

FenceLines



WESTERN
AgCredit



Winter

2008



President's Message

Dear Western AgCredit Stockholders and Friends,

It is with great pleasure that I report to our Stockholders and Associates that Western AgCredit just completed one of the most successful years in its history. We are fortunate to be able to do business with the families and operations that comprise the membership of Western AgCredit. When our customers are doing well financially, Western AgCredit does well financially. The following documents some of our 2007 achievements as of December 31, 2007:

Average Monthly Loan Volume	\$ 400,112,000
Total New Loans Approved (2007)	\$ 105,586,000
Non-accrual Loan Volume	\$ 1
Risk Adjusted Assets (12-31-07)	\$ 449,416,000
Return on Assets	2.03%
Permanent Capital	\$ 74,750,000
Total Surplus Ratio	16.34%

The numbers listed above probably won't mean much to most Stockholders, but the following information may have more impact. During their December Board Meeting, the Board approved paying a cash patronage distribution to our patrons totaling \$2.775 million, which equates to an average payment of 84 basis points. Said another way, the average

Stockholder who has loan(s) eligible for patronage payments, will receive a distribution that reduces their effective interest rate by 84 basis points. There is no other lender in the Intermountain area that can make such a statement. Membership in Western AgCredit truly has its benefits.

Even though we had a generally positive year in our trade area, some families weren't as fortunate. We had vicious

range fires that devastated feed sources and killed or maimed livestock. It was very rewarding to see how our agricultural community pulled together to help the communities and individual families

that were hit the hardest by the fires. Just within the Western AgCredit family, we had Stockholders donate feed to the ranches who were hardest hit by the fires. Western AgCredit itself partnered with other agricultural businesses and banks to help pay the transportation costs of hauling the hay to the impacted ranches.

It is an honor for us to be associated with the agricultural community.

We are excited to announce that we began occupying our new corporate headquarters on January 28, 2008. We are very proud of the new facility. It strikes a good balance between being functional, yet not extravagant. When you're in the South Jordan, Utah area, please stop by the office and we'll gladly give you a tour. In the coming weeks, we'll send a notice to everyone about an upcoming open house so we can officially show it off!

In closing, I'd like to thank everyone for their business and support. We appreciate the opportunity to be of service to you!

Together in Agriculture

Richard Weathered
President



The New Faces at Western AgCredit

Good employees are the foundation of Western AgCredit's success, and we are excited to have these new folks on board!



Back: Kathie Chahanovich, Cindy Angell
Front: Tammy Dunn, Sandy Foote

Kathie Chahanovich

Kathie recently joined Western AgCredit as a Loan Documentation Specialist in South Jordan. She was born and raised in the Ogden area. She and her husband along with their four dogs and cat have lived in Cottonwood Heights for two years.

Kathie comes to Western AgCredit with an extensive background in the financing industry. According to Kathie, "I have worked in banking/finance and mortgage forever..."

Kathie is glad to be at Western AgCredit, "The focus on customer service and the longevity of the employees are very

impressive and totally different from the companies I have worked for in the past. I am very excited and happy that I was given an opportunity to join this team. I am learning another area of the mortgage industry that I have never been involved with before - the farming/ranching/agricultural side. There is so much to learn and I am very excited about the challenge," said Kathie.

Cindy Angell

Cindy has joined the Western AgCredit team as a PCA Loan Documentation Specialist in South Jordan. A native to the Salt Lake area, Cindy has spent nine years working in the mortgage business. During those years she did everything from processing, closing, and funding loans to secondary marketing.

Cindy has two boys, one is 10 years old and the other is 16 months. She also has two sisters and one brother. Cindy enjoys spending time with her family playing games, watching football, going out to eat, and shopping.

"Western AgCredit is a stable and professional company. Everyone is really nice and makes you feel at home. I am really excited about that, and I am excited to learn more about the farming industry," said Cindy.

Tammy Dunn

Tammy recently joined the appraisal department as the Appraisal Secretary in the Logan Branch. Tammy is originally from New Jersey, but has lived in Cache Valley for 15 years.

Tammy is the mother of three fantastic children, two girls and a boy, and she has a wonderful husband, Brady. Tammy studied architecture and interior design in college, but joined the world of finances seven years ago while working for Wachovia Mortgage. During those years she fulfilled a variety of roles including loan processing, underwriting, and managing a customer service department and loan officers.

