



Fresno Madera Farm Credit

CONNECTION

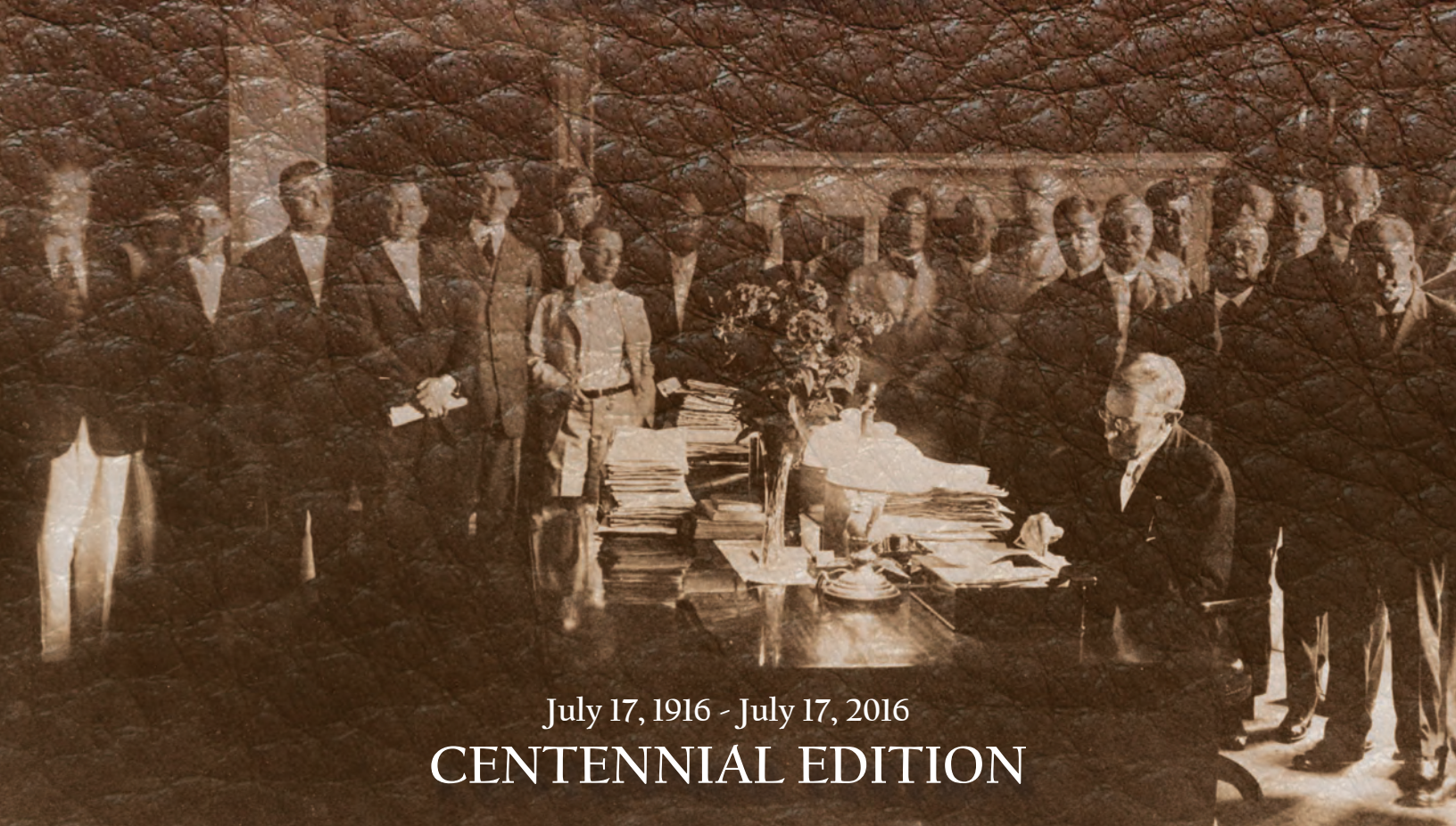
FALL 2016



FARM CREDIT

100

ESTABLISHED 1916



July 17, 1916 - July 17, 2016

CENTENNIAL EDITION

CONNECTION

Is a publication for members of
Fresno Madera Farm Credit.

