



2021 COMMUNITY IMPACT REPORT

“ SUPPORTING OUR CUSTOMERS AND
COMMUNITIES IS DEEPLY ENGRAINED
INTO THE FABRIC OF WHO WE ARE
AT AMERICAN AGCREDIT.”

Curt Hudnutt,
American AgCredit President and CEO



American
AgCredit

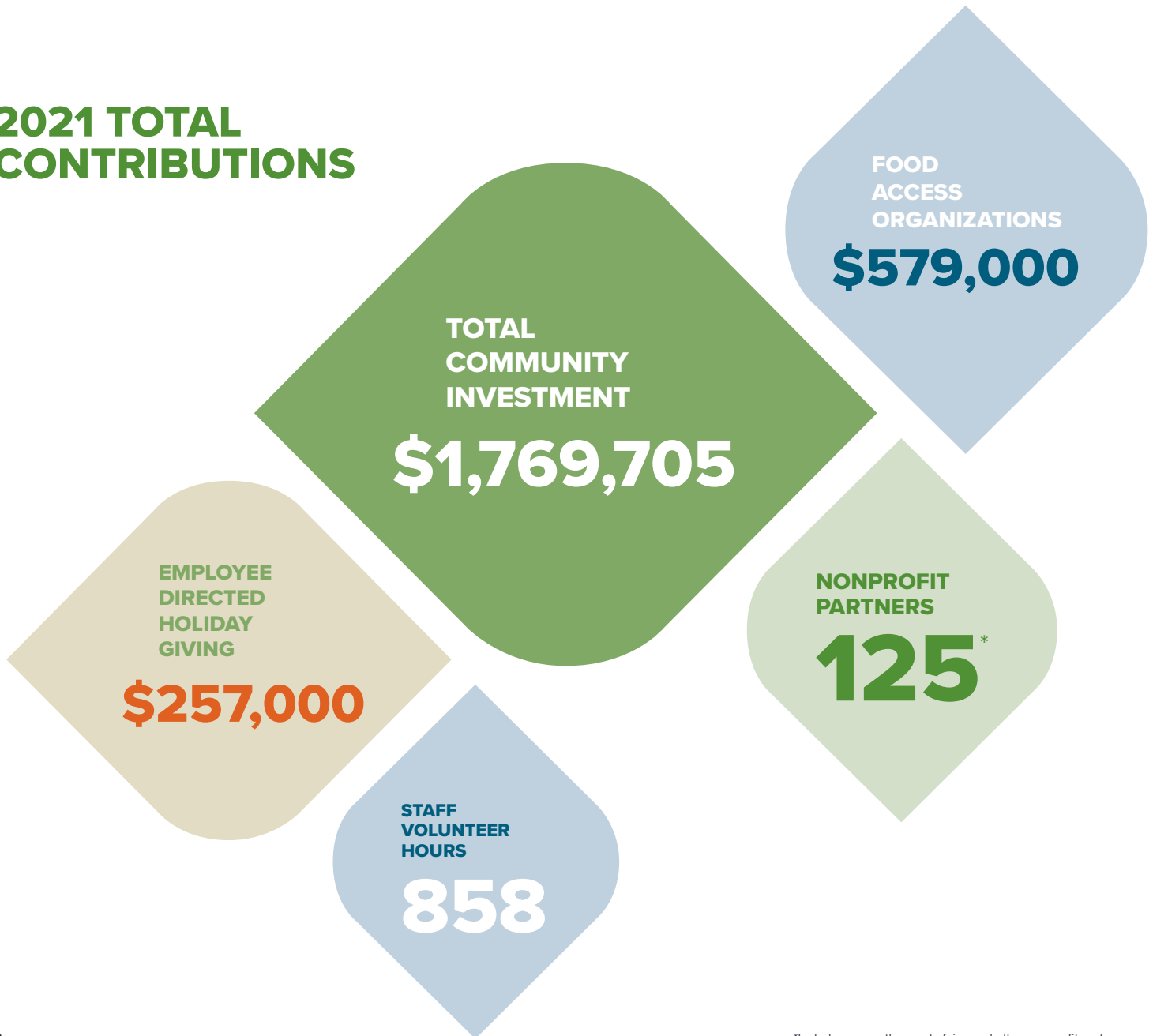
Your future grows here

When we water the flowers, our communities will grow.

Firmly rooted in American AgCredit's core values is an unwavering commitment to the communities where we work and live. Our customers are stewards of their natural resources, and we offer them the financial tools and resources needed to thrive in this ever-changing socioeconomic environment. It is paramount to the continued success of agriculture and food security.

Our **Local Community Impact** program is how we show up for our communities — by supporting the organizations who share the same passion for the sustainability and viability of agriculture as we do.