"From the day I walked in, I felt like part of a family. Western AgCredit has a strong sense of ethics and values all of its employees that is not an easy thing to come by in the financial industry. I am proud to be part of such a great family," said Tammy.

Sandy Foote

Sandy works in the accounting department in South Jordan posting drafts, making FLCA payments, as well as a variety of other duties. Sandy has always lived in the Salt Lake Valley, and she has lived in Sandy for the last 28 years. Sandy has been married to Kent for 30 years. They have three children and three grandchildren.

Sandy's work experience includes 15 years at a credit union and seven years in accounts receivable. During a portion of her time in accounts receivable she was the department supervisor and she also managed the mailroom, posting department, and a team of researchers.

Sandy is excited to be at Western AgCredit. "I wanted a job I could work until retirement. I read a book called "The Secret" and decided I needed to visualize the kind of place I wanted to work; Western AgCredit is all I imagined and more. I was impressed when I learned how long some of the employees have been here. This speaks volumes about Western AgCredit's management and Board of Directors who really care about the employees," said Sandy.

continued on page 3



Western AgCredit Photo Contest!

Dust off the old photo album, take that film to get developed, and unpack that new digital camera you got for Christmas. Why? Because Western AgCredit is having a photo contest! We would like all photos to be ag-related, but that means everything around your operation is eligible! For instance, photos of your kids on the farm, your favorite tractor plowing a field on a picturesque day, the animals in the pasture, your old barn, the field after a fresh snow fall... The possibilities are endless; use your imagination!

The top 12 photos will be featured in a Western AgCredit calendar, and the 12 winners will each get a \$50 gift certificate to Cabela's. There are no limits on submissions, so enter as many photos as you would like. The submission deadline is May 30, 2008! High-quality digital photos are preferred, but other formats will be accepted. Submissions will not be returned. By submitting your photos, you give Western AgCredit the right to use photos for additional marketing purposes. Please include a brief description of the photo including location and names of individuals if present. Entries can be emailed to Sarah Buttars at sjb@westernagcredit.com or mailed to her at PO Box 95850, South Jordan, UT 84095. Happy shooting, we're looking forward to receiving your photos!

Youth Recognition

Every year Western AgCredit recognizes the accomplishments of youth in our area. If you have a student worthy of acknowledgment, submit a recommendation to have them recognized in the next edition of FenceLines! Please include the nominees name, parents, hometown, achievements, and a photograph. Email your submission to Sarah Buttars at <mailto:sjb@westernagcredit.com> or mail them to her at PO Box 95850, South Jordan, UT 84095.

Annual Report Notification

In accordance with Farm Credit Administration (FCA) regulations, our Annual Report to Shareholders will be published on our website when the report is sent electronically to the FCA (within 75 calendar days from December 31). A paper copy will be sent to you within 90 days after December 31.

We've Moved!

Western AgCredit's South Jordan staff began business in their new facility on January 28, 2008. The new office is located at 10980 South Jordan Gateway, South Jordan, UT 84095. All correspondence with the South Jordan Branch and administrative personnel should be sent to the new address beginning the end of January 2008. Our PO Box, phone, and fax numbers will remain unchanged. Watch your mailbox for an invitation to the Western AgCredit open house; we would love all of you to attend!

The New Faces of Western AgCredit

continued from page 2

Matt Hirschi

Matt recently joined the Western AgCredit team as a Loan Officer in the Richfield Branch. He was raised on a cattle ranch in Kaysville, Utah, and he still spends time ranching with his family.

Matt graduated from Utah State in 2007 with a degree in Agribusiness and a minor in Animal Science. During his college years, he did an internship with Farm Management Company in Lakeside, Nebraska. His internship duties included assisting with calving, vaccinating, and artificially inseminating the animals at the ranch. While in college, Matt worked as a Research Assistant at Utah State.

"I'm excited to be at Western AgCredit. It gives me the opportunity to apply the things I've learned in school; and I'm looking forward to being out in the field and meeting the borrowers," said Matt.