BOARD OF DIRECTORS

Jeff Jue, Chairman
Victor Sahatdjian, Vice Chairman
Daniel Errotabere
Fred Fagundes
Edward Martinazzi
Stephen Schafer
Lance Shebelut
Jeff Yribarren
John Simpson (Appointed Director)
Denise Waite (Appointed Director)

HOLIDAY SCHEDULE

Columbus Day

Monday, October 10

Member Appreciation BBQ

Friday, October 28

Offices close at 11am

Veteran's Day

Monday, November 11

Thanksgiving Holiday

Thursday - Friday, November 24-25

UPCOMING EVENTS

October 5-16

Fresno Fair | Fresno

October 10

California Citrus Conference | Exeter

October 22

Fall Wine Cornucopia | Fresno

November 5

Pomegranate Festival | Madera

November 5

Caruthers Harvest Social | Caruthers

November 9

Fresno Chamber Ag Awards Lunch | Fresno

November 10

Ag One West Side Agriculture Alumni and Friends Luncheon | Five Points

November 16

Grape, Nut & Tree Fruit Expo | Fresno

Celebrating 100 Years



Keith Hesterberg
President & CEO

PRESIDENT'S MESSAGE

Over the course of 2016, Farm Credit is celebrating the 100th year anniversary of the creation of the Farm Credit System [System]. The System represented a new concept for the United States at that time: a system to provide Farmers, Ranchers, and their Cooperatives dedicated and reliable financing that could sustain the volatility

that had stressed agriculture in the years leading up to 1916. The Farm Credit structure was created with the Mission in mind. Its creation at that time marked the recognition that our ability to have a stable food system was in the public interest, and that Agriculture itself was a public and common interest in whose mission was in care of the nation's farmers and ranchers. This dedicated and committed group were eager to meet the needs of a growing America that needed a reliable food supply.

Over the course of the past century, the System has undertaken a significant amount of change and improvement so that it can be in a position to fulfill the important mission that it was created to serve. A great idea that has been improved over one hundred years.

MISSION

The System has the advantage of having an uncomplicated mission – to serve our Farmers and Ranchers through the good times and bad. There are no competing interests, or conflicting priorities. In order to be successful, we must position our capital, people, and expertise so that that we can fulfill our mission of providing consistent and reliable access to financing to our Farmers and Ranchers here in the Central Valley of California.

FUNDING SOURCE

Rather than relying on deposits to fund loan assets, the System sells Farm Credit Bonds to investors through the Farm Credit Funding Corporation. This reliable source of funds puts Fresno Madera Farm Credit in a position to provide loans to our local agribusinesses, farmers and rancher in many different economic environments, with confidence. Today, the Farm Credit Funding Corporation has more than \$254.6 billion of system wide securities that have been issued to fund the system's \$315.3 billion in loan assets.



As we reflect on our 100 year milestone we're most grateful for the ongoing opportunity that you've provided us to serve you, our member-owners.

of Service

MEMBER OWNERSHIP

All the elements of the System are structured under the cooperative form of ownership, which creates a number of member benefits. At Fresno Madera Farm Credit, this has translated into \$22.9 million in patronage paid back to our members since 2012. Cooperative ownership also means that we'll always have a local board of directors that have a strong understanding of what it means to farm, ranch or operate an agribusiness in the Central Valley of California – a key advantage for an organization that must serve agriculture in both good times, and bad.

THE PEOPLE

At Fresno Madera Farm Credit, we serve our members with people that understand the unique challenges of agriculture in the Valley. Our people know that our proposition to our members is strengthened when we operate efficiently, and find ways to make your customer experience with us better! All of our decisions are made locally, by people that understand the operating environment, and the factors that impact your business each day. Our goal is to be the experts in our field so that we can continue to support your needs as they evolve.

OUR CUSTOMERS

As we reflect on our 100 year milestone we're most grateful for the ongoing opportunity that you've provided us to serve you, our member-owners. We appreciate the trust that you've placed in us over the years, and we are focused on maintaining a financially strong organization that is in a position to serve you and your family for the generations to come.

