FenceLines

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Photo credit: Madi Dee Photography



Photo credit: Madi Dee Photography

On the cover: Highland cows at Golden Hour Ranch in Hyrum, Utah.

FenceLines

Fall 2026

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Rooted in Agriculture, Focused on the Future



Tony Powell, *President & CEO*

It is an honor to serve as the new President and CEO of Western AgCredit. I am grateful for the confidence placed in me by our Board of Directors and for the many expressions of support I have received from our employees and from so many of you. I begin this role with humility, enthusiasm and a deep appreciation for the responsibility of serving agriculture.

Agriculture has shaped my life and career. I was raised on a family dairy and potato farm in eastern Idaho, where I developed a lasting passion for agriculture and a firsthand understanding of its rewards and challenges. My career in agricultural lending has allowed me to stay connected to the people and communities that make agriculture possible, and I am grateful for the opportunity to continue that work in this new role.

As I take on this new responsibility, I am mindful of Western AgCredit's strong history and the solid financial position of our cooperative today. That strength reflects the leadership and service of many people, including David Brown. I congratulate David on 33 years of service to the Farm Credit System and thank him for the lasting contributions he has made to Western AgCredit, our employees and our members.

I am proud to lead the Western AgCredit team. Our employees share your passion for agriculture and understand the commitment it takes to build and sustain a successful agricultural operation. We are strengthening Western AgCredit with experienced new leaders and well-deserved promotions, building on an already talented team. These changes will build our organizational capacity to better meet your needs. We are remaining focused on relationship lending and consistently earning your trust. Together, we remain focused on our mission to provide a dependable source of constructive credit to agriculture and rural America.

Our cooperative structure makes that connection especially meaningful. You are not only customers of Western AgCredit; you are members and owners. Your success and the success of your cooperative are directly linked, giving us a shared interest in making decisions that support agriculture for the long term.

Our strong financial position and capable staff provide the capacity to meet the evolving credit needs of our members while continuing our commitment to strong and consistent patronage. That financial strength allows us to remain dependable through changing agricultural and economic conditions.

I'm excited about what lies ahead, and I want you to know that our focus will remain firmly on you and your operation. We will continue to provide dependable, constructive credit, build a talented team that shares your passion for agriculture, and deliver the service and results you expect from your cooperative. Thank you for your trust and for the opportunity to serve you.

Together in Agriculture,



New Employees



In August, Alyssa Eldredge joined the Western AgCredit team as a Business Intelligence Analyst in the South Jordan office.

Alyssa has degrees in food science and data analytics. Her previous work experience includes manufacturing where she managed data and compliance projects.

Originally from Idaho Falls, she now lives in West Jordan, Utah and enjoys hiking, sewing, Irish folk music and Scottish folk dancing. A self-proclaimed history enthusiast, Alyssa hopes to someday start her own folk band.



In August, Carston Smith joined the Western AgCredit team as a Loan Officer in Tremonton.

He recently graduated from Utah State with a degree in agricultural business, and he's currently pursuing a master of accounting degree.

Originally from Paradise, Utah, he now lives in Hyrum and enjoys working with beef cattle, snowboarding, snowmobiling and traveling. He is also actively involved in community service, including volunteering as a firefighter, and is looking forward to marrying his fiancée, Aubrey Rose.



In October, Tyler Blazzard joined the Western AgCredit team as a Credit Analyst in the Spanish Fork office.

Tyler holds a bachelor's degree from BYU-Idaho and a master's degree from University of Arkansas, both degrees are in agriculture economics.

Originally from Kamas, Utah, Tyler now lives in Provo, where he enjoys spending time with his wife and young son, along with hunting, fishing, training bird dogs, and working on the family farm. He looks forward to using his skill set to support the credit decision-making process and serve customers.



We're pleased to announce the return of Ryan Johansen to Western AgCredit as the SVP-Chief Operating Officer. He previously worked at Western AgCredit as the Controller. He has also worked for another Farm Credit Association, and most recently, as the CFO for Producers Livestock Marketing Association.