2021 TOTAL CONTRIBUTIONS



THREE MAIN AREAS OF FOCUS

PILLAR

1

NEXT-GEN AG

American AgCredit is committed to investing in the future of agriculture, whether that be the next generation of producers, or the programs and practices that arise to serve evolving consumer preferences.

PILLAR

2

FOOD FOR PEOPLE

We proudly support organizations working to end hunger, increasing the food security of our communities and indirectly supporting the farmers who are producing the food.

PILLAR

3

DISASTER RELIEF

We stand ready to support our customers and communities in times of need.

Young farmers and ranchers will soon carry the torch that lights the way to our future's source of food.

PILLAR ONE

NEXT-GEN AG

The average age of a farmer today is 57 years old. We know the importance of continuing to support young, beginning, and small producers as they grow and learn the complex and dynamic business of agriculture. American AgCredit provides short-term, interest-free funds to FFA & 4-H students involved in animal projects. We offer specialty lending programs for young, beginning, and small farmers and emerging market producers that give them access to financing that would otherwise not be available. We also support ag youth organizations like the National FFA Organization and 4-H, and provide college scholarships to students pursuing a career in agriculture.



**PARTNER HIGHLIGHT:
GOFARM HAWAII**

This year, in partnership with the University of Hawaii at Mānoa and CoBank, we announced a \$1 million gift to support [GoFarm Hawaii](#) by creating a matching grant program to support young, beginning, and small farmers in growing their agricultural businesses.

GoFarm Hawaii is one of the largest and most successful beginning farmer development programs in the nation,

with 480 graduates since its inception in 2013. This program provides young, beginning, and small farmers with business technical assistance, educational opportunities, and access to a suite of resources designed to remove barriers to farming and agribusinesses. This grant builds on a previous \$2 million donation last year and rounds out American AgCredit and CoBank's \$3 million commitment to invest in food security in the islands and support young, beginning, and small farmers new to the agriculture space.



To learn more about GoFarm Hawaii, scan the QR code to watch a short video.

Total Next-Gen Ag Investment
\$1,045,228

Number of scholarships	57
Scholarships	\$75,363
Support of FFA & 4-H students through county fairs	\$274,865
Number of county fairs supported	31
Youth ag organizations supported	62

Young, Beginning, Small Loans*

Number of Customers	
Young	722
Beginning	1798
Small	1933

Outstanding Loan Volume (Dollars in thousands)	
Young	\$334,244,002
Beginning	\$1,534,657,192
Small	\$586,113,592

*These numbers reflect new and renewal loans in 2021. Young: aged 35 years or younger; Beginning: 10 years or fewer farming experience; Small: Under \$250,000 in annual gross farm income. These categories are not mutually exclusive. As such, there is some overlap in the number of loans and size of the loans among categories.

A noble cause is food for the soul.

PILLAR TWO

FOOD FOR PEOPLE

We believe everyone should have access to high-quality nutrition. Much of American AgCredit's giving efforts focus on local food banks, nutrition educators, and other hunger relief organizations across our footprint. Giving back to local food banks also supports the farmers who produce the food. Together, food banks and farmers are helping in the fight of food insecurity in their communities.



POUNDS
OF FOOD
DONATED

2,154,600

MEALS
PROVIDED/
PEOPLE
IMPACTED

1,795,500

DOLLARS
CONTRIBUTED

\$579,000

FOOD
ORGANIZATIONS
SUPPORTED

32

Partner Highlights

NORTH COAST GROWERS

ASSOCIATION is a member-based, agriculturally focused organization comprised of farmers, ranchers, food producers, and makers of artisan goods. American AgCredit helped with NCGA's Farm to Freezer efforts to facilitate local cold storage.

VALLEY FOOD PARTNERSHIP

strengthens the regional food system and community well-being through education, access to quality local foods, and promotion of sustainable agriculture. American AgCredit supported the ongoing growth and expansion of the Local FARMacy WV program.

MANNA HOUSE FOOD PANTRY

and its network of nonprofit pantry partner agencies provide food assistance to someone in need more than 945,000 times each year. American AgCredit's contribution increased their purchase opportunities.

We're there when the going gets tough.

PILLAR THREE

DISASTER RELIEF

When natural disasters devastate our country's communities, American AgCredit stands ready to lend our support. In 2021, we saw a wildfire roar through Kansas, Hurricane Nicholas pummel southeast Texas, and a tornado tear through Kentucky and parts of Tennessee. We donated funds in the aftermath of each of those unfortunate disasters, with a goal of helping the farmers, ranchers, and forest landowners recover from the losses incurred from the destruction. In total, American AgCredit contributed \$70,000 to disaster recovery efforts in 2021.



