

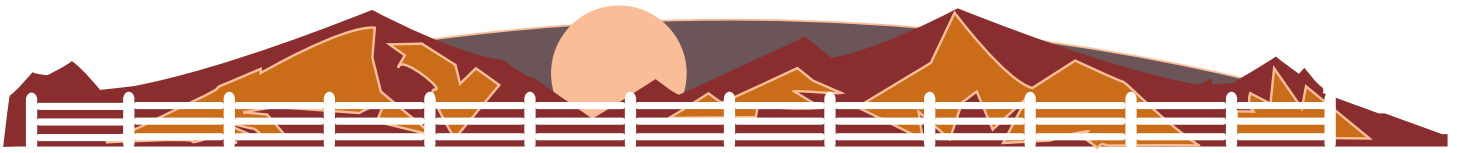
FenceLines[®]



Fall



2008



President's Message

Dear Western AgCredit Customers and Friends,

I hope this issue of FenceLines finds you and your family doing well. Fall is an exciting time as the agricultural industry is busy harvesting their crops, selling their livestock and evaluating the production and financial success from the most recent operating year. Western AgCredit is busy completing similar activities on its own business. In spite of everything that is happening in the financial and business industries, Western AgCredit is completing one of the most successful years in our history. Unless something material happens between now and the end of the year to negatively impact our balance sheet and income statement, it appears our financial performance during 2008 will be very strong.

We are working very hard to make sure that Western AgCredit does not meet the same dismal fate as other lenders such as Fannie Mae, Freddie Mac and Washington Mutual. Contrary to the financial position of those entities, Western AgCredit has a strong balance sheet, strong income statement and strong leadership from the Board of Directors. Western AgCredit and the rest of the Farm Credit System are

financially sound and we continue to earn the highest ratings possible from Moody's, Standard and Poor's, and Fitch Inc.

We have avoided making loans to entities that don't cash flow or that don't have sufficient equity or liquidity to withstand adversity when it arises. Our approach to lending has helped us to avoid many of the pitfalls that many of our competitors have experienced.

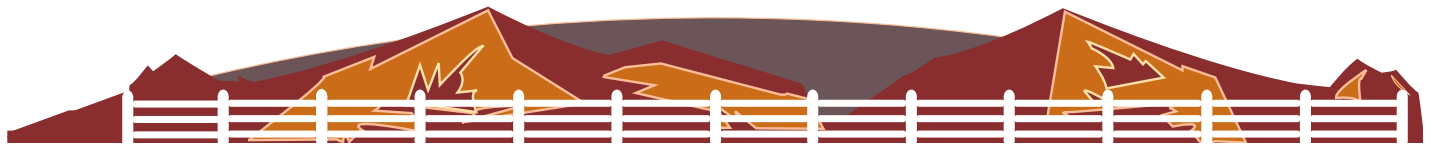
The major impact we're experiencing from the implosion of the financial sector is the cost of money is increasing. As of the writing of this letter, we have been able to borrow all of the money we need, but its costing more than it traditionally has and we're having trouble obtaining the longer term (i.e., over 20 years) funds. We have no reason to think our access to funds will be restricted in the future. We are hopeful that the cost and term of the money will return to normal levels once the impact of the financial industry stabilization package approved by Congress has worked through the system.

Over the long run, this period of adjustment will be a blessing for our economy. We have to return our economy to the point that it is based on appropriate market fundamentals. Western AgCredit bases its credit culture on the following four principals; 1) asset quality is paramount; 2) proper credit administration will be adhered to; 3) asset earnings potential must adequately compensate for the risk; and 4) customer service/satisfaction is our future. If other industries had used these same simple principals, we wouldn't be facing the problem we currently are.

We appreciate the support that everyone gives Western AgCredit. We are truly honored to be entrusted by our membership to help meet their financial needs.

Together in Agriculture

Richard Weathered
President



Grillin' with Friends

Thank you for joining us for our Customer Appreciation Barbecues!