Ryan grew up in Mt. Pleasant on a family farm where they raised turkeys, cattle and hay. Ryan and his wife, Sheila, have five sons. In his free time, Ryan enjoys hunting, fishing, hiking, watching sports and spending time with his family.

Promotions



Kent Hall was recently promoted to VP–Risk Manager. Since joining Western AgCredit in 2021, Kent has served as an AgExpress loan officer, credit analyst and, most recently, in the risk function.

He has been instrumental in strengthening the organization's risk management programs, including model, vendor and enterprise risk management, while also taking on expanded responsibilities in ICFR.



In October, Bob Miller, former VP-Lending Manager, was promoted to SVP-Chief Credit Officer.

Bob has worked for Western AgCredit since 2017, and during that time, he has played an essential role in credit administration and business development. Bob will continue to be based in Richfield while spending additional time in South Jordan and visiting branch locations throughout the Association.

Whistleblower

Western AgCredit provides its stockholders, employees and the general public the opportunity to utilize a "Whistleblower Program" (WBP). The WBP can be accessed using the Association's website (www.westernagcredit.com) or by telephone on either an anonymous or a known basis. A partial list of potential issues that may result in a WBP report being initiated are: complaints regarding accounting practices, internal accounting controls or auditing matters, violation of any law, inappropriate operating practices of any type, etc. Western AgCredit pledges that any individual utilizing the WBP will not encounter any form of retaliation from the Association. Direct phone contact can be made by calling the Audit Committee Chairman LaDell Eyre at 435-691-2284, or Board Chairman Kim Haws at 435-770-5719.

New Leadership Team Positioned for the Future

The appointment of Tony Powell as President and Chief Executive Officer has created an exciting new chapter for Western AgCredit and provided opportunities to strengthen the Association's senior leadership team.

Joining the senior leadership team as Chief Credit Officer is Bob Miller, a familiar face with over 28 years of lending experience. Bob brings extensive expertise in credit administration, portfolio management, lending strategy and business development. His background in both Farm Credit and commercial banking provides valuable perspective as the Association continues to support customers across its territory.

The Association welcomes Ryan Johansen as Chief Operating Officer. He will oversee key operational functions and the appraisal department while advancing organizational effectiveness across the Association. Ryan, who previously worked for the Association, returns to Western AgCredit with a strong background in finance, credit and operations, having held roles in credit and finance at other cooperative organizations.

These changes also allow Ryan Howell, who previously served as both Chief Operating Officer and Chief Information Officer, to focus exclusively on his role as CIO, leading technology, cybersecurity, data analytics and innovation initiatives. Darren Haas continues to serve as SVP-Chief Financial Officer, providing steady leadership and financial expertise as Western AgCredit continues to grow and evolve.

"One of the things that gives me great confidence as I step into this role is the depth and strength of our senior leadership team," Tony said. "We have experienced, capable leaders who are committed to our mission, our customers and our employees. Their expertise and dedication position us well for the future."

United by a commitment to agriculture, customers and rural communities, Western AgCredit's experienced leadership team is well prepared to build on the Association's strong foundation and lead it into the future. Whether leading strategic initiatives, visiting customers across the territory or working the grills at a customer appreciation barbecue next summer, this team remains focused on building relationships and delivering value where it matters most, out in the countryside.



Ryan Johansen, Ryan Howell, Tony Powell, Darren Haas, Bob Miller
Photo credit: Emily Powell

Barbecues & Celebration of America

This year's Customer Appreciation Barbecues provided a special opportunity to celebrate both our valued customers and America's 250th anniversary. Customers, family members and guests gathered to enjoy a steak dinner, connect with friends and neighbors, and commemorate this historic milestone in our nation's history.

Highlights included an America 250-themed photo booth, a patriotic program featuring audience participation, and a commemorative coin presented to every attendee. We are grateful to everyone who joined us and helped make these events so memorable. We especially appreciate the positive feedback we received.

