $15 million across five companies.

**MIDWEST GROWTH PARTNERS II, LP,**
a $113.5 million RBIC that directs investment capital throughout the upper Midwest to growth opportunities benefiting rural-based companies in the agribusiness sector. Thus far, it has invested nearly $28 million across four companies.

**BLUE HIGHWAY GROWTH CAPITAL FUND, LP,**
a new, $41 million RBIC supported by CoBank, Farm Credit East, commercial banks and other investors. Blue Highway targets investments in small middle market, high-growth companies in the Northeast and Mid-Atlantic regions.

**PHAROS CAPITAL PARTNERS IV-A, LP,**
a new RBIC focused on growth investments in healthcare service providers that will increase access to services, improve patient outcomes and/or lower the cost of care in rural communities. CoBank and eight other Farm Credit institutions committed a total of $101 million to the fund.

**LEWIS & CLARK RBIC FUND II, LP,**
a new St. Louis-based RBIC established in December 2019. The fund will invest CoBank and other Farm Credit investor capital in an AgriFood growth strategy, focusing on technology-enabled agribusinesses in the Midwest.

In addition, CoBank and its partners support bond investments in agriculture and community facilities with a primary focus on rural healthcare. Since 2012, CoBank and partner Farm Credit organizations have facilitated approximately $307 million of community facility bond investments and the bank has more than $100 million in potential investments in its pipeline. These investments provide vital debt capital to projects that likely would not receive private funds without Farm Credit participation.
COBANK // 28

For more than 79 years, Maytag Blue Cheese has been an American tradition. Founded by the Maytag family, made famous by its appliance business, Maytag Dairy Farms formed its first wheels of handcrafted, artisan blue cheese in Newton, Iowa, in 1941. It was the first blue cheese produced with cow’s milk.

For generations, Maytag Blue was on menus all over the world and the family-owned company did well financially, but in recent years, its growth had stalled. Family members had moved out of the area, making it difficult for them to provide hands-on oversight of the business. A voluntary product recall in 2016 forced a closure of the cheese plant for more than 10 months, affecting wholesale and retail relationships built over generations. The family decided to sell the business, but were determined to do so only if they could identify a buyer that would honor the heritage of the company through continued investment and maintain its presence in rural Iowa.

John Mickelson, managing partner of Midwest Growth Partners (MGP), learned about the Maytag opportunity in 2018. MGP is a private equity fund investing in growth-oriented companies in the upper Midwest and its founders are all native Iowans. MGP operates two funds, both of which have received backing from CoBank as part of their efforts to create economic opportunity in rural communities.

“In addition to earning an attractive economic return, CoBank’s investment objectives include increasing rural prosperity through local investment and job creation,” said Dave Dornbirer, vice president, public/private partnerships. “We have found a natural partner in MGP and they have proven to be exemplary stewards of shareholder capital. MGP’s investment in Maytag Dairy Farms is a great example of our shared values.”

“Midwest Growth Partners looks for great little companies that are going through transition or looking for growth,” said Mickelson. “Other funds tend to invest in coastal or urban businesses, leaving the Midwest market significantly underserved. The businesses we invest in are typically the largest employers in their small communities, and we wanted to help perpetuate the vitality of those communities. Maytag’s history, and its importance to the town of Newton, made it a great fit for us.”

MGP completed the purchase of Maytag Dairy Farms in January 2019 and immediately began making investments in the operation: hiring an engineering firm to update and modernize the cheese plant and a marketing firm to refresh the company’s brand and build upon its reputation. They also made a number of strategic hires, including Maytag’s new CEO, Don Boelens.

“I’ve always admired Maytag for their excellent products,” said Boelens. “They have a great brand with a strong following and I think of them as a model for what an artisan cheese company should be. When the opportunity came up to be a part of this organization and to help take it to the next level, I jumped at the chance.”

Midwest Growth Partners is making a number of strategic investments in Maytag Dairy Farms, including updating and modernizing its cheese plant.
Mickelson and MGP are also enthusiastic about the opportunities a revitalized Maytag Dairy Farm will create for the town of Newton.