BOARD OF DIRECTORS UPDATE

Elections Update



*Jeff Jue
Chairman*



Edward Martinazzi



Steve Schafer

Jeff Jue, Edward Martinazzi and Steve Schafer were each re-elected to 3 year terms at the Annual Stockholders' Meeting held on May 11 in Fresno. Chris Gunlund, David Peters and Paul Toste were each voted by the membership for the 2017 Nominating Committee.



*Denise Waite
Appointed Director*

The Board has re-appointed Denise Waite, the designated financial expert for a second 3 year term. Mrs. Waite is a partner of Dristas Groom McCormick LLP and offers financial expertise including audit, review and compilation services, controllership services, internal accounting functions as well as tax planning and preparation services for a broad range of businesses, including agriculture.



*Victor Sahatdjian
Vice Chairman*

In addition, the Board has elected Victor Sahatdjian as the new vice-chairman.

Board Committee Update

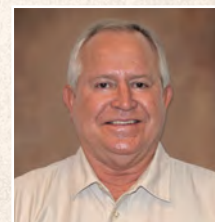
The directors below serve as chairs on the following committees:



*Denise Waite
AUDIT COMMITTEE*



*Jeff Yribarren
HUMAN CAPITAL
COMMITTEE*



*John Simpson
RISK COMMITTEE*

FUN FACT

Laura Ingalls Wilder helped organize a National Farm Loan Association in Missouri in 1917.

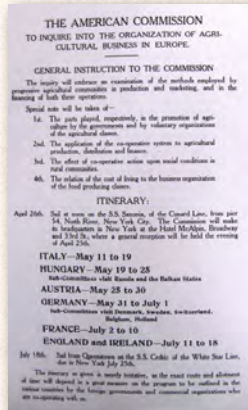
100 YEARS 1916 - 2016 | DECEMBER

1908 IDENTIFYING THE NEED

During the administration of President Theodore Roosevelt, the Country Life Commission and congressional committees study the problems facing rural families, who constituted the majority of households in America at that time. The Commission recommends development of more cooperatives and a cooperative credit system for farmers.

1912-1913 THE AMERICAN COMMISSION

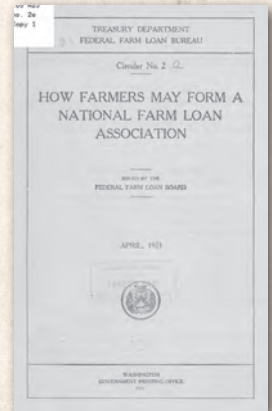
Presidents William Howard Taft and Woodrow Wilson send commissions of ambassadors to Europe to study cooperative land-mortgage banks, rural credit unions, and other institutions that promote agriculture and rural development. The Wilson commission recommends a system of agricultural banks that provide both long-term, or land-mortgage credit, and short-term credit to meet recurring needs.



1921 HOW TO FORM A NATIONAL FARM LOAN ASSOCIATION

The second circular issued by the Federal Farm Loan Board laid out the basics to forming an NFLA:

- Gather 10 or more farmers that want to borrow a total of \$20,000 or more.
- Apply to local Federal Land Bank for a National Farm Loan Association charter.
- Borrow between \$100 and \$10,000.
- Purchase stock at \$5 per share, for 5% of your loan.



1916

FOUNDING THE SYSTEM

Following the Country Life and American Commission efforts, members of Congress produced several rounds of rural credits legislation. President Wilson holds out for a version with no direct government involvement—but an option for assistance if needed. He signed the bill on July 17, 1916. It provided for 12 Federal Land Banks and a system of national farm loan associations.

1917 FIRST LOAN MADE

April 10, 1917 - First Federal Land Bank loan made in Larned, Kansas.



1923 AGRICULTURAL CREDITS ACT OF 1923



Congress attempts to solve the lack of shorter-term credit for the nation's farmers by passing the Agricultural Credits Act of 1923. This act creates 12 Federal Intermediate Credit Banks in each of the 12 districts that will be capable of lending to commercial banks and other intermediaries.