Our Customer Appreciation Barbecues are a time-honored tradition, and they would not be possible without the support and participation of our customers. If you were unable to attend this year but would like a commemorative coin, please stop by your local branch or email witts@westernagcredit.com to request one.









The Powell family.

Photo credit: Emily Powell

Meet Tony Powell

Western AgCredit's New President & CEO

For Tony Powell, agriculture has never been just a career. His love of agriculture began on his family's dairy and potato farm in Rexburg, Idaho, where early mornings, hard work and a deep commitment to family shaped the values that continue to guide him today. Those same values led him to Western AgCredit more than two decades ago and have been a hallmark of his leadership throughout the organization.

Now, after 23 years of service to Western AgCredit, Tony has been appointed by the Board of Directors as the Association's next President and CEO. He officially assumed the role on October 1, 2026.

Growing up on his family's dairy gave Tony a firsthand understanding of both the rewards and challenges of agricultural life. He attended Brigham Young University, earning a degree in animal science with a minor in business. After graduation, he worked for a company that focuses on dairy management software for a time before joining Western AgCredit as a Loan Officer in the Tremonton branch. He later served as Branch Manager there before being promoted to Chief Credit Officer, a position he held for 13 years.

Along the way, Tony met his wife, Emily. A Utah native attending what was then Ricks College (now BYU-Idaho), Emily was looking for work and accepted the last job posted on the campus job board, a job milking cows at the Powell dairy. At the time, Tony was managing and training employees on the family dairy. What began as a workplace introduction eventually grew into a lifelong partnership.

Today, Tony and Emily are the parents of six children, have a daughter-in-law and make their home in Kaysville, Utah. They remain closely connected to the family dairy, returning throughout the year whenever extra help is needed.

One of Emily's favorite family traditions is milking cows together on Christmas morning before the holiday festivities begin.



The young Powell family at the Tremonton barbecue when Tony was a loan officer there.



The Powell family dairy barn where Tony and Emily's story began.

When he's not working or helping on the family dairy, Tony enjoys mountain biking, snowmobiling, traveling and taking backpacking trips with his family.

Tony's decades of lending experience, leadership within Western AgCredit and firsthand understanding of production agriculture have prepared him well for this new role.

"I am honored to be named CEO of Western AgCredit and grateful for the opportunity to serve alongside our outstanding employees, directors and customers," Powell said. "Western AgCredit plays an essential role in providing dependable credit to agriculture and rural communities in our territory. I am committed to continuing that mission with the same excellence, integrity and customer focus that have defined our organization."

Tony succeeds David Brown, who has served as President and CEO since 2012. Under Dave's leadership, Western AgCredit experienced significant growth while maintaining a strong focus on customer service, financial strength and employee development. To help ensure a smooth transition, Dave will remain with the Association through the end of 2026.

"Tony has been an integral part of Western AgCredit for many years, and I'm pleased to see him step into this new role," Brown said. "His experience, leadership and deep understanding of our organization and our customers will serve him well as CEO. I have tremendous confidence in Tony and look forward to supporting him as he takes on this new responsibility."

Tony's appointment brings both stability and momentum to Western AgCredit. His years of experience and deep understanding of the organization have helped shape the Association's success and position it for the future.

For Tony, the mission of Western AgCredit has always been about more than financing. It is about helping agricultural producers, rural families and local communities succeed. As President and CEO, he looks forward to building on the Association's strong foundation while ensuring Western AgCredit remains a trusted partner for generations to come.



Emily and Tony continuing their Christmas morning tradition.



Tony and Emily's youngest son, Henry, feeding a calf at the family farm.



Tony (left) with the Western AgCredit team and Rep. Blake Moore last fall.

Director Kate Nye Explores Leadership Lessons in Gettysburg

INTERNATIONAL YEAR OF THE WOMAN FARMER 2026

Western AgCredit Director Kate Nye recently joined more than 40 women from across the country for the Farm Credit Council's Advancing Women in Agriculture through Resilience & Distinction (AWARD) program in Gettysburg, Pennsylvania.