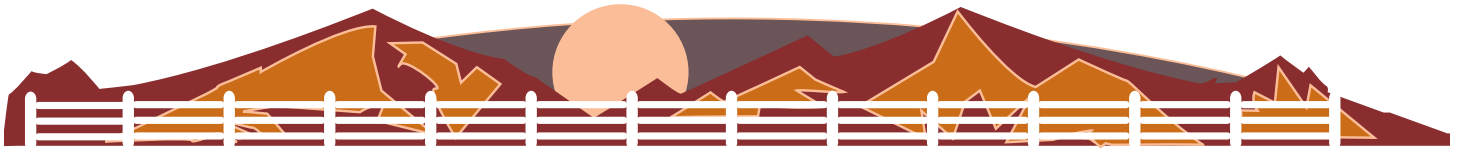
Recently we wrapped-up our 20th annual barbecue season. Over the years, the Western AgCredit barbecues have become a tradition enjoyed by many, including the Western AgCredit staff. We're grateful for the opportunity to meet with you during the barbecues and enjoy a good steak together.

We would like to thank all of our customers and friends that joined us at one of the ten barbecues held this year.

Over the course of the season, staff from the administrative office traveled over 2000 miles to barbecues from Logan to Cedar City, Delta to Evanston. This year we served 2284 steaks and used 1500 pounds of charcoal.

For those of you who were unable to join us this year, we hope to see you next time the grills come to town!





Western AgCredit Welcomes New Staff Members

Jaxson Love



Western AgCredit is excited to make Jaxson Love a permanent member of the Western AgCredit team as an evaluator. Jaxson will work out of the Logan Branch. His primary responsibilities include performing Agricultural Collateral Evaluations (ACES) and personal property inspections. Jaxson will be inspecting property, crops, livestock and equipment.

“I enjoy getting out and seeing all the different operations. I also love working with the borrowers and other employees of Western AgCredit,” said Jaxson.

He graduated from Utah State with a bachelor’s degree in general business and ag business. He has worked for Zions Bank as a personal banker and he managed a 1,700 head stocker steer and replacement heifer operation in the Sandhills of northwestern Nebraska. Jaxson lives in Lewiston with his wife, Kinsey, and their daughter.

Tracy Archuleta



Western AgCredit is pleased to have Tracy Archuleta join the Accounting Department as the new accounting assistant. Tracy is responsible for processing disbursements and drafts.

Before joining the Western AgCredit team, Tracy worked for Superior Insulation, two years as receptionist and ten and a half years as accounts payable clerk. Tracy also served in the United States Navy Reserves.

Tracy enjoys working at Western AgCredit. “I work with a lot of nice people, and I’m happy to be with a strong company with integrity,” said Tracy.

Tracy has two children and two grandsons. She enjoys spending time with her family and being outdoors camping, fishing, hiking and biking. She also likes to see new places, listen to live bands, go to sporting events and festivals, and photography.

Mary Ann Sharp



Recently the Cedar City Branch welcomed Mary Ann as the new branch secretary.

Mary Ann is glad to be at Western AgCredit. “The people I work with are just great people. My co-workers and the customers are friendly and so fun to work with,” said Mary Ann.

Mary Ann’s work experience includes working as secretary and office manager for Southern Utah University’s School of Business, the Utah Boys Ranch and the Granite School District. She was also a director for Mary Kay Cosmetics for four years.

Mary Ann and her husband, Scott, have two daughters and two grandchildren with one on the way. A Cedar City native, Mary Ann recently moved back to Cedar City after spending 20 years in the Salt Lake area so she could be closer to family. Mary Ann enjoys home remodeling shows, four wheeling, hunting, camping, dogs, dancing and being with her family.

Matt Hirschi Joins Evanston Branch

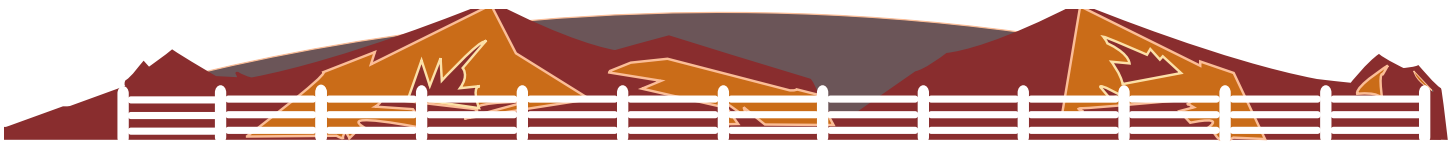
After completing training in the Richfield Branch, Matt Hirschi has relocated to the Evanston Branch where he will work as a loan officer.