FACTS

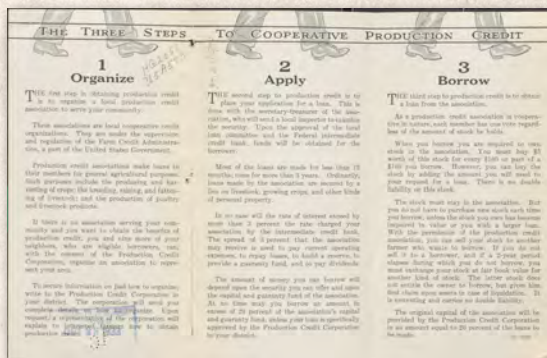
DEFINING MOMENTS OF FARM CREDIT'S HISTORY

1933

THE FARM CREDIT ACT OF 1933

This completes the establishment of the Farm Credit System by creating two new types of institutions. This expands the lending authorities of the FCS so it can now provide credit for all types of agricultural activities. As a result, the FCS consisted of the following:

- 12 FLBs for long-term agricultural real estate loans through FLB associations.
- 12 FICBs for short- and intermediate-term credit to local Production Credit Associations (PCAs) and other lending institutions serving agricultural producers.
- 12 Banks for Cooperatives (BCs) to provide credit for farmers' cooperatives.
- One Central Bank for Cooperatives to participate with the district BCs in loans that exceeded their lending capacities.



1971

THE FARM CREDIT ACT OF 1971

This law modernized the System to meet the changing needs of farmers and ranchers. It provided an updated charter for the System, giving banks and associations more flexibility in lending capital to farmers. It raised the limits on land bank loans, and authorized the expansion of the System's mandate to include lending to commercial fishermen and rural homeowners.

1968

FULLY BORROWER OWNED

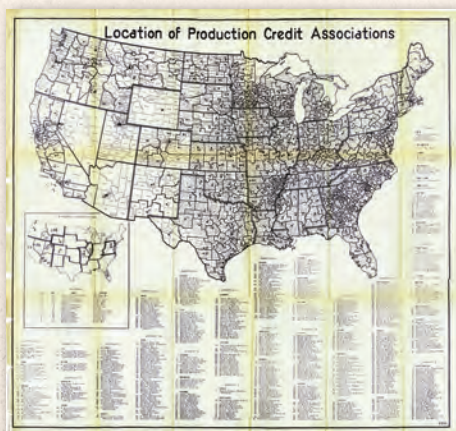
The PCAs and Banks for Cooperatives had been steadily paying down their government capital, and on December 31, 1968, the last payment was made making Farm Credit fully borrower-owned.



1937

SYSTEM GROWTH

The Production Credit System had grown to include some 550 Production Credit Associations nationwide.



1953

FARM CREDIT ACT OF 1953

This allowed greater power in the membership to elect district and national officials and instructed Farm Credit to plan for full borrower-ownership. A member-nominated Federal Farm Credit Board set policy for the independent System.

1947

DEBT PAID

The Federal Land Banks pay back all the government capital invested in them from 1916.

FUN FACT



In 1985, the biostar logo was created to represent the Farm Credit System nationwide. It consists of 3 leaves and a root system.

Farm Credit Celebrates 100 Years with a Presidential Message

The importance of reliable, consistent credit for rural America and agriculture was recently acknowledged in a message from the President, Congressional resolutions and comments from Agriculture Secretary.

Farm Credit celebrated its 100th anniversary on July 17, 2016. In recognizing the organization's milestone, the President of the United States shared a message of appreciation, the House of Representatives and the Senate both introduced resolutions to commend and congratulate the Farm Credit system, and Agriculture Secretary Tom Vilsack lauded the organization's role in American agriculture and spoke to its ongoing importance to the future.

"By providing loans and financial services to farmers and communities through its network of cooperatives, the FCS [Farm Credit System] plays an integral role in local economies across the United States," said President Barack Obama. "I commend everyone working to ensure America's

farmers, ranchers and rural communities have the resources and information they need to thrive, and I wish all those celebrating this historic occasion the very best."

The House of Representatives resolution (H.Res.591 shown on page 7) is jointly sponsored by U.S. House Agriculture Committee Leaders Mike Conaway (R-TX), Collin Peterson (D-MN), Austin Scott (R-GA), and David Scott (D-GA) and co-sponsored by more than 160 other members of the House, including Jim Costa (D-CA), David Valadeo (R-CA) and Devin Nunes (R-CA). The Senate resolution (S.Res.349) was introduced by Senate Agriculture Committee leaders Pat Roberts (R-KS) and Debbie Stabenow (D-MI) and co-sponsored by 56 other senators, including

Diane Feinstein (D-CA) and Barbara Boxer (D-CA). Both resolutions received bi-partisan support and applaud Farm Credit for helping to meet the credit and financial services needs of rural communities and agriculture.