The leadership development experience was created to recognize the International Year of the Woman Farmer and brought together women representing a wide range of agricultural roles including producers, directors, employees and industry professionals.

Over several days, participants explored the Gettysburg Battlefield while studying leadership principles through the lens of one of America's most pivotal historical events. Certified Gettysburg guides led the group through key moments of the battle, encouraging attendees to examine how leaders gathered information, made decisions and communicated effectively under pressure.

One of the program's central themes was identifying and protecting your "high ground," a concept rooted in the battle itself. At Gettysburg, holding the high ground gave Union forces a strategic advantage and helped them withstand repeated attacks. As a leadership lesson, protecting the high ground means identifying and safeguarding an organization's greatest strengths, especially during times of challenge or change.

"We talked a lot about how leaders gathered information to make decisions, how they communicated those decisions to their teams and how people followed them," Kate said. "We also discussed how we do that on our own teams and how we can become that leader."

The program also highlighted the contributions of women during the Civil War. Through tours and discussions, participants learned about the women who cared for wounded soldiers, opened their homes and supported communities throughout the conflict. This helped participants recognize and appreciate the important role women have long played, often without recognition.

For Kate, one of the most valuable aspects of the experience was the opportunity to connect with other women leaders in agriculture and learn from their diverse perspectives and experiences. Among her key takeaways in becoming a better leader were the importance of understanding what is critical to protect and preserve, recognizing that effective decision-making is essential to leadership, and remembering that integrity is non-negotiable.

"It was a really good, diverse group of women," Kate said, noting that the all-female setting encouraged candid conversations about leadership, service, as well as how to balance responsibilities at work, on the farm and at home.

"There was a lot of talk about life balance," she said. "Women focus on different things because we have different things on our plates."

Reflecting on the experience, Kate said the program provided valuable perspectives and leadership insights that she believes will benefit every participant.

"I think every woman who went walked out of there being a better leader," she said. "It was an amazing experience."



The AWARD group in Gettysburg.



Kate Nye (center) at the event.



A tour of the battlefield.

Nominate a Female Farmer Today!

Scan the QR code to nominate a woman in your family's farming or ranching operation for recognition in FenceLines. We'll complete our recognition of female farmers for the international Year of the Woman Farmer by highlighting two more. In the next issue of FenceLines, two nominees will be selected and highlighted. Each featured woman will receive a custom charcuterie board engraved with your family farm or ranch name and a $250 Visa gift card.

Western AgCredit Celebrates these Nominees:

Whitney Miller with Shaffer Farms

Location: Garland, UT **Nominated by: Colleen Shaffer**

Whitney Miller plays what her mother, Colleen Shaffer, describes as a "quiet-but-essential" role on their farm, bringing together hard work, service and a welcoming spirit that helps keep the family operation strong.

As manager of the family's produce barn, Whitney keeps fresh produce stocked, schedules and trains employees, assists customers and promotes the farm. She also grows flowers and fall pumpkins for the barn.

Beyond teaching employees their day-to-day responsibilities, Whitney encourages them to develop strong customer service skills and understand the value of going the extra mile. Her kindness and attention to detail help make the barn a place where customers and employees alike feel welcome and valued.

Her commitment to agriculture extends well beyond the farm. Whitney serves as a 4-H leader, helping neighborhood youth raise hogs and connecting them with training and workshops. She and her husband, Jeff, also support their county livestock auction and its youth participants.

Whitney shares her talents through flower-arranging and other classes, advocates for agricultural land and resources at county zoning meetings, and encourages others pursuing agricultural businesses. She has also worked alongside women in her community as they pursue agricultural business ventures of their own. Whitney's willingness to share her time and knowledge reflects her belief in strengthening agriculture by strengthening the people involved in it.

Whitney is also a great wife and mother. Through it all, Whitney embodies the values her family has built over generations: hard work, faith, family and stewardship. Her attention to the little things, willingness to serve and gift for nurturing others help ensure those values continue for generations to come.