“I’ve enjoyed being in Richfield and getting to know the staff and the customers in that area. I’m going to miss the guys in Richfield; I really appreciate the time they spent training me and preparing me to service the needs of our customers. I’m excited for the

opportunity to work with the people in the Evanston area, and I’m looking forward to visiting their operations and getting to know them,” said Matt.

The Evanston Branch is glad to have Matt onboard. “Matt is an asset to the branch and our customers. His presence will allow us to better serve the needs of our customers and have a stronger presence in the community,” said Branch Manager Ryan Howell.





Protecting Your Identity

Western AgCredit
Implements New Policies
to Protect Customers
from Identity Theft

The Federal Trade Commission has implemented a ruling for all financial institutions to help protect against identity theft. In accordance with this ruling, Western AgCredit is implementing new procedures to help protect the identity of our customers and to prevent fraudulent claims.

Identity theft is the fastest growing crime in America. Identities are stolen for a variety of fraudulent purposes. Some of the most common uses of stolen identities include credit card fraud, phone and utilities fraud, bank fraud, employment fraud, government document and benefits fraud and loan fraud.

At Western AgCredit, the safety and security of our customers is a top priority. To help ensure the safety of our customers' accounts, and in compliance with the Federal Trade Commission's ruling, Western AgCredit has implemented security policies to verify identity and help protect against fraud.

CREDIT REPORT ANALYSIS

Your credit report can give clues to potential attempts or problems with identity theft. This includes address discrepancies, significant increases in credit inquiries, alerts or fraud notifications and the status of the social security number.

In the future, when your credit report is pulled for financing purposes, your loan officer will analyze your report for signs that could indicate identity theft. Any suspicious postings will be evaluated by Western AgCredit staff and discussed with the customer. Along with protecting the Association against fraud, this will also help protect our customers from personal fraud.

PASSWORDS FOR ACH & WIRE TRANSFER PHONE REQUESTS

If you use Western AgCredit's ACH and wire transfer services, you should have received a letter with a form to establish a password for requesting wire transfers and ACH transactions. To verify your identity, this password will be requested by Western AgCredit staff when you request funds over the phone.

SIGNED FAXED REQUESTS FOR ACH & WIRE TRANSFERS

All faxed requests for ACH and wire transfers must now be signed by an individual authorized to sign on the account. Western AgCredit staff will use these signatures to verify that funds are being requested by authorized individuals. For a form to add signers to your account, please contact your loan officer. For your convenience, we included a form with the previously mentioned mailing to use when faxing fund requests to the Association.

VERIFICATION CALLBACKS TO ESTABLISHED PHONE NUMBERS

As part of the form to establish your password, you will also be asked to establish phone numbers Western AgCredit can use to call you back and verify that you made a request for the disbursement of funds.

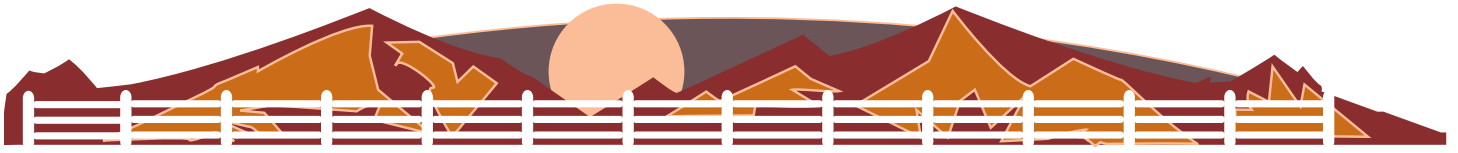
Callback verification will be used for wires to third parties and on wires made to a new account. These callbacks will be used for funds requested by phone and by fax.

ONLINE BANKING

Our online banking is already a secure site, and it allows customers the most freedom to request transactions, check disbursements and deposits and communicate with the Association. If you would like to sign up for online banking, please visit our website: www.westernagcredit.com

GETTING STARTED

As mentioned in the letter you should have received, if you use our ACH and wire transfer services, please complete the requested information and return it by November 21, 2008. These new programs will take some adjustment, but we are confident that the added security will benefit our customers and the Association, and we appreciate your cooperation in this matter. If you have any questions on these new procedures, please contact your loan officer.