New Loan Officer Matt Hirschi



THE OFFICIAL PLACINGS: 3 2 1 4



Nicolas Buttars was the official judge for this class of dairy calves. Nicolas is a Quality Milk Manager for Pfizer Animal Health in the Twin Falls, ID area. He has a bachelor's degree in Dairy Science from Utah State University, and a MBA in International Business with an emphasis in Agriculture from The Royal Agricultural College in Cirencester, England. Nicolas has competed in dairy judging contests throughout the country, winning several judging contests in the West and placing nationally in competitions at the 4-H and Collegiate levels. He has also judged county and state fair dairy shows throughout the West.

Official Placings and Reasons:

This is a high quality group of calves, and I'd be happy to own any of these animals. I feel the class falls rather easily into a top and bottom pair. The top pair is straighter and harder over the top and more stylish in the front-end than the bottom pair.

Calf 3 has more size and scale than calf 2. She also has a lot more depth and openness of rib, and has more strength in the front-end.

The reason I'd place calf 2 over calf 1 is her

advantage in cleanliness, she's cleaner over the rump and has a more refined bone structure. She's also stronger and straighter over the top than calf 1.

Calf 1 has the advantage over calf 4 in her feet and legs, having a more correct set of rear legs than calf 4, as well as more strength in the front-end than calf 4. Calf 1 also has a more correct thurls placement than calf 4.

Calf 4 is a good, deep ribbed, open calf; but she is lacking in strength of front-end and depth of fore rib compared to the other calves, all of which are quality Holstein calves.

The official placings for the dairy calf class are 3, 2, 1, 4 with cuts of 3-6-2. A drawing was held from the correct entries to determine the first and second place winners.

Congratulations to the Winners!!

**First Prize: \$40.00 Gift Card to Cabela's
LaVar Richman, Centerville, Utah**

**Second Prize: \$25.00 Gift Card to Cabela's
Kaylynn Petersen, Fielding, Utah**

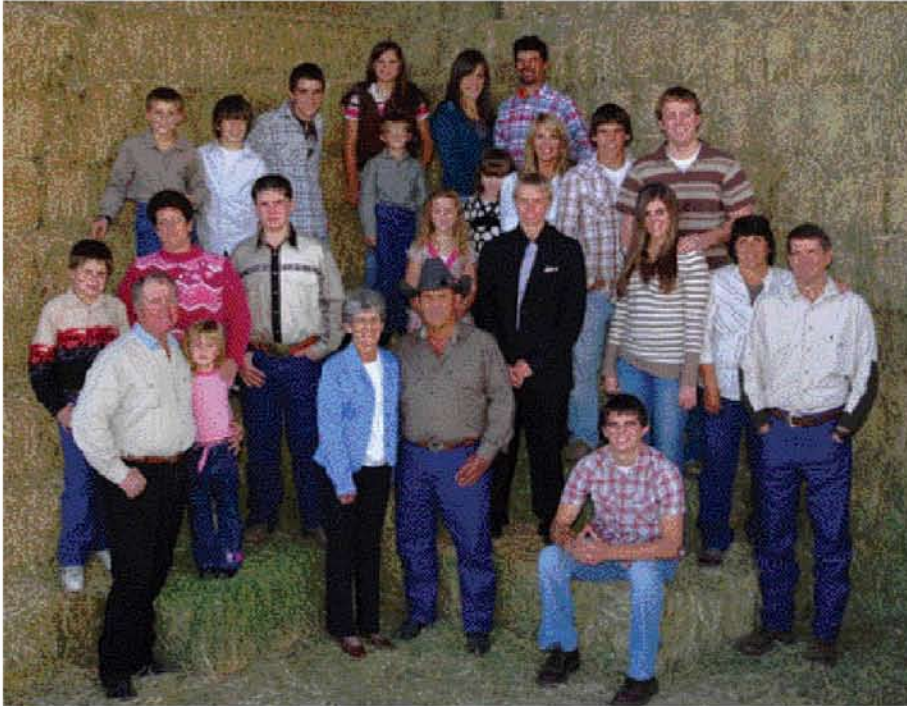
Would you like to be a winner?

Watch for future judging contests in upcoming FenceLines Issues!!



