

MEMBER NEWSLETTER



FRESNO MADERA
FARM CREDIT

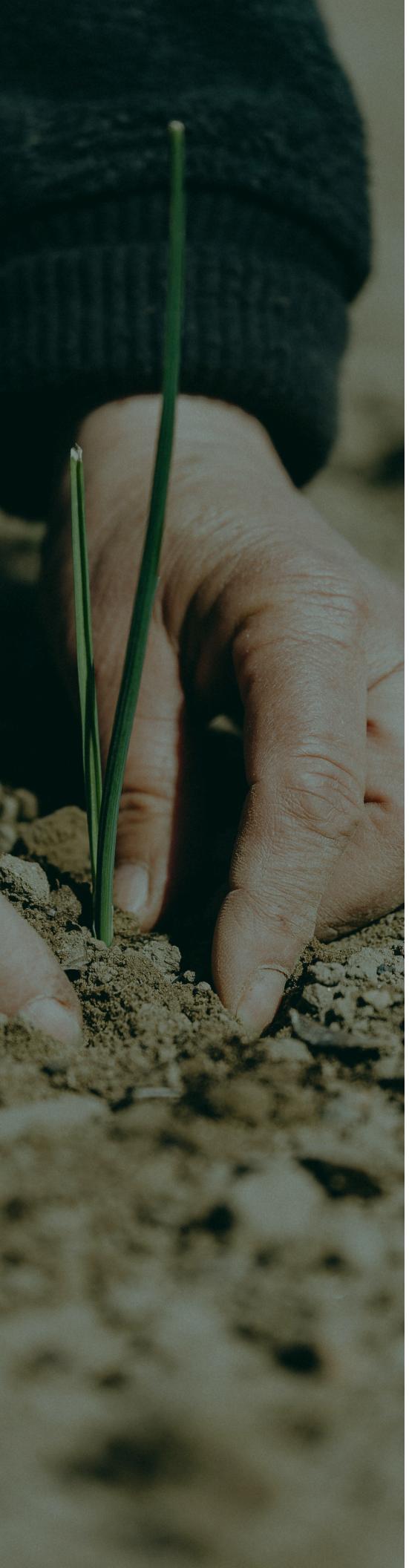
AGRICULTURE IS OUR ONLY BUSINESS

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OCTOBER 2025



WWW.FMFARMCREDIT.COM



DEAR VALUED MEMBERS:

At Fresno Madera Farm Credit, our mission is to serve agriculture in our region—through every challenge—in both good times and tough times. On behalf of our board and staff, I want to express our gratitude for your continued support and the trust you place in our team to meet your ongoing needs for capital and the services essential to your success.

Financial Update

I'm pleased to report that Fresno Madera Farm Credit continues to operate with the earnings and capital necessary to remain strong and dependable. Year-to-date through September 30, 2025, average loans outstanding were 8.5% higher than the same period last year, reflecting healthy growth across our portfolio. Our capital position also remains well above both regulatory minimums and board targets, ensuring continued strength and stability for our membership.

Supporting Passage of a Farm Bill

We continue to advocate for agriculture at the national level through the Farm Credit Council (FCC)—the legislative voice for the Farm Credit System. Last month, the FCC coordinated an effort that brought together more than 260 national and regional farm organizations in signing a letter to congressional leadership urging passage of a Farm Bill. This unified message emphasized the need to address priorities not included in the One Big Beautiful Bill Act passed earlier this year. A Farm Bill aligned with the realities our farmers and ranchers face today is essential to meeting agriculture's evolving needs.

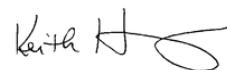
Please Provide Your Feedback

In the newsletter below, we've included our annual member feedback survey. This brief survey gives you the opportunity to share candid feedback about your experience with Fresno Madera Farm Credit. We use your input directly in our strategic planning process to identify what's working well and where we can improve. Your feedback helps shape the policies, processes, and services that allow us to serve you better each year.

In Closing

Thank you for your partnership and confidence in Fresno Madera Farm Credit. Your engagement ensures we remain strong, relevant, and ready to serve agriculture for generations to come.

Sincerely,



Keith Hesterberg
President & Chief Executive Officer



FINANCIAL HIGHLIGHTS

EARLY YIELDS SHOW PROMISE – Q2 FINANCIAL REPORT

Fresno Madera Farm Credit's second quarter results for 2025 reflect a steady and resilient start to the year.

As a cooperative, transparency and accountability are central to how we operate. We remain committed to keeping members informed about the financial health and direction of the association. If you have any questions about our financials or would like to discuss them in more detail, we welcome your outreach.