Tamara Vincent with RV Bar Angus

Location: Jensen, UT **Nominated by: Alissa Wilkins**

For Tamara Vincent, ranching is a family effort, and she plays a vital role in keeping both the operation and the family moving forward.

Tamara handles the ranch's bookkeeping and administrative responsibilities, but her work is hardly confined to a desk. She can regularly be found helping feed livestock, riding horseback to herd cattle and pitching in wherever she is needed. Her daughter, Alissa Wilkins, describes her as the person who works tirelessly behind the scenes to make sure the operation stays afloat and runs smoothly.

That same dedication extends beyond the ranch. Tamara has served on the Uintah Cattlemen's board of directors, helping ensure the interests and concerns of local cattle producers are represented. She has also been involved with Moon Lake Electric, Daughters of Utah Pioneers and church leadership, reflecting her commitment to agriculture, family and community.

Perhaps Tamara's greatest influence, however, can be seen in the generations following her. She works alongside her children and grandchildren, teaching by example the value of hard work, responsibility and a love for agriculture. By including her grandchildren in the day-to-day work of the ranch, she is helping them understand not only how agriculture works, but why it matters.

Whether she is managing the books, working cattle or serving her community, Tamara approaches each responsibility with dedication and care. To her family, she is more than an important part of the ranch. She is one of the people who holds it all together.



Each of these women will receive a $250 gift card and a custom charcuterie board with their farm's name/brand. In the next issue of FenceLines, we'll select two women to highlight. To nominate your favorite female farmer, see page 8. If you've already nominated your favorite female farmer, there is no need to nominate again. We'll continue to consider all those nominated.



Spencer and Chelsey Butterfield family

Photo credit: Madi Dee Photography

From Hoops to Highlands- Building Golden Hour Ranch

Nestled in picturesque Cache Valley, Golden Hour Ranch represents a dream years in the making for Chelsey and Spencer Butterfield. Today, their operation includes a nationally recognized Highland cattle breeding program and agritourism business, but the path that brought them to this point was anything but expected.

The name Golden Hour has personal roots for the couple. While they were dating, Spencer often pointed out "golden hour," his favorite time of day, and the two would spend it outside enjoying the sunset. He would even text Chelsey about it when they were apart. Years later, the phrase became the natural inspiration for the ranch's name.

Life Abroad

Chelsey and Spencer met in 2013 while Spencer was playing basketball and studying business administration at Utah State University. Originally from California, Spencer grew up in an agricultural community but without direct agriculture ties. Chelsey, originally from Bountiful, attended the University of Utah, studying social work and preparing for a career as a therapist.

After graduation, Spencer began a professional basketball career in Spain. The following year, the couple married and Chelsey joined him in Lithuania. Over the course of his career, Spencer also played in France, Germany, Italy, the Canary Islands and Belgium. Two children joined their family during their time in Europe.

But overseas life wasn't always glamorous. Basketball schedules were demanding, moves were frequent and Chelsey often found herself alone while Spencer traveled. "I had a lot of time to think about what I wanted to do with my life. I became really interested in homesteading and being more self-sustaining," Chelsey said. "When we'd come home in the summers before he retired, we would dabble in things and I got some backyard chickens and loved it."

Putting Down Roots

In 2020, when COVID-19 cut Spencer's basketball season short, the Butterfields returned to Utah and began considering what life after professional sports might look like. Living in Cottonwood Heights, they initially searched for land closer to Salt Lake City before expanding their search to Cache Valley, where they found a 12-acre parcel that felt like home.

Spencer wasn't ready to fully retire from basketball and returned overseas for another season, but when the property became available, the couple didn't hesitate. The call came just before one of Spencer's games: the parcel they were interested in was up for sale, and they immediately committed to buying it.

From overseas, they began planning their future. Chelsey initially envisioned a small hobby farm with a few animals and room to raise their family. That vision quickly grew. "When he retired from basketball, we got a few cows," Chelsey said. "It took us about a week or two and we were like, 'we love this" and we got 50 more cows. We just jumped all in."

