

FOR IMMEDIATE RELEASE

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AMERICAN AGCREDIT
MONEY FOR AGRICULTURE

American AgCredit Distributes \$43.5 million in Cash Dividends To Association Customer-Owners

SANTA ROSA, CA – American AgCredit, ACA, the nation’s 6th largest agricultural lending cooperative, announced today its distribution of \$43.5 million in cash dividends to more than 7,500 farmers and ranchers across California, Colorado, Kansas, New Mexico, Nevada, and Oklahoma.

The Board of Directors approved a distribution of 75 basis points (0.75%) based on the average outstanding loan volume, which results in a 75 basis point reduction in customer-owner’s effective interest rate paid during 2015. As owners of the financial cooperative, American AgCredit’s customer-owners have the opportunity to share in the financial success of the cooperative through cash dividends. Since 2005, American AgCredit’s customers have earned \$300 million in dividends.

Board Chairman Charlie Talbott, a farmer from Palisade, CO, noted, “The board of directors is committed to maintaining a financially strong cooperative that offers agricultural expertise and invests back in its members.”

This dividend comes on the heels of the announcement of an increase in year-over-year accrual loan volume of \$925 million and earnings of nearly \$100 million due to strong loan growth.

“The ongoing success of American AgCredit is the result of the hardworking farmers and ranchers who make up our cooperative,” said CEO Byron Enix. “Paying cash dividends, while also building capital to allow us to serve future generations of farm businesses, is a key part of our mission and is a direct result of our continued focus on operational excellence.”

“Our dividend program reflects our financial strength and enables us to return value to our customer-owners. Their success is our success,” Enix added.

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About American AgCredit

Founded in 1916, American AgCredit is a member of the Farm Credit System. As the 6th largest lending cooperative in the U.S. with lending assets in excess of \$7.7 billion, American AgCredit specializes in providing financial services to farmers and ranchers throughout California, Nevada, Kansas, Oklahoma, Colorado, and Northern New Mexico – as well as to capital markets and agribusiness operators across the country. Financial services include production and mortgage financing, equipment and vehicle leasing, crop and life insurance, and lines of credit. Specialized programs include AgLife (focusing on Young, Beginning and Small farmers) and AgConnect, which offers financing to new and emerging markets.

For more information about American AgCredit, visit our website at www.AgLoan.com