Thank you for your continued trust and partnership—we're optimistic about the future and proud to support you every step of the way.



[READ THE Q2 FINANCIAL REPORT](#)



ASSOCIATION UPDATES

FRESNO MADERA FARM CREDIT WELCOMES NEW LEADERSHIP TO THE BOARD

Earlier this year, two new directors were elected by our member-borrowers to help guide Fresno Madera Farm Credit's continued mission of serving agriculture in the Central Valley.

New to the board are **Robert Hansen**, a fourth-generation farmer with expertise in land preparation and sustainable practices, and **Scott Bursey**, a Madera native with hands-on experience in custom farming and crop management.

We also would be remiss if we didn't extend our sincere gratitude to two long-serving directors who retired earlier this year: **Jeff Jue** and **Steve Schafer** had a combined 41 years of service and leadership with Fresno Madera Farm Credit. Their decades-long contributions helped shape the strength and direction of our cooperative.



ANNUAL MEMBER FEEDBACK SURVEY

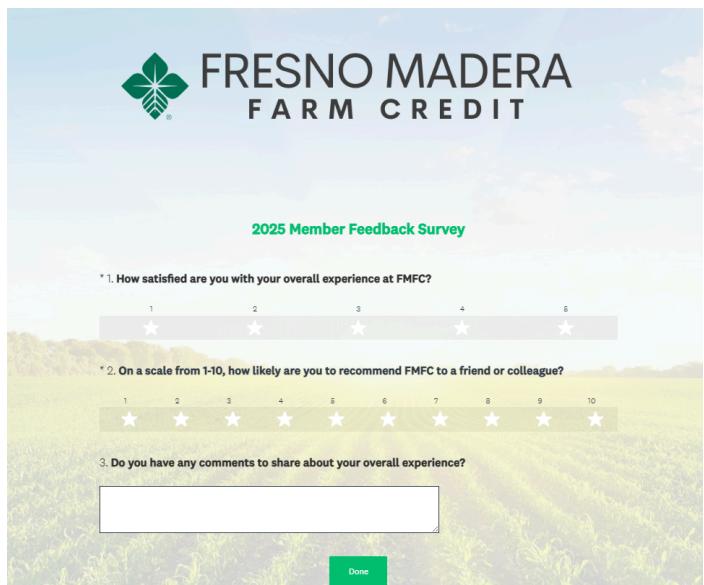
WE WANT TO HEAR FROM YOU!

Your feedback is important to us. Each year, we invite our member-owners to share their thoughts through our annual feedback survey.

Your responses to the brief three-question survey help guide the strategic direction of Fresno Madera Farm Credit and ensure we continue to meet the evolving needs of our members and the greater agricultural community.

To show our appreciation, for each completed survey, FMFC will make a donation to the local 4-H chapters in Fresno and Madera Counties!

Please take a few moments to complete the survey using the link below.



2025 Member Feedback Survey

* 1. How satisfied are you with your overall experience at FMFC?

1 ★ 2 ★ 3 ★ 4 ★ 5 ★

* 2. On a scale from 1-10, how likely are you to recommend FMFC to a friend or colleague?

1 ★ 2 ★ 3 ★ 4 ★ 5 ★ 6 ★ 7 ★ 8 ★ 9 ★ 10 ★

3. Do you have any comments to share about your overall experience?

Done



[TAKE THE MEMBER FEEDBACK SURVEY](#)

IMPORTANT REMINDER: CHANGE TO MAILING ADDRESS FOR PAYMENTS

We want to inform you of an important change to our mailing address for payments. Effective immediately, Fresno Madera Farm Credit has updated its mailing address as part of our ongoing efforts to reduce expenses, streamline operations, and provide better service to our members.

If you mail in your payments, please use the following new address:

Using the correct address will ensure your payments are processed quickly and without delay. If you use automatic bill pay through your bank or another service, please update the payment address in your records.

For questions or assistance, our team is here to help! Contact us at **(559) 277-7016** or accountingstaff@fmfarmcredit.com.