Preserving a Way of Life

Box Elder Family Honored For Their Commitment to Conservation



The Selman Family (Photo taken by J.R. Raybourn)

Nestled atop a hill overlooking the river bottoms in Box Elder County, the Selman family's picturesque home ranch holds a treasure trove of family, history, and a tradition of leaving places better than one finds them.

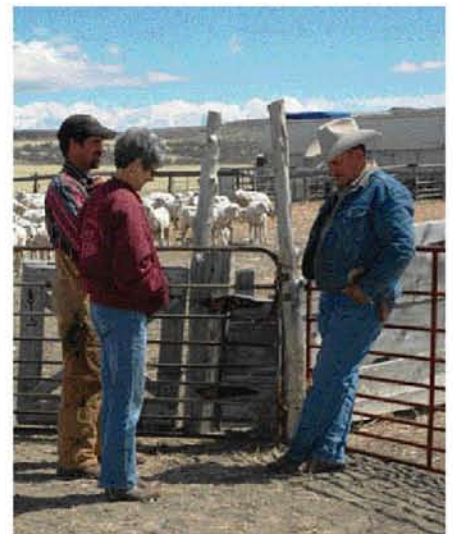
Recently the Selmans were honored for their commitment to conservation when they were presented the Leopold Conservation Award by the Sand County Foundation in partnership with the Utah Farm Bureau Federation and the Utah Cattlemen's Association. The award was presented Nov. 8, 2007 at the Utah Association of Conservation Districts meeting in St. George. The Selmans received this honor because of their commitment to sustainable ranching practices.

The Selmans annually raise about 2,500 ewes and have about 125 head of stock cows. They feed-out their own calves to the fat stage, and purchase an additional 100 steers that they finish in order to maintain a consistent meat supply for their locker beef program. Their ranch consists of five main properties in both Box Elder and Cache Counties. Fred Selman was raised on the ranch he still calls home. At a young age he was taught by his father, Harold Selman, the importance of responsible ranching practices that would maintain the integrity of the land for future use. Fred embraced these ideals at a young age, and always strove to incorporate sustainable ranching practices when he took over management. Today Fred and his wife, Laura, along with their son, Bret, and his wife, Michelle, operate the ranch.

Sometimes conservation groups and some media groups have been critical of the ranching industry and have accused people in the ranching industry of environmental abuse. Since the Selmans have always been responsible stewards of the land, they decided the best way to prove that the land was not adversely effected by their livelihood was to document the improvements they were making that benefited wildlife and maintained and restored native habitat. According to Fred, many had the wrong impression of ranchers. "We're not that bad of people," said Fred. "We started keeping a record of what we did and took pictures to show that ranchers, in general, are not that bad."

The Selmans have documented a variety of conservation projects. "We've done a lot of reseeded, spring development, weed control, planted wind breaks, and installed cross fencing to protect riparian areas and give the pasture a rest and let it regenerate," said Fred.

Many of the improvements are just a daily way of life for the Selmans. However, they are also willing to work with various agencies and conservation organizations that have suggestions for improvements. These partnerships have given them the resources to make improvements that would have been impossible to accomplish on their own.



Bret, Laura, and Fred Selman



For instance, one day while at a Soil Conservation meeting, Fred heard a request for volunteers willing to construct an experimental windbreak on their property. Fred thought back to an extremely bitter winter when a storm was headed his way. He decided to construct a shelter for his animals out of snow using his loader tractor and some rancher ingenuity. The morning after the storm, Fred went out to find the sheep nestled up behind his makeshift shelter, "They were cold, but they were fine," said Fred. A calf that didn't make it to the shelter



The Columbian Sharp-Tailed Grouse
(Photo taken by Brandon Spencer)

wasn't so lucky; Fred found its legs had frozen due to the snow, chilling winds, and frigid temperatures. Remembering how this shelter had saved his animals, Fred volunteered for the windbreak project.

Their first windbreak was constructed by planting three rows of trees. Each row contains a different type of tree, and each type reaches a different mature height. The shortest trees are planted to the north, the middle row is the mid-sized tree, and the southern row is the tallest. The wind hits the shorter trees on the north, and is deflected up over the taller trees, providing shelter for animals on the opposite side.