“A successful Maytag is an economic win for the entire community,” said Mickelson. “We use local resources and hire local people. Many of our current employees live in Newton and we’re excited to create more job opportunities as the business continues to grow. We’re also extremely proud to continue the tradition of fine artisan cheese made right here in Iowa.”

Boelens and MGP are excited about the future of Maytag Dairy Farms. Revenue is up 17 percent year over year and the business is in the process of receiving its certification in the Safe Quality Food (SQF) program, widely considered the gold standard for food safety. The Maytag team is also hard at work expanding their line of products.

“We are famous for our blue cheese and will always be a blue-veined cheese manufacturer, but we are also expanding into ancillary products,” said Boelens. “We’re currently rolling out Maytag Farm Reserve, a new, rinded blue cheese. We’ve been able to recapture whey from our cheese production, something that used to be a waste product, and use it to make an excellent ricotta. And we’re exploring opportunities to work with other artisan cheese producers: finding the best of what’s out there and branding it with the powerful and trusted Maytag name.”
RURAL DISASTER RELIEF

In recent years, California’s farmers and ranchers have been deeply impacted by a string of devastating wildfires throughout the state’s central and northern regions.

Photo by Noah Berger
Across the nation and around the world, natural disasters are a fact of life. Blizzards, earthquakes, floods, hurricanes, tornadoes and wildfires: all of these events impact urban, suburban and rural communities alike, damaging property and impacting lives and livelihoods. While rural communities are no more susceptible to disaster than their urban counterparts, smaller populations and limited resources can make recovering from such incidents more challenging.

Rural disaster relief has become an important part of CoBank’s corporate citizenship efforts. The bank feels strongly about our mission of support for rural America, and this support is not limited to the products and services we offer. In times of crisis, we are committed to doing our part to aid these communities as they work to rebuild and recover.

CoBank has formed a strategic charitable relationship with the American Red Cross, a nonprofit organization established nearly 140 years ago. The mission of the Red Cross is to prevent and alleviate human suffering in the face of emergencies. Thanks to a wide network of volunteers, employees and donors, they are often first on the ground providing shelter, food, water, relief supplies and comfort. Since 2015, CoBank has contributed more than $1.4 million to the disaster relief efforts of the American Red Cross.

The bank also partners with its customers to support rural communities facing difficult circumstances. CoBank customers are members of the communities they serve. When disasters strike, our customers offer unique insight into the most urgent needs and can direct the bank to organizations that are providing critical and immediate services.

CoBank’s management and board of directors are firmly committed to our continued support of rural disaster relief efforts. In 2019, they authorized more than $500,000 to support impacted communities across the country. Though it is always our hope that disaster assistance will not be required, CoBank customers can be assured that when the need arises, CoBank will be there.
In March 2019, a massive winter storm hit the Midwest. Barometric pressure plummeted, quickly forming a bomb cyclone: a rapidly intensifying weather event that produces hurricane-force winds and heavy precipitation. Over three days, the storm cut a wide swath, impacting Colorado, Kansas and South Dakota; while in Nebraska, Iowa and Wisconsin officials declared states of emergency. Rivers overflowed and levees breached, causing unprecedented flooding that left farms and entire towns cut off as roads washed out and infrastructure failed.

In the days and weeks following the flooding, support began to flow from across the country. CoBank’s board of directors authorized a $300,000 matching fund to double the impact of its customers’ relief efforts. Laura Schultz, director of Human Resources for Southwest Iowa Renewable Energy (SIRE), a CoBank customer, knew immediately that this storm was different.

“This was the worst disaster I’ve seen in my life,” said Schultz. “Nobody understands what water can do. Multiple levees broke in the communities surrounding SIRE’s plant, and people had water all the way up to their eaves. Some of our employees lost their farms and the fire station in nearby Pacific Junction was a total loss.”