"Farm Credit is made up of dedicated Americans who understand the needs, and champion the values of rural America," said Congressman Austin Scott (R-GA), chairman of the House Agriculture Subcommittee on Commodity Exchanges, Energy, and Credit. "For a century Farm Credit has been providing our farmers, ranchers and rural communities with the capital they need to build and grow successfully."

"The rural communities and the farm community trusts Farm Credit to be there in the good times, but more importantly, in the tough times. Over the course of the last 100 years, that trust has been cemented."



1980

FARM CREDIT ACT AMENDMENTS OF 1980

Congress further expands the System's lending authority, providing the creation of service organizations and encouraging more lending to young, beginning, and small farmers.



1987

THE AGRICULTURAL CREDIT ACT OF 1987

This Act gave the System greater flexibility to change its structure. Two results: 1) long- and short-term loan services may be consolidated under one roof as Agricultural Credit Associations (ACAs); and 2) Farm Credit Banks and Banks for Cooperatives may merge to form Agricultural Credit Banks. Banks for Cooperatives begin financing subsidiaries of eligible borrowers and, on a limited basis, financing joint ventures and partnerships involving an eligible borrower. All of these structural changes result in a more efficient Farm Credit System.

2016

100 YEARS OF SUPPORTING AGRICULTURE

Today each Farm Credit organization is owned by its members, is governed by a board of directors primarily elected from these borrower-owners, and shares profits with its membership through patronage dividends. This unique structure keeps Farm Credit connected to the local communities we serve, and contributes to the strength and stability we have enjoyed for 100 years.

The nearly 80 Farm Credit Associations receive funding through one of four regional wholesale banks: AgFirst, AgriBank, CoBank, and Farm Credit Bank of Texas. Farm Credit's funds are raised by the Federal Farm Credit Banks Funding Corporation, and are insured by the Farm Credit Insurance Corporation.

The growing pains of establishing a successful solution to providing reliable, consistent credit to agriculture for the past 100 years has been challenged and overcome with newer, innovative methods. Today, Farm Credit's mission remains as vital as ever: to support rural communities and agriculture with reliable, consistent credit and financial services, today and tomorrow.



Secretary Vilsack attended the Farm Credit 100 luncheon on June 16 in D.C. The event recognized the organization's anniversary as well as the honorees of Farm Credit's Fresh Perspectives search. The Fresh Perspectives program identified leaders and visionaries in agriculture and rural America that are shaping the next 100 years.

"The rural communities and the farm community trusts Farm Credit to be there in the good times, but more importantly, in the tough times," said Secretary Vilsack. "Over the course of the last 100 years, that trust has been cemented."



MEMBER APPRECIATION BBQ SET FOR OCTOBER 28

Save the date for our
2016 Member Appreciation BBQ
on Friday, October 28 at
Holland Park West in Fresno.

This year is particularly special,
as Farm Credit celebrates 100
years of providing consistent and
reliable access to financing to
farmers and ranchers. We invite
you to celebrate this significant
milestone with us!

Lunch can be enjoyed from
11am - 2pm. A brief program
will take place at noon. Formal
invitations will be mailed in early
October. We look forward to
seeing you there!

114TH CONGRESS 2D SESSION

H. RES. 591

COMMENDING THE COOPERATIVE OWNERS AND THE EMPLOYEES OF THE FARM CREDIT SYSTEM FOR THEIR CONTINUING SERVICE IN MEETING THE CREDIT AND FINANCIAL-SERVICES NEEDS OF RURAL COMMUNITIES AND AGRICULTURE.

IN THE HOUSE OF REPRESENTATIVES

January 28, 2016

Mr. Conaway (for himself, Mr. Peterson, Mr. Austin Scott of Georgia, and Mr. David Scott of Georgia) submitted the following resolution; which was referred to the Committee on Agriculture

RESOLUTION

Commending the cooperative owners and the employees of the Farm Credit System for their continuing service in meeting the credit and financial-services needs of rural communities and agriculture.