PARTNER HIGHLIGHT: CENTER FOR LAND-BASED LEARNING

American AgCredit and [Center for Land-Based Learning](#) (CLBL) share a passion for contributing to the well-being of our local communities. Their mission is to inspire, educate, and cultivate future generations of farmers, agricultural leaders, and natural resource stewards. American AgCredit's goal is to increase beginning farmers' credit readiness to support business acumen and growth by supporting

the CLBL's California Farm Academy and Apprenticeship Program.

Located on a 30-acre farm site, CLBL has a strong focus on diversity, equity, and inclusion. Fifty-six percent of their California Farm Academy alumni are African American, indigenous, or people of color. Their youth programs also demonstrate a racial diversity of over 75%. Additional contributions of \$20,000 from American AgCredit allowed CLBL to pivot its FARMS (Farming, Agriculture, Resources Management for Sustainability) program amid the pandemic environment, offering

webinars to high school students across the state and transitioning to virtual field days.

CLBL's programs aim to provide a career pathway for aspiring farm managers through on-the-job training and agricultural education. Apprentices receive instruction in six core classes:

- Soil Science
- Plant Science
- Integrated Pest Management
- Ag Irrigation Management
- Leadership & Management
- Advanced Leadership & Mgmt.



To learn more about Center for Land-Based Learning, scan the QR code to watch a short video.

Internship Program

Just as young farmers and ranchers are our future, so are those who support the agriculture industry. That's why American AgCredit hires several interns each year to complete a 10-week program that allows them the opportunity to gain real world, hands-on experience in the agriculture and finance industry, and solve real problems that impact our customers.



"I don't feel like just an intern. I feel like my questions are valued, and that American AgCredit employees are really there to help me learn, encourage me, and support me."

— Riley Gillihan, Lending Intern



To learn more about our Internship Program, scan the QR code to watch a short video.

We support the nonprofit organizations we work with at various levels, the highest of which we call our Harvest Partners.

HARVEST PARTNERS SHOWCASE

CALIFORNIA

Agriculture and Land-Based Training Association (ALBA)

Salinas Valley, CA
albafarmers.org

California FFA Foundation

calaged.org

Center for Land-Based Learning

Central Valley & Northern California
landbasedlearning.org

Ceres Community Project

Marin & Sonoma Counties, CA
ceresproject.org

Community Alliance with Family Farmers (CAFF)

Northern California
caff.org

Food for People

Eureka, CA
foodforpeople.org

Growing Hope Gardens (GHG)

Los Angeles based, CA
growinghopegardens.org

Indian Valley Food Pantry

Plumas County/Greenville, CA
facebook.com/indianvalleyfpg

Kitchen Table Advisors (KTA)

Central Coast & Northern California
kitchentableadvisors.org

Merced County Food Bank

Merced, CA
mmcfb.org

North Coast Grower's Association

Humboldt County, CA
northcoastgrowersassociation.org

Redwood Empire Food Bank

Sonoma County, CA
refb.org

Ripon Community Garden

Ripon, CA
facebook.com/pages/Ripon-Community-Garden

Santa Rosa Junior College Foundation

Ag Trust/Shone Farm
Sonoma County, CA
foundation.santarosa.edu

Solutions for Change

Vista, CA
solutionsforchange.org

United Samaritans Foundation

Turlock, CA
unitedsamaritans.org

COLORADO

Colorado FFA Foundation

coloradoffafoundation.org

Colorado Farm to Table

Salida, CO
coloradofarmtotable.org

Guadalupe Center

Greeley, CO

Valley Food Partnership

Montrose, CO
valleyfoodpartnership.org

Weld County Food Bank

Greeley, CO
weldfoodbank.org

HAWAII

Agricultural Leadership Foundation of Hawaii

agleaderhi.org

GoFarm Hawaii

gofarmhawaii.org

Hawaii FFA Foundation

hawaiiiffa.weebly.com

Hawaii Food Bank

Honolulu, HI
hawaiiifoodbank.org

Kauai Food Bank

Lihue, HI
kauaifoodbank.org

Maui Food Bank

Wailuku, HI
mauifoodbank.org

KANSAS

Emmaus House

Garden City, KS
emmaushouse.com

Greater Wichita YMCA

Wichita, KS
ymcawichita.org

Kansas FFA Foundation

ksffa.org

Kansas Grown! Farmers' Market

Wichita, KS
kansaskrowninc.com

Manna House

Dodge City, KS

The Treehouse

Wichita, KS
wichitatreeshouse.org

NEVADA

Friends in Service Helping (F.I.S.H.)

Elko, NV
fishelko.org

Nevada FFA Foundation

nvaged.nv.gov

FOOD FOR THOUGHT

Food bank network members of Feeding America supply food to more than **37 million** Americans each year, including **14 million** children and **3 million** seniors.

Source: DoSomething.org



For more information on our local community impact, scan the QR code.



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