Pete McClymont of the Nebraska Cattlemen’s Association says he had never seen a storm of this magnitude. “Farms were under water, cattle were lost, and some people lost their lives,” said McClymont. “The biggest devastation was to roads and bridges. We heard horrible stories from people who weren’t able to check their cattle or pastures for weeks because the county roads were washed out.”

The Nebraska Farm Bureau Foundation was one recipient of these funds. “Our levee breached on a Friday,” said Megahn Schafer, executive director of the Nebraska Farm Bureau Foundation (NFBF). “My phone started ringing on Sunday and didn’t stop for three weeks. When the Farm Bureau set out to raise funds we didn’t know what we’d be able to do, but we knew we had to try. Initially, we hoped to raise $100,000. We actually raised $3.3 million, including contributions from CoBank and its customers.”

Assistance from the NFBF helped impacted individuals and families meet both immediate and long-term needs.

“The number one request was for assistance with debris removal,” said Schafer. “As soon as the storm was over, people were thinking about how they were going to get crops in the ground. But before they could do that, they had to remove all the sand and other debris from their land.”

The Nebraska Cattlemen’ Association, another recipient of CoBank funding, received similar requests when distributing their $1.7 million disaster relief fund. “People needed to restore fencing and provide for their cattle,” said McClymont. “In some places, the National Guard had to airlift in feed. Then, farmers and ranchers needed help to remove sand, dirt and other debris just to get their ground back to its original, productive use.”
Schultz. “Thanks to the CoBank match, we were able to help them do that and to replace equipment for our local fire department.”

“We were so grateful for the size and the flexibility of the CoBank match,” continued Schultz. “It really stretched our dollars and allowed us to help so many people. It made us very proud and thankful to be a part of CoBank and Farm Credit. It’s great to know they stand behind us when we need it most.”

Staff at both the Farm Bureau and the Cattlemen’s Association donated their time and expertise, allowing 100 percent of monies raised to go directly to those in need.

“It was important to us and to our donors that funds were used to help people, not for administration,” said Schafer. “This was especially meaningful because of the humbleness and generosity of those we were helping. Time and time again we visited people who were very obviously in need, and their response was ‘help my neighbor first’ or ‘there are other people that need help more than us.’”

In addition to the Farm Bureau and Cattlemen’s Association, CoBank customers contributed to a wide variety of nonprofits, including the American Red Cross, local emergency responders, churches and food banks.

“The churches in Glenwood, Iowa fed 500 to 600 people three meals a day for months,” said SIRE’s...
SUSTAINABILITY AND THE ENVIRONMENT

COBANK CUSTOMERS ARE MAKING SIGNIFICANT, FORWARD-LOOKING INVESTMENTS IN RENEWABLE ENERGY GENERATION SYSTEMS.

CoBank’s $3.9 billion renewable energy portfolio includes more than $1.3 billion in outstanding loans and leases related to wind power projects.
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.

Through its Sharing Success program, CoBank regularly partners with its customers to fund organizations and projects that promote sustainability and responsible stewardship of environmental resources. Recent contributions have supported:

- Research and education efforts to improve the quality of ground and surface water related to production and livestock agriculture in the state of Iowa;
- Creation of a Monarch Waystation in Menard County, Illinois by converting an existing prairie planting to one that includes milkweed, flowers and other plant life necessary to sustain the Monarch butterfly during its annual migration;
- Inclusion of energy saving technology in the new campus of the Prince William Sound Science Center, a nonprofit research and education facility located in Cordova, Alaska.

The bank also works diligently to reduce the environmental impact of its own business operations. Our 11-story headquarters building is LEED Silver certified and incorporates best-in-class, environmentally friendly features including:

- Electric vehicle charging stations;
- Photo sensors that measure daylight and automatically adjust lighting levels to save energy;
- Water-efficient systems that reduce overall water usage;
- Digitally-controlled systems that allow more efficient heating and cooling.