Harvesting Resources

The Thayns harvest everything from melons to energy in Green River, Utah

In 1979, Lee Thayn purchased a 2700 acre ranch and moved from Wellington to Green River. This was a big undertaking. “It was a pretty big farm, pretty scary,” said Lee.

But with hard work and good management, the Thayns have made their operation into the successful enterprise it is today. “Lee is a good manager. He’s got a real good reputation, his farm and his product,” said Loan Officer Jerry Johnson.

The Thayns were also fortunate to get fertile ground. “This farm is kind of unreal. Every field will do a good job,” said Lee. The Thayns irrigate about 1,600 acres with both pivots and flood irrigation. They raise cantaloupe, watermelons, hay, corn and pasture ground for their beef cows.

Today, Lee and his son, Nathan, manage the operation together with the help of five hired hands as well



Lee and Nathan Thayn in one of their fields.

as seasonal workers that assist in harvesting the melons.

The Thayns grow about 80 acres of melons. They typically harvest around 2500 bins of melons weighing approximately 700 pounds each, a total of 1,750,000 pounds of melon!

The Thayns sell their melons to large grocery chains including Associated Food Stores and Smith’s. While harvesting the melons, the Thayns put a sticker on each melon that reads, “Thayn Melons, Green River, Utah.”

Buyers take note of this identifier, and Lee hears from people all over the west that purchase melons raised on his farm. It’s interesting for the Thayns to track the path their melons take to market and to hear from consumers who enjoy their product. Lee has even received calls from customers wanting to know when his melons would be available in stores.

Melons have been a fruitful commodity for the Thayns. “Melons are just something that is unreal. We irrigate them about three times a year. After we’re done harvesting, I’ll turn my cows in there and they’ll clean the field, every rind and every plant. I almost feel like I could raise melons for pasture, and it seems like they’re really easy to grow,” said Lee.

That’s right, Lee pastures his 150 beef cows on the remains of his melon crop, and, according to Lee,

the animals love the melons! Over the years the Thayns have watched the cows find several methods to break the melons open with their heads, noses and teeth in order to get to the juicy fruit.

In Green River, melons aren’t just a lucrative cash crop, they are part of the culture of the town. Every year the town celebrates Melon Days in September. According to Lee, “On Melon Day’s Green River is unreal. It is just jammed with cars. We go

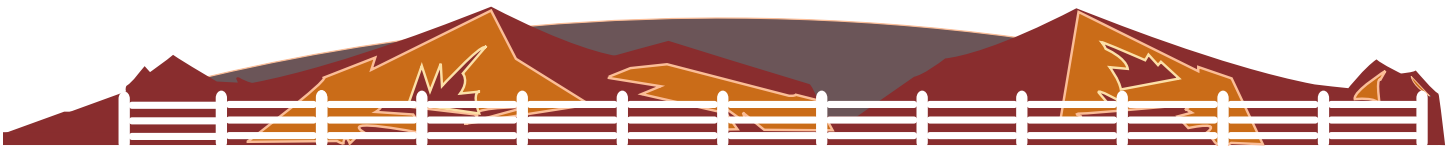


Thayn melons on the loading dock awaiting shipment.

down to the park and we cut melons all day long and just give them away, you can eat all the melon you want.”

One of the greatest resources in Green River is the river itself. In addition to having a consistent supply of water for irrigation, a tremendous asset in the arid Utah climate, the Thayns harvest energy from the flow of the river.

The idea of using the river to generate energy was not new to Green River. In the 1920’s, a power plant was



Looking down on the power plant from where the irrigation ditch starts, 42 feet above the level of the river.

constructed on the Green River to generate energy for the town.

When the original plant was in operation, there were a lot of issues that made it difficult for the plant to generate energy continually. At the time, there were no dams and the river ran wild; dirty water, frequent floods and a great deal of debris made it hard to keep the equipment operating. Because of all these complications, when the power company came to Green River, they bought the electrical equipment out of the plant and abandoned the facilities.