They purchased adjacent property to accommodate their growing herd and continued to expand from there. Today, Golden Hour Ranch consists of about 200 head of cattle across multiple properties.

Finding Their Niche

The Butterfields chose Scottish Highland cattle for their distinctive appearance, temperament and heritage. "They're known for being docile," Chelsey added. "For our first go at it, we thought that might be good."

"We liked that they were a heritage breed, and no one else was selling their beef." Spencer said.

After trying and loving the beef, they initially built a direct-to-consumer beef business. Chelsey was handling shipping, and as their family grew, maintaining the direct-to-consumer business wasn't feasible.

"We realized that bettering the Highland breed and learning everything we could about genetics was where our passion lay, so we decided to focus on the breeding aspect because that's what we really enjoy," Chelsey said.

"The animals themselves became the focus," Spencer said. "We realized we loved breeding and improving the breed."

Working with reproductive specialists and researchers, including experts at Utah State, the Butterfields have worked on improving reproduction. "We started experimenting with different hormones and different timing," Spencer said. "We failed a lot at first, but we kept learning. What works for Highlands is very different than what works for Angus."

Their persistence has paid off. Today, the ranch specializes in registered Highland cattle genetics, including embryos, semen and bred recipients, which they sell across the country.

The Butterfields' focus on genetics is producing results in the show ring. Their cattle compete at national shows, including the National Western Stock Show in Denver, where one of their bulls won his division this year. The ranch's growing reputation has attracted customers from across the country.

Sharing Ranch Life and Other Pursuits

Three years ago, the Butterfields added another venture, guided horseback trail rides. Initially hesitant about agritourism, they reconsidered after repeatedly hearing how beautiful visitors found their property, and the response exceeded their expectations. "It blew up," Chelsey said. "We couldn't believe it."

During the summer, trail rides operate daily, giving guests from around the world a chance to experience Cache Valley from horseback. For Chelsey, it's another way to share what they've built. "It has been really fun to share it in person," she said.

Chelsey also enjoys sharing their ranch life on Instagram at @goldenhourranchutah, and their family is on the current season of FarmHER + RanchHER on RFD-TV.

In addition to the ranch, Spencer works in real estate and has taken up roping, channeling his competitive spirit into team roping events.

Raising the Next Generation

Despite the ranch's national reach, Chelsey says it has always been about family. "Watching our kids grow up here, learn responsibility and be outside every day, is everything I hoped for," she said.

Spencer agrees. "It gives them purpose," he said. "Something depends on them. They love helping with chores and being part of what we're building."

For Chelsey, ranch life has also brought a confidence and sense of purpose she didn't expect. "I was always a little fearful and hesitant to step outside the path I thought I was supposed to follow," she said. "This ranch changed that."

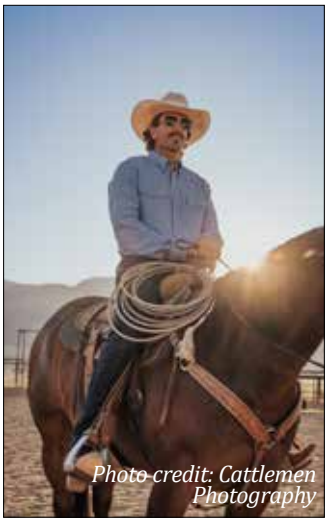
What began as an idea for a few animals on 12 acres has become a family business, a nationally recognized cattle operation and a place where the Butterfields can raise their children surrounded by the life they love. And each evening, as the sun settles over Cache Valley, the light that inspired the ranch's name offers a fitting reminder of how far that dream has come.



Chelsey branding.



Spencer (left) with their prize-winning bull at the National Western Stockshow in Denver, CO.



Spencer roping.

2026 Bred and Fed Winners

During this year's junior livestock season, Western AgCredit was pleased to sponsor three Bred and Fed competitions in Box Elder, Uintah and Duchesne Counties. The purpose of this program is to honor the legacy of local cow/calf production and recognize ranching families who raise high-quality cattle in the county.