Whereas the Farm Credit System was established by Congress through the Federal Farm Loan Act of 1916, signed into law on July 17, 1916, by President Woodrow Wilson, making 2016 the centennial anniversary of the founding of the cooperatively owned and operated Farm Credit System;

Whereas recognizing that a prosperous, productive agricultural sector is essential to a free Nation, Congress declared through the Farm Credit Act of 1971, as amended, that the Farm Credit System be designed as a permanent means to support the well-being and prosperity of the Nation's rural communities and agricultural producers of all types and sizes;

Whereas Congress designed the Farm Credit System as a network of cooperatives, independently owned and controlled by its borrowers, responsive to their individual needs for credit and financial services and continually adapting to meet the changing needs of rural communities and agriculture;

Whereas the Farm Credit System today plays a vital role in the success of United States agriculture and the economic vibrancy of rural communities throughout all 50 States and Puerto Rico, providing more than \$210,000,000,000 in loans to more than 500,000 customers;

Whereas the Farm Credit System actively supports the next generation of agricultural producers by annually providing billions of dollars of loans to young and beginning farmers and ranchers and through its ongoing financial support for organizations like 4-H and Future Farmers of America; and

Whereas Congress has provided for the appropriate safety and soundness oversight of the Farm Credit System through the Farm Credit Administration, an independent Federal agency, whose operating costs are funded by the System and for the protection of investors in System bonds through the Farm Credit System Insurance Corporation funded by premiums paid by the Farm Credit System: Now, therefore, be it

Resolved, That the House of Representatives—

(1) commends the cooperative owners and the employees of the Farm Credit System for their continuing service in meeting the credit and financial-services needs of rural communities and agriculture; and

(2) expresses its confidence and support for Farm Credit continuing its mission of providing reliable, consistent credit to the United States rural communities and agriculture into the future.

FRAUD PROTECTION AWARENESS

By CoBank

CHECK FRAUD

One of the oldest and yet more prevalent scams today is check fraud. According to the American Bankers Association, 1.2 million fraudulent checks enter the banking system every day. Even though check use is declining as more payments become electronic, losses to check fraud are growing at a rate of 2.5% a year. Also, 77% of business respondents to a 2015 survey by the Association for Financial Professionals reported they had experienced check fraud. Check fraud unfortunately is alive and well, and remains one of the easiest, and therefore most common, financial fraud methods in use today.

Check Fraud Scams

There are several variations of check fraud:

Alteration

Changing the payee name, the check amount or both. A fraudster intercepts a check – in many cases, by stealing it from an outgoing or incoming mailbox – and uses a “washing” technique to remove information such as the payee or amount. The fraudster inserts new information and cashes the check under the falsified name. The check flows through the banking system as normal using the original account and bank routing numbers, which were not changed.

Counterfeit

A fictitious or fake check created by a scammer using a company’s actual account and bank routing numbers - obtained from an intercepted bank statement, mailed check or stolen blank check stock. Using commonly available printing technology, the fraudster creates a check – with or without the company’s logo – and inserts a payee name and amount. Counterfeit checks are often used in “cash and wire” fraud scams. One especially pervasive version of this type of scam involves the fraudster sending a counterfeit check to a targeted consumer fraud victim under the pretense of purchasing an item for sale on Craig’s List. The fraudster writes a counterfeit check for an amount much greater than the actual purchase price. The fraudster then

claims this was a “bank error” and instructs the seller to cash or deposit the check and wire back the difference using a service like Western Union. The check flows through the banking system as normal. By the time the counterfeit check is returned to the victim’s bank as fraudulent, the scammer has already picked up the wired funds and has disappeared. Scammers can send out hundreds of counterfeit checks to many different consumers – or businesses – in a short amount of time.

Forged Payee Endorsement

A fraudster intercepts a check, forges the payee’s endorsement and deposits or cashes it. The check could even be deposited electronically without any endorsement at all. The theft could remain undetected for weeks or months, until the intended payee follows up on the missing payment.