When Lee bought the ranch, the remains of the old power station came with the property. "Someone contacted us and said, 'You're probably sitting on a gold mine up there with energy potential in that old facility,'" said Lee.

At first, the Thayns were considering a larger project, but during the permit process, it was determined that due to endangered species concerns a larger facility was not allowed, but the Thayns were permitted to run a plant that would generate a comparable amount of energy to the original operation. The Thayns used the remains of the old facility, making improvements and upgrades,

to build the power plant they have today. The plant consists of 2-200 kilowatt generators and a water pump.

The power from the generators is sold to the power company, and according to Lee, "It's probably enough power for 50-75 homes."

The water pump that runs off the energy generated from the flow of the river propels water up the 42 feet to the Thayns' irrigation ditch that sits on the hill above the power plant. Using the flow of the river to fuel the pump has saved the Thayns substantial amounts of money in irrigation costs, and it is a clean, renewable energy source.

In order to utilize the water to generate energy, the Thayns had to get a non-consumptive water right. This water right allows them to take water out of the river to generate power, and then put the water back into the flow of the river. They also had to change the water rights they had from seasonal rights to year-round water rights.

With the power plant came the responsibility to maintain the plant and keep everything in working order. When the generators stop working, Lee goes to the plant, diagnoses the problem and gets everything back in working order so they can continue to produce power to sell to the power company.

Throughout the years, the Thayns have made

improvements to the plant to make it more efficient to operate. Last year they added a large cleaning apparatus that lowers into the water and removes debris off of the grate that filters the water before it reaches the generators. Prior to this addition, they were cleaning the grate by hand, a timely, tiring approach. This has saved the Thayns a great deal of time, money and energy, and it keeps things running much smoother.

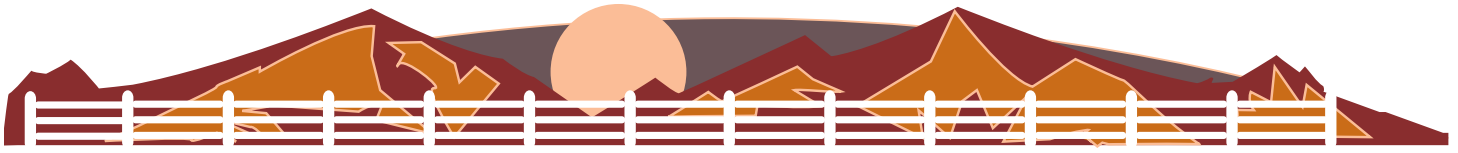
The Thayns are also investing in equipment that reduces energy consumption to run their crop operation.

For example, their tractor has a GPS system that ensures they do not pass over the same ground twice. Recently they purchased a new implement that rips, disks and levels in one pass, reducing the number of times they have to go over the field to prepare the ground.

With increasing energy costs, finding ways to decrease consumption is an essential part of keeping operating costs manageable. The Thayns are a good example of this. In addition to reducing their operating costs, the Thayns innovative use of resources has helped conserve non-renewable energy sources and given them an additional source of income.



Lee Thayn shows his loan officer, Jerry Johnson, the control room in the power plant.



Conservative Consumption

Wise Energy Consumption and Conservation are Critical for Today's Farming and Ranching Operations

As a farmer or rancher, you are entrusted with the land and livestock that produce your livelihood. It is important to act as a wise steward over these assets, helping them grow so you can be profitable.

At Western AgCredit, we feel that the wise use of resources goes hand-in-hand with the responsibility our customers have to be wise stewards over their land and livestock.

When assessing monthly bills, it doesn't take long to realize that a huge portion of operating expenses are energy related. According to the USDA's website, "Depending on the region of the country and type of farming enterprise, energy related expenses can range from 10 to 30 percent of operating costs for producing major crops."

Gone are the days of "cheap energy," and farmers and ranchers must do what they can to keep energy use in check by consuming wisely, practicing conservation and looking at alternative energy sources to preserve resources and their bottom line.

Now is the time to start saving on energy costs. Begin by analyzing past energy consumption and the associated costs before making improvements. It will be easier to determine where to start making changes and track future savings after getting a good handle on current consumption levels.