To qualify, calves must be born and fed in the county, and exhibitors sign an affidavit confirming the criteria has been met at weigh-in. The top-placing eligible calf in the market class wins a $1,500 cash prize, and both the exhibitor and breeder receive custom jackets. We'd like to congratulate the winners in each county as noted below!



Box Elder County

Winner: Gracie Earl
Breeder: Earl Farms



Uintah County

Winner: Josee Wilkins
Breeder: Murray Show Cattle



Duchesne County

Winner: McKay Van
Breeder: McKay Van

Customer Survey Drawing Winner Announced

Western AgCredit is pleased to congratulate Daniel Combe on winning the 2026 third quarter $200 gift card. He was randomly selected from the surveys returned.

To be eligible to win this quarterly drawing, customers must complete the survey received in the mail after renewing an existing loan or getting a new loan and return it to the South Jordan Office.

If you choose to include your name on the survey, you'll be eligible for our quarterly drawing for a $200 gift card. Those without a name are not eligible for the drawing.





Winter Convention Scholarships Available!

Apply today for one of six scholarships available for young* producers!

Western AgCredit is pleased to sponsor scholarships for young producers to attend Winter Convention this year. Individuals or couples can apply to be considered for one of six scholarships. The Utah Cattlemen's Winter Convention blends education, networking, and industry advocacy. The robust agenda includes policy discussions and specialized meetings on federal and private lands, animal health, and marketing. The trade show offers a platform for exhibitors and sponsors to showcase innovations and services, while the convention itself serves as a vital forum for policy adoption, elections, and strategic planning for Utah's cattle industry. One of the couples selected to attend will randomly be selected to win a pair of NFR tickets for 2027!

*Applicants must be under the age of 40 to be eligible for the scholarship.

Scholarship Includes:

- Registration (waived for all young producers)
- Conference Meals
- Hotel Room
- $100 Fuel Gift Card Per Application

Conference Highlights:

Wednesday: BQA Training Session, Lunch, & Grazing Workshop

Thursday: Awards Banquet, NFR Watch Party & Trade Show Begins

Friday: Brett Stuart, Global AgriTrends Market Report, UCA Business Meeting

Apply Here!

Application deadline:
November 1, 2026

Selected attendees notified by:
November 6, 2026

Western AgCredit is dedicated to empowering the next generation of agricultural leaders. By sponsoring young cattlemen and cattlewomen to attend the Utah Cattlemen's Convention, Western AgCredit provides access to education, mentorship and industry connections. Through their AgFuture program, Western AgCredit supports young, beginning, and small producers access credit and other resources to help them succeed in agriculture. For more information, visit: westernagcredit.com/agfuture.

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Western AgCredit Gives Back

Bob Miller and Scott Reeve from our Richfield team had the opportunity to cook corn at the Eastern Utah Cattlemen's Summer barbecue in Green River in August. The event brought together ranching families from Carbon, Emery, Grand and San Juan counties and provided a great opportunity to connect with livestock producers and support the local agricultural community.





In August, South Jordan team members spent time volunteering at the Utah Food Bank, helping sort and organize donated food items for distribution to families and individuals facing food insecurity. The team worked together to inspect and sort donations. Last year, the Utah Food Bank distributed 58 million meals throughout Utah.



At the Utah State Fair, Western AgCredit employees proudly volunteered at two of the event's most popular attractions—Dairy West's Ice Cream Festival and the Utah Cattlemen's Beef Feast. These well-attended gatherings provided a great opportunity for team members to engage with the public and showcase the best of Utah's agricultural products.







Darcy Flores, CSS in our Roosevelt branch, delivered a Community Partnership check to USU Duchesne Extension for a Women in Ag Boot Camp.

Our Tremonton team joined with Farm Bureau and other partners to contribute meat to the Tremonton Food Pantry. The Farm Bureau hosted a lunch at the food bank the day the donation was made.