Forged Payer Signature

Forging an authorization signature on the face of stolen check stock. A fraudster obtains a company’s blank check stock, often by stealing new checks from a mailbox. The fraudster issues checks to various payees and forges an authorized company signature on the face of the checks. The forged checks flow through the banking system as normal.

Why Check Fraud is Effective

Each type of check fraud has its nuances, but there are some common factors that make these age-old scams successful:

- Check fraud is relatively easy to commit. Legitimate-looking counterfeits can be created with a basic printer and readily-available bookkeeping or other software. A business' logo and mailing address can be copied from its website.
- Issued checks, new blank check stock, and bank statements are easily stolen from an unsecured postal mailbox.
- Electronic check deposit technology using an ATM or a smartphone bypasses the physical examination of a check by a bank teller, allowing an altered/counterfeit check or a check with a forged/missing endorsement to enter the banking system undetected.



One of the most important factors in avoiding a loss from check fraud is to review and reconcile account activity DAILY.

HOW TO DETECT AND PREVENT CHECK FRAUD



One of the most important factors in avoiding a loss from check fraud is to review and reconcile account activity DAILY. The passage of time might adversely affect the potential recovery of a fraud loss or the outcome of a customer claim.

A Positive Pay service is designed to help protect against the payment of altered and counterfeit checks. There are different variations of Positive Pay. In the "standard" version, a customer uploads an electronic file with issued check information to their financial institution each day. As checks clear, the bank matches them to issued check records by date, check number and amount. There is also an option to match check payee names. Any mismatches are identified as exceptions for the customer to review and decision online before the daily deadline. "Reverse" Positive Pay is an alternative for customers not able to upload check issue files. This service provides the customer with online

images of all checks clearing each day. The customer reviews the images and indicates the decision to "pay" or "return" each item.

Carefully guard account and other financial information! Always confirm by phone before responding to any email request for bank account information.

Store blank check stock and cancelled checks in a secure location. Keep outgoing checks in a safe place prior to mailing, and use a locking mailbox or PO Box for incoming mail.

Consider using alternative payment methods such as wire transfer or ACH instead of checks. These types of electronic transactions are cost-effective, efficient, and much more secure than traditional checks.

Although there is no certainty that a particular course of action will prevent a loss, the considerations outlined above might be beneficial to you. Please keep in mind that your company might be responsible for a loss even if

it is related to a fraud perpetrated on the company. In the scenario described above, for example, the company might be responsible for the loss if it failed to implement a service designed to detect altered or counterfeit checks (such as Positive Pay), or if the company failed to adequately protect its check stock from theft.

As you consider the fraud awareness information described above, please also bear in mind your important role in the fraud detection and reporting process. Your vigilance in reviewing your accounts and transactions is vital to fraud prevention and detection. Fraud schemes – as well as loss recovery efforts and outcomes – can be complicated. Early detection and prompt reporting of a fraud is critical because the passage of time might adversely affect the potential recovery of a fraud loss or the outcome of a customer claim. Your attentiveness often is the first line of defense to a fraud and, if a fraud occurs, your diligence might aid in a potential loss recovery.

WE ARE FMFC

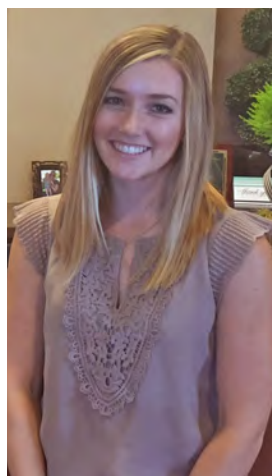
We pride ourselves with being your local Ag lender of choice. Our staff is dedicated to providing you with the best possible customer service, and with that in mind, we'd like to introduce you to our loan documentation specialists.

Meet the Loan Documentation Department.

The loan documentation department generates legal documents for all new and renewal loans as well as for servicing a variety of actions. They are committed to delivering a quick turnaround and continue to develop efficiencies to enhance your customer experience. As an added convenience, they also provide notary services to all members at no charge.



(L-R) Kim Kazanjian, Martha Hugger (Manager), Janie Gonzales and Sandra Cordova



Walkyhr Macy

FMFC SUMMER INTERNSHIP PROGRAM

Walkyhr Macy was chosen as the 2016 FMFC Summer Intern. Walkyhr is from Futura, California, and will begin her senior year at Cal Poly State University in the fall. She is working toward a degree in Ag Business with a minor in Ag Education.