The bank reduces its carbon footprint through the purchase of renewable wind generation credits to power its facilities and by providing its Denver associates with Eco-passes that allow them to commute to work using city buses and light rail.

CoBank includes environmentally friendly hybrid vehicles in its business fleet, and its Farm Credit Leasing subsidiary is making it easy and affordable for electric cooperative customers to add electric vehicles to their own fleets through an attractive leasing program.

Finally, CoBank is proud to serve as the financial partner to electric cooperatives and other rural power providers across the United States that are making significant, forward-looking investments in renewable energy generation systems. Our energy portfolio includes more than $3.9 billion in outstanding loans and leases for renewable energy projects, making us one of the largest underwriters of renewable energy in the country.
SUSTAINABILITY AND THE ENVIRONMENT
TRI-STATE GENERATION AND TRANSMISSION ASSOCIATION

Headquartered in Westminster, Colorado, Tri-State Generation and Transmission Association is a not-for-profit electric generation and transmission cooperative. Its 46 members include 43 electric distribution cooperatives and public power districts in Colorado, Nebraska, New Mexico and Wyoming. Together, they provide power to more than one million consumers across nearly 200,000 square miles of the western United States.

A long-time CoBank customer, Tri-State has a strong commitment to renewable energy. Since 2009, it has contracted for 15 utility-scale wind and solar projects, as well as several small hydropower projects. But this year, Tri-State made a bold leap to become a nationwide leader in renewable energy with the release of its Responsible Energy Plan.

“This isn’t just a change in direction,” said Duane Highley, Tri-State’s chief executive officer. “This is a new Tri-State, grounded in our cooperative principles and focused on the future. Our clean energy transition significantly expands renewable energy generation. We’re accelerating the retirement of the coal generation we operate and adding clean energy across our members’ service territories. We’re adding six utility-scale solar projects and two utility-scale wind projects, bringing our system up to over two gigawatts of renewables by 2024. This will include the most solar of any cooperative in the nation.”

“CoBank has always been incredibly proud of our relationship with Tri-State,” said Todd Telesz, senior vice president of Power, Energy and Utilities at CoBank. “They’re an innovative cooperative and a vital resource for their members and the communities they serve. The introduction of the Responsible Energy Plan is an exciting step for Tri-State and we look forward to our continued partnership as they embark on this transformation.”

The development of the Responsible Energy Plan was informed through a collaborative advisory process with Colorado State University’s Center for the New Energy Economy (CNEE) and representatives from academic, agricultural, cooperative, environmental, rural and state government interests. Throughout the process, the group helped Tri-State create challenging, but attainable, goals.

Under the plan, Tri-State will:
- Increase renewables to 50 percent by 2024;
- Add one gigawatt of renewables from new solar and wind projects;
- Eliminate 100 percent of its greenhouse gas emissions from coal in New Mexico by the end of 2020 and in Colorado by 2030;
- Support affected employees and communities in the transition;
- Extend the benefits of its clean grid across the economy through expanded electric vehicle infrastructure and beneficial electrification.

The concept of beneficial electrification is a key element of Tri-State’s plan. Beneficial electrification promotes the efficient use of electricity to replace fossil fuels in a way that benefits consumers, improves
charging stations for each member organization and to promote electric vehicle usage and solutions that work for rural areas.

“The number of electric vehicles on the road has increased dramatically as technology has improved and become more affordable,” said Highley. “But a lack of charging stations has meant that rural communities have had limited opportunities to take advantage of this technology. We are excited to work with our members to expand availability of electric vehicle options to the consumers they serve, no matter where they live or work.”

“Tri-State has a vision for the future in which everyone will share in the benefits of the transition to cleaner energy,” continued Highley. “And we look forward to seeing that vision become a reality as we implement our Responsible Energy Plan.”
OFFICE LOCATIONS

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515-292-8828

Atlanta Banking Center*
2300 Windy Ridge Parkway
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Atlanta, GA 30339
770-618-3200
800-255-7429
FCL: 770-618-3226

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855-738-6606

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