After completing the assessment, begin by incorporating the easiest changes first, simple low-cost/no-cost improvements that are relatively easy to make and can start saving energy right away.

On the next page are a few simple, economical ideas to help you get started. Don't try to do everything at once. Develop a schedule and commit to making a few improvements on a weekly/biweekly basis. Scheduling in advance will make it easier to accomplish the improvements, and it will allow time to purchase the necessary supplies.

Be creative, there are several ways to save on energy expenses, and many different adjustments to current operating practices could help you recognize these savings. For example, consider what alternative fuel sources make sense for your operation. Or, maybe it makes sense to find a closer buyer for agriculture products in order to avoid excessive trucking costs. Over time, small changes can add up to substantial savings.

When the time comes for larger purchases, factor energy consumption into the decision making process. Items with a larger sticker price might make up for the price difference in energy savings over the life of the item.

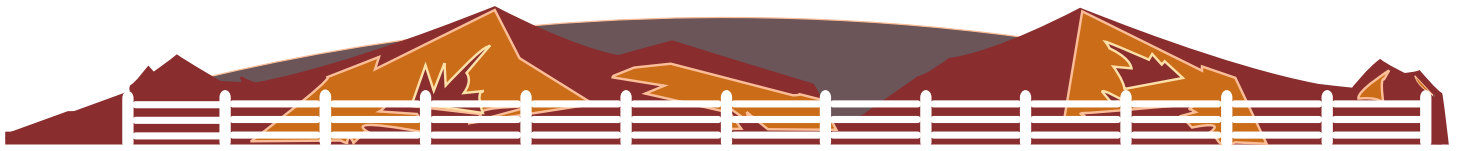
If the cost of upgrades to your facilities seems prohibitive, look for programs that will help pay for

improvements or adjustments in energy use. For example, Rocky Mountain Power sponsors the Energy FinAnswer Program. This program offers high-quality engineering services and cash incentives to help customers upgrade to the most energy-efficient systems available. For more information about this program, call 1.800.222.4335.

Rocky Mountain Power also has a program for irrigators called Utah Irrigation Load Control Program. Irrigators can make arrangements with Rocky Mountain Power to turn off their pumps for a certain period of time during peak operating hours and receive compensation for participating. For more information about this program, call 1.800.715.9238.

To help our customers in their conservation efforts, we have posted a list of energy saving ideas online. The purpose of the list is to facilitate the exchange of energy saving tips and disperse ideas throughout our territory. Please see the Energy Wise section on the next page for information on where to send your energy saving ideas and how to access the list.

Sometimes the possibilities seem overwhelming, but the important thing is to do *something*. Once in the "energy saving" mind set, it will be easier to recognize and make improvements that will conserve natural resources and decrease energy costs.



Getting Started

No Cost/Low Cost Ways To Save Energy In Agriculture Operations

- Follow the manufacturers' recommendations for maintenance on vehicles. Changing the fuel and air filters in tractors can increase power by 3.5% or more and save about 100 gallons of fuel over a 500 hour period.
- Frequently check tire pressure on tractors and other self-propelled farm equipment for proper inflation. Both under and over inflation can increase the amount of fuel used.
- To reduce fuel loss from evaporation in large storage tanks, store tanks in a shady area, paint them a light color and seal them with a pressure-relief vacuum cap.
- Fill any holes and cracks in outer and inner walls of facilities with caulk, or, for larger holes, use expanding foam. Make sure the area is sufficiently warm; caulk will not flow or adhere well if extremely cold.
- In dairy barns, insulate the hot water supply pipes running through areas that are not insulated, and cover the hot water heater to avoid heat loss. For electric heaters use an insulating blanket, for gas water heaters, follow instructions on the water heater insulation packaging.
- Heated watering tanks for livestock should be equipped with lids; 60-80% of heat loss comes from missing lids or lids that are not tight. Also, make sure the foundation of the tank is sealed tightly and the thermostat is set between 32-35 degrees.
- Make sure the thermostat on your engine is working properly. Most engines run the best between 165-180 degrees. An engine running at 100 degrees will use 25% more fuel.
- Minimize tractor idling. A 75-horsepower diesel tractor left idling for just 10 minutes a day will burn 31 gallons of fuel over the space of a year.
- Install timers or motion sensors on exterior yard lighting so lights are only in use when necessary.
- For interior facilities, use white surfaces where possible. White reflects light, which will reduce the amount of light needed in the space.
- Make sure your irrigation system is in good working order, including replacing nozzles and regulators. This will ensure even crop growth, save energy and decrease the amount of water used.
- Avoid unnecessary trips to the field by using cell phones or other devices to communicate work that needs to be done.
- Operate your tractor at the recommended speed.