CALIFORNIA UCC STATEMENT REQUEST FORM 2025

UCC DOCUMENT NUMBER: U250121277830	FILING DATE 2025-03-26	NOTICE DATE 03/28/2025
CA UCC Statement Service 3053 Freeport Blvd, Box 266 Sacramento CA 95818 [REDACTED] Fresno, CA 93731		
CACS@UCCStatements.com 1-866-301-2738		
STATEMENT SERVICE FEE \$98.00		
		
PLEASE RESPOND BY: 04/11/2025		
1. DEBTOR'S EXACT FULL LEGAL NAME:		
1a. ORGANIZATION'S NAME [REDACTED]	1b. CITY Fresno	1c. ZIP 93731
2. SECURED PARTY'S NAME:		
2a. ORGANIZATION'S NAME Fresno-Madera Production Credit Association	2b. STATE CA	2c. ZIP 937403069
<p>The State of California Uniform Commercial Code (UCC) requires that you sign this financing statement in your name. This statement outlines the terms of your financing. Please read and understand the terms before signing. Complete the form below.</p> <p>Please confirm the information you are providing is accurate and true. I understand that the filing of this financing statement in the State of California UCC Financing Statement. This financing statement is a matter of state and federal law. It is not a federal law, but a uniformly adopted state law. It is essential in this area for the interstate transaction of business. Because the UCC has been universally adopted, businesses can have confidence that the terms will be enforced in the same way by the courts of every American jurisdiction. CA UCC Statement Service is not a law firm and does not provide legal advice. Please consult with your attorney if you have any questions.</p> <p>To complete our statement, complete the form below and CA UCC Statement Service will obtain and mail a hard copy of your CA UCC Financing Statement Form.</p> <p>Please review and complete this form below.</p> <p>DETACH & MAIL</p>		
<p>Confirm Business Name & Address</p> <p>Fill Out Contact Information</p> <p>Name: [REDACTED] Email: [REDACTED] Phone Number: [REDACTED]</p> <p>Complete and Mail Payment with This Form</p> <p><input type="checkbox"/> CHECK OR MONEY ORDER ENCLOSED IN THE AMOUNT OF: \$98.00 Please make your check or money order payable to: CA UCC Statement Service 3053 Freeport Blvd, Box 266 Sacramento CA 95818</p> <p>Authorization Please Sign, Date & Mail This Form with Payment in Return Envelope Provided</p> <p>Signature: [REDACTED] Date: [REDACTED]</p> <p>Form CA-UCC21 03/28/2025 FOR OFFICIAL USE ONLY: CA-16080625-136</p>		

IMPORTANT NOTICE: FRAUDULENT UCC STATEMENT REQUEST LETTERS

We want to alert you to a fraudulent letter that has recently been mailed to several of our members. The letter is from an entity calling itself **California UCC Statement Service**, requesting a payment of \$98.00 for a "UCC Statement Request".

Please be advised: this letter is not from any official state agency and is not affiliated with the California Secretary of State or Fresno Madera Farm Credit. FMFC will never ask members to pay for UCC filings through the mail or through third-party services.

We have included an image of the letter here, so you can recognize it should you receive a similar mailing.

Key Points to Know:

You are **not required to respond** to this mailing or provide payment.

- The letter is designed to appear official but **is a scam intended to collect fees** for unnecessary services.
- UCC filings related to your loan with us are handled directly by Fresno Madera Farm Credit and do not require separate payment to third parties.

What You Should Do If You Receive One of These Letters:

- **Do not send payment** or provide personal information.
- Feel free to contact our office to verify any communications related to your loan or UCC filings.
- You may report suspicious mailings to the **Federal Trade Commission** at www.reportfraud.ftc.gov or the **California Attorney General**.

We value your trust and are committed to protecting your financial security. If you have any questions or concerns, please don't hesitate to reach out to your relationship manager or call our office directly at **(559) 276-4855**.



MEMBER EVENTS

RSVP NOW FALL MEMBER APPRECIATION BBQ NOVEMBER 7TH

Fresno Madera Farm Credit will host its annual Fall Member Appreciation BBQ on Friday, November 7, 2025, at Holland Park West. This year's event will feature lunch, networking, drawing prizes, and a special presentation from renowned agricultural economist, Dr. David Kohl.

Seats at the educational seminar are limited and expected to fill quickly—so don't wait! Click the link below to RSVP today!

We are looking forward to celebrating and connecting with all of our members at this special event.



[RSVP NOW](#)



INVESTING IN AG'S FUTURE HOSTING THE CENTER FOR LAND-BASED LEARNING'S FARMS YOUTH GROUP

Recently, Fresno Madera Farm Credit was proud to partner with the Center for Land-Based Learning's FARMS program, giving high school students an inside look at careers in agriculture. FARMS, which stands for Farming, Agriculture, and Resource Management for Sustainability, has cohorts across California that provide students with hands-on experiences across the ag industry.

Our team shared insights from a variety of FMFC departments, highlighting the many ways professionals support agriculture beyond the farm. From finance and risk management to marketing and technology, we aimed to inspire young leaders with information about career paths they may not have previously considered.