Walkyhr was selected from among 30 candidates that had applied from area Universities including Fresno State and Cal Poly.

The Summer Internship Program provides an opportunity for college students to get real world "on the job" training in Ag finance, as well as an introduction and understanding of the Farm Credit System. It is a paid program that lasts approximately 12 weeks and exposes students to the loan process and various projects throughout the Association.

GRANTS FOR FFA ORGANIC PROJECTS



Encourage an FFA student you know to apply for a Future Organic Farmer Grant

Over the last three years, the CCOF Foundation and partners have given away \$300,000 in grants to students and teachers of organic agriculture across the United States through the Future Organic Farmer Grant Fund. Help an FFA student in your life by telling them about the \$1,000 FFA grants.

FFA Supervised Agricultural Experience Grants

Grants are for 7th-11th grade Supervised Agricultural Experience projects. Applications are made available through the National FFA Organization (FFA) and will open September 15, 2016 and will be due November 15, 2016.



MORE INFO

To learn more about the Future Organic Farmer Grant Fund, contact the CCOF Foundation at ccofoundation@ccof.org or (831) 423-2263.

IMPACTFUL CONTRIBUTIONS

COMMUNITY
SUPPORT

Last year our community raised over \$75,000 and donated thousands of nonperishable food items during the Feeding Families Fund Drive in an effort to make an impactful contribution by way of the Community Food Bank.

The Community Food Bank distributes food throughout Fresno, Madera, Kings, Kern and Tulare counties. Their efforts ensure food provisions for approximately 280,000 people each month.

As a local organization that values supporting the community, Fresno Madera Farm Credit, along with CoBank, is renewing our commitment to supporting the Community Food Bank by pledging \$10,000 to feed the hungry.

We invite you to join us in the fight against hunger in our local communities and hope you consider helping us make an impactful contribution this year.

> HOW YOU CAN HELP



**Monetary donations
in September:**
For every \$10 donated, Gar
Tootelian will match it with
an additional \$5



**Drop off nonperishable
food items to The Market
(Herndon/West)
on Friday, September 16
from 9-5pm**



**No water.
No jobs.
No food.**

2016 Feeding Families Fund Drive
Help us provide 525,000 meals.

GAR is teaming up with KMJ Radio and The Market on September 16th to help the Community Food Bank. For every \$10 you donate, GAR will match it with an additional \$5. Our goal is to raise enough to buy 525,000 meals to feed valley families affected by the drought. Charge your donation to your GAR account and we'll take care of the rest.

GAR TOOTELIAN **KMJNOW** **THE MARKET**
ESTABLISHED 2008

Community FOOD BANK
COMMUNITY FOOD BANK OF CALIFORNIA

FARM CREDIT
Farm Credit West | Golden State Farm Credit
Fresno Madera Farm Credit

Many ways to donate:

- ✉ mrendon@gtlpros.com
- ☎ 800-696-6108
Put it on your GAR account
- 🏠 Community Food Bank
3403 E. Central Ave.
Fresno, CA 93725
Write "GAR Match" on check
- 🛒 "The Market"
7089 N. West Ave. Fresno, CA
All Day Sept 16th
- 💻 gtlpros.com
kmjnow.com
communityfoodbank.net



**Fresno Madera
Farm Credit**

PRSR STD
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Fresno, CA



Agriculture is Our Only Business

We look forward to serving you.

FRESNO

4635 West Spruce
Fresno, CA 93722
(559) 277-7000
Fax (559) 277-7030
Hours: 8 a.m. - 5 p.m. M-F

MADERA

305 North "I" Street
Madera, CA 93637
(559) 674-2437
Fax (559) 673-8414
Hours: 8 a.m. - 5 p.m. M-F

KINGSBURG

1698 Draper Street
Kingsburg, CA 93631
(559) 419-5411
Fax (559) 419-5416
Hours: T-W: 8 a.m. - 5 p.m.
M, Th, F: By appointment

LOAN ACCOUNTING (559) 277-7016
TOLL FREE 1-877-363-8637
www.fmfarmcredit.com



Fresno Madera Farm Credit



@fresnomaderaafc