Note: This is only a partial list, for the complete list visit our website at www.westernagcredit.com and click on the "Agriculture Resource" tab on the left hand side.

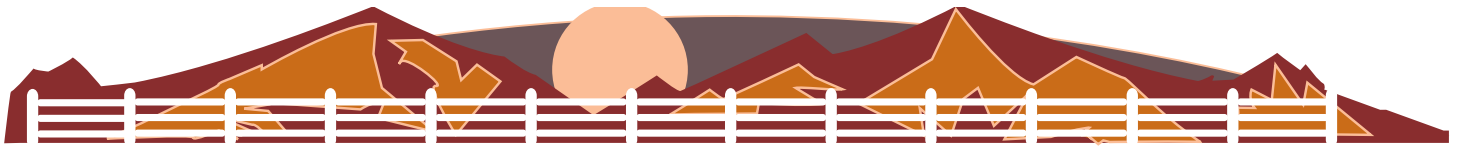
ENERGY

Ideas for Saving
Energy in
Agriculture

WISE

Send us your ideas!!!

If you have an idea about conserving energy on the farm, we want to hear from you! Please send your energy-saving ideas to Sarah Buttars via email at sjb@westernagcredit.com or mail them to her at PO Box 95850, South Jordan, UT 84095. The working list is posted on our website, and we will continue to add to it as we receive new ideas for energy conservation. We will also highlight a few of the ideas we receive in future issues of FenceLines. If your idea is selected for publication in FenceLines, we will send you a \$50 gift certificate to Cabelas! To view the list, go to our website: www.westernagcredit.com and click on the "Agriculture Resource" tab on the left hand side. If you don't have internet access and would like the list faxed or mailed to you, please contact Sarah at 1-800-824-9198.



We Want You!

To Get Involved In Government



“Applause, mingled with boos and hisses, is about all that the average voter is able or willing to contribute to public life.”

~Elmer Davis

As one of the most tumultuous election seasons recently came to a close, it is important to remember that participation in the political process doesn't start and end on Election Day.

Statistically, presidential elections draw the highest voter turnout. Although it is important that people have input on who leads the nation, it is unfortunate that citizens are not more involved in local elections, since decisions are regularly made on a state and local level that have a tremendous impact on the lives of the citizenry.

State and local officials are making decisions on topics such as immigration, zoning, animal rights, water rights and public land use. These types of topics and the decisions rendered directly and indirectly impact agriculture, and, to often, the voice of agriculture is not being heard.

Attending county and city council meetings, contacting representatives, going to public hearings, participating on local boards and committees and running

for public office are all good ways to get involved and make sure that agriculture is represented in the political process.

It is easy to embrace the mentality that voting and paying taxes covers the obligation citizens have, and to hold to the idea that “other people” will represent the majority in political matters. However, as the majority of the population becomes more removed from agriculture, we must ensure that individuals with strong understanding of the importance of agriculture, the needs of agriculture and the necessity of agriculture are representing agriculture.

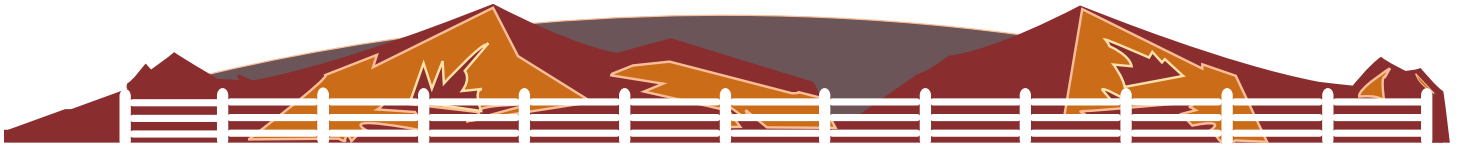
Who better to represent agriculture on a state and local level than farmers and ranchers? As urbanization continues to pull on natural resources, it is even more imperative that farmers and ranchers participate in the political process so the needs of agriculture are understood and addressed.