In addition to the career presentations, our team also conducted mock interviews with students to help them prepare for future careers in agriculture. These one-on-one sessions offered real-world practice, constructive feedback, and helped build greater confidence in these bright, young students as they look ahead to their professional futures.

We are proud to support programs like FARMS and to engage in meaningful student outreach that provides valuable experiences to the next generation and strengthens our ag community.



UPCOMING EVENTS

THE WHOLE VINE FESTIVAL NOV. 1, 2025

The Whole Vine Festival is a vibrant, full-day celebration dedicated to honoring the bounty and heritage of the San Joaquin Valley's grape, raisin, and wine industries. Taking place on Saturday, Nov. 1, 2025, from 10 a.m. to 5 p.m. at Fresno State (near Barstow & Woodrow), the event invites attendees to indulge in the region's flavors through tastings, food trucks, live music, agricultural exhibits, and family-friendly activities.

Attendees can expect a lively marketplace of vendors, culinary delights infused with grape flavors, educational displays about viticulture, and opportunities to mingle with growers, producers, and community members passionate about the grape and raisin legacy.

Click the link below to learn more.

[LEARN MORE](#)

FRESNO STATE AGRIBUSINESS MANAGEMENT CONFERENCE NOV. 19, 2025

FMFC is a proud sponsor of the 44th annual Fresno State Agribusiness Management Conference. This year's event is titled, "Managing Change & Leveraging Innovation" and will focus on how our agri-food sectors are creating opportunities from today's challenges.

The event takes place on Wed., Nov. 19, 2025, from 8 a.m. to 1 p.m. at Pardini's Event Space, located at 2257 W Shaw Ave., Fresno, CA.

Registration is now open and continuing education credits are available.

To purchase tickets or sponsor the event, click the link below to learn more.

[LEARN MORE](#)

FRESNO STATE AG ONE WEST SIDE ALUMNI & FRIENDS BBQ NOV. 6, 2025

Join the Fresno State Ag One West Side Alumni & Friends for a delicious BBQ lunch on Thursday, Nov. 6, 2025 at Fresno Equipment Company in Five Points.

FMFC is a proud sponsor of the event which supports Fresno State agriculture programs and honors local Veterans.

The event begins at 11:30 with lunch served at noon.

For more information, or to purchase tickets and sponsor the event, click on the link below.

[LEARN MORE](#)



CYBERSECURITY

MULTIPLE DFA MANUFACTURING PLANTS EXPERIENCED RANSOMWARE ATTACK

With the integration of digital technologies in dairy farming, cybersecurity has become an increasingly crucial aspect of farm management. Modern dairy farms now use interconnected systems to perform tasks such as milking, feeding and monitoring animal health. The same can be said with dairy companies of all sizes, shapes and purposes. These technological advancements to dairies and companies also increase the sector's vulnerability to cyberattacks.

The Threat of Ransomware

Ransomware attacks, like the one experienced by DFA, pose significant threats to farm operations. These attacks can disrupt activities that are critical for animal welfare and can lead to operational downtime and substantial financial losses. Ransomware locks organizations out of their systems or encrypts crucial data, demanding payment for access.

DFA's recent attack serves as a stark reminder that the need for cybersecurity in agriculture is more pressing than ever. To read the full article, click on the link below.



[READ MORE](#)

FRAUD WISE PODCASTS AVAILABLE ON OUR WEBSITE!

On the go? Check out CoBank's Fraud Wise podcast for dozens of hours of content designed to help you keep your business safe from cybercriminals.

Click the 'Listen Here' button to visit the FMFC website for a full catalog of episodes you can listen to anytime, or use to conduct training with your own staff.



[LISTEN HERE](#)

HOLIDAY & OFFICE CLOSURES

MONDAY, OCTOBER 13
OFFICES CLOSED FOR COLUMBUS DAY

FRIDAY, NOVEMBER 7
OFFICES CLOSING AT 3:30 P.M.

TUESDAY, NOVEMBER 11
OFFICES CLOSED FOR VETERANS DAY

WEDNESDAY, NOVEMBER 26
OFFICES CLOSING AT 3:30 P.M.

THURSDAY, NOVEMBER 27
OFFICES CLOSED FOR THANKSGIVING

FRIDAY, NOVEMBER 28
OFFICES CLOSED FOR THANKSGIVING WEEKEND

HOW DID WE DO?

We would love to hear what you think of our member newsletter! And as a thank you for your feedback, we'd like to enter you into a drawing for an FMFC gift basket valued at \$100!

Click the button below to share your thoughts. The quick, three-question survey will help inform and guide future newsletters!



[TAKE THE SURVEY](#)



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