Recent Sponsorships

- Utah State Fair Junior Livestock
- Utah State Fair Barnyard Friends
- Utah Wool Growers
- Utah Farm Bureau
- USU Agricultural Products Barbecue
- Utah FFA Foundation Golf Tourn.
- Utah Cattlemen's Association
- Various Farmers Markets
- Various Local FFA Chapters

Community Partnership Grants

UP TO $2,000 AVAILABLE FOR...

Schools | Service Groups | Communities | Non-Profits

Western AgCredit is pleased to offer the Community Partnership Grant Program, which is funded by employee and director contributions and matched by Western AgCredit. For more information or to apply for a Community Partnership Grant, please visit westernagcredit.com.

Laughing Pen

Send your submissions to witts@westernagcredit.com. If your joke is used in FenceLines, we'll send you a Western AgCredit hoodie!



Protein-Packed Soup

A young boy was having dinner with his parents when he suddenly looked up and asked, "Dad, are bugs good to eat?"

His father nearly dropped his fork. "That's disgusting! Don't talk about things like that at the dinner table. We can discuss it later," he said.

The boy shrugged and quietly continued eating. After dinner, as they were clearing the table, the father remembered.

"Son, what was it you wanted to ask about bugs?"

The boy smiled and said, "Oh, it's nothing now."

"No, really, what was it?"

"Well," the boy replied, "there was a bug floating in your soup a few minutes ago, but it's gone now."

The Forgetful Couple

An elderly farm couple started forgetting things, so their doctor suggested writing things down.

One evening, the farmer's wife asked for a bowl of ice cream with whipped cream and a cherry on top. Each time she told him to write it down, he replied, "No need, I can remember."

After spending over 30 minutes in the kitchen, he returned with a plate of eggs and bacon.

His wife looked at the plate and said,

"Well, where's my biscuit?"

The Only One With an Answer

One afternoon in a small farming town, young Jimmy came home from school much earlier than usual.

His mom looked up from shelling peas and asked, "Jimmy, why are you home so early?"

Jimmy smiled and said, "Because I was the only kid in class who answered a question."

His mother beamed with pride. "Well, that's wonderful! What was the question?"

Jimmy replied, "The question was, 'Who let the principal's prize hog loose during the county fair?'"

Texting Confusion

A mom texts, "Hi! Son, what does IDK, LY, & TTYL mean?"

He texts back, "I Don't Know, Love You, & Talk To You Later."

The mom texts back, "It's OK, don't worry about it. I'll ask your sister, love you too."

Parenting Woes

"Can I see your report card, son?" asked the father.

"I don't have it," the son replied.

"Why?" the father responded.

"I gave it to my friend. He wanted to scare his parents," the son said.

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EQUAL HOUSING LENDER

Our Mission: *To provide the most dependable source of constructive credit & related services to agriculture and the rural community.*



You're invited to apply for a chance to attend!

We're excited to invite eligible* young and beginning producers to apply for the fifth annual Grow Your Future Forum taking place in Monterey, CA in February. This conference, organized by the Farm Credit Associations in the CoBank District, is designed to help young, beginning, and small farmers and ranchers enhance their business skills, build valuable relationships, and learn from producers across the country. Western AgCredit will sponsor three customer groups (two members from each group) to attend this event, covering all trip-related and conference expenses. Don't miss this opportunity to advance your business acumen and connect with industry peers.

** Young producers must be under the age of 35, while beginning producers should have been farming or ranching for less than 10 years.*

Forum Highlights Include:

- Farm Tours
- Networking
- Insightful Speakers
- Producer Panel

Apply Here!

Application deadline:
December 15, 2026

Selected attendees notified by:
January 5, 2027



Keynote Speaker: Dr. David Kohl

Dr. Dave Kohl is a nationally recognized agricultural economist, educator and speaker with decades of experience helping producers, agribusinesses and lenders navigate economic and financial challenges. A professor emeritus of Agricultural and Applied Economics at Virginia Tech, he is known for translating complex economic trends into practical strategies for business success. With decades of experience in agriculture, he has traveled millions of miles, delivered thousands of presentations, and published extensively—offering unmatched insight into the industry through real-world engagement, research, and business involvement.