Getting involved in the political process can seem like an overwhelming undertaking. Start by learning more about the process

and the issues being addressed. Attending meetings of decision-making bodies such as county council meetings, city council meetings and planning and zoning meetings is an excellent way to educate oneself on how government operates. Find out the agenda ahead of time and identify topics of interest. While in attendance, become familiar with how the meeting runs and get to know elected officials. Consider what you could add to the process, and look for ways to get involved.

If time or other constraints make running for office prohibitive, make sure to take the opportunity to keep up to date on a town, county and statewide level so you can contact your elected officials and let them know how things impact you, your family and your operation.

Don't let decisions made without your input affect how you manage your operation. Next time the thought comes, “That's someone else's job,” ask yourself, “Why not me?” You're the best person to represent you!



The Laughing Pen

ENERGY HUMOR

What did the California wind farm say when it met Governor Arnold Schwarzenegger?

- We're big fans of yours!

What's the best way to charge a car battery?

- With a credit card.

What do you call a silly old man?

- A fossil fool.

Energy efficient vehicle. Runs on oats and grass. Caution: Do not step on exhaust.

APPLES TO APPLES

An agriculture student said to a farmer: "Your methods are too old fashioned. I won't be surprised if this tree will give you less than twenty pounds of apples."

"I won't be surprised either," said the farmer, "this is an orange tree."

WHAT'S THE DIFFERENCE?

Two cows were talking in the field one day.

First Cow: "Have you heard about the Mad Cow disease that's going around?"

Second Cow: "Yeah, makes you glad you're a penguin, doesn't it?"

TIME TO PLANT POTATOES

A farmer gets sent to jail, and his wife is trying to hold the farm together until her husband can get out. She's not, however, very good at farm work, so she writes a letter to him in jail: "Dear sweetheart, I want to plant the potatoes. When is the best time to do it?"

The farmer writes back: "Honey, don't go near that field. That's where all my guns are buried."

But, because he is in jail, all of the farmer's mail is censored. So when the sheriff and his deputies read this, they all run out to the farm and dig up the entire potato field looking for guns. After two full days of digging, they don't find one single weapon.

The farmer then writes to his wife: "Honey, now is when you should plant the potatoes."

EASILY IDENTIFIABLE

One day a traveling salesman stopped by the old Johnson farm in Heartland, Kansas. The man knocked, and Johnson's wife, Fannie, came to the door.

"Is your husband home, Ma'am?" the salesman asked.

Fannie replied, "Sure is. He's over to the cow barn."

"Well, I've got something to show

him, Ma'am. Will I have any difficulty finding him?" he asked.

The farmer's wife replied, "Nope. You shouldn't have any difficulties. He's the one with the beard and mustache."

PESKY FLY

One early morning, a farmer was milking his cow. The farmer was just starting to get a good rhythm going when a bug flew into the barn and started circling his head. Suddenly, the bug flew into the cow's ear.

The farmer didn't think much about it until the bug squirted out into his bucket. It went in one ear and out the udder!

FARM SENSE

Horse sense is found usually in people with a stable mind.

A nightmare is a horse that keeps late hours.

A hillbilly is a goat that likes the mountains.

Ground beef is a cow sitting down.

Whether it's something funny that happened on the farm or a joke you heard at the local cafe, send it to us at Western AgCredit, Attn. Sarah Buttars PO Box 95850 South Jordan, UT 84095. You can also email it to sjb@westernagcredit.com. Your joke just might end up in the next FenceLines!

*Western AgCredit
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Cover photo: A view from Thayn
Ranch in Green River, Utah.

FenceLines is published for the reading enjoyment of customers and friends of WesternAgCredit. Efforts are made to ensure the accuracy and completeness of information printed. However, the Association assumes no liability for inadvertent or unintended errors or inaccuracies. Servicing the Intermountain West for over 85 years, customer service is our commitment.



How to Reach Us:

Whether you want to praise us, complain, ask our advice, or just let us know what's on your mind, we'd like to hear from you!

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