The Selmans liked the first windbreak so much that they decided to plant a second. "We decided to plant something we would enjoy too," said Fred. With this in mind, the Selmans planted gooseberry trees, and they use the gooseberries to make jam. During the winter time, the unused gooseberries dry up and offer a

real treat to the pheasants. According to Laura, there are plenty of berries to share and they enjoy having the pheasants around.

Another thing the Selmans have done to conserve their ranch, is put their 6,700 acre Four Mile Ranch located in Cache County in a conservation easement. In a conservation easement, the land owner agrees that the property will never be developed, and the easement stays on the property if the land is sold. For the Selmans, they were happy to promise that the land would never be developed. "We wanted to stay in agriculture," said Laura, "It's our way of life, that's what we do."

However, they did not enter into the easement without doing their homework. The Selmans had heard both positive and negative about conservation easements. Before agreeing to the easement, they visited several states and spoke with others who had entered into a similar agreement. After thoroughly researching and analyzing the options, they determined that it would benefit their operation, and according to Laura, "It's been nothing but positive. We continue to make the decisions."

The easement has also given the Selmans the means to expand their operation and continue to do what they love. "We doubled the ranch in two years," said Fred. "We were always lacking a good lambing ground, and this put us in a position to purchase some land."



Bret Selman gathering cattle on the ranch
(Photo taken by J.R. Raybourn)



Breakfast on the Selman Ranch on "Birdie Day"

The Selmans are always willing to share what they have with those around them. For example, they discovered that they had a lek for the

Columbian Sharp-Tailed Grouse, a bird species that is currently living on four percent of its original habitat. A lek is an area where the birds gather and put on a mating display. Upon discovery of the lek, the Selmans have been extremely gracious and willing to show the area to interested individuals. In fact, the Selmans host "Birdie Day" every year on the last Saturday in April. The event is open to all that want to attend.

Attendees get an early start by hiking up to the lek between 4:00 a.m. - 5:00 a.m., and then they wait. Before long, the birds are putting on quite a show for all who sacrificed their Saturday morning sleep to come see the ritual. After bird watching is complete, the Selmans feed their guests a home cooked breakfast including lamb sausage from animals raised on their ranch. Last year 90 people attended.

The Selmans also plant a community garden. Every year they plant and maintain a four to five acre vegetable garden. When the produce is ready, they put out a payment can and a pricing list. Everyone is welcome to help themselves to the fresh produce and pay the can for what they take.

Whether they are feeding their neighbors or reseeding with native grasses to feed the livestock and wildlife on their ranch, the Selmans are always enriching the lives of those within their reach. For the Selmans, it's a way of life; a way of life that sustains itself and will be perpetuated for generations to come.



The Richfield Branch

A commitment to customers summarizes the Richfield Branch's approach to business. "We focus on what's best for the borrower, and we are committed to providing excellent service. We explain all of the options, rates, and pricing programs, and offer timely

service." said Jim Christensen, who is the Vice-President/Area Manager over the Richfield, Delta, and Cedar City Branches.

For those customers in the Delta area, Jim is a familiar face. He spends one day

a week in Delta serving the needs of Western AgCredit customers in that area. Jim enjoys the chance to work with borrowers in the Delta area, and he is glad he can offer them the convenience of having a loan officer close by.

"All Richfield staff members show strong personal interest in their accounts and take pride in the work they do," said Jim. Everyone in the Richfield Branch is grateful to associate with the customers in their area, and according to them, their customers are "the best!"

**Jim R. Christensen Vice-President/
Area Manager**

Years at Western AgCredit: I began working for Utah Farm PCA on February 26, 1982 after working for six years in commercial banking at branches in Nephi and Delta, Utah.



Hometown: I was born and raised in Hinckley, Utah. I have now lived in Richfield with my wife, Julie, for the last 21 years and have raised one son and three daughters (three children married). Our last daughter left for college at SUU this fall so we're now empty nesters. We do have three grandchildren with another one on the way.

Hobbies and Interests: I enjoy riding 4-wheelers in the mountains, hunting, and visiting my grandkids. My favorite hobby the past 15 years has



been attending the many school activities and sporting events my kids have participated in.

Favorite Western AgCredit Memory: One of my greatest satisfactions in working for Western AgCredit is seeing the results of the dairy recruitment program in Millard County. I have been able to finance the building and expansion of many of the dairy operations in the Delta area, and have seen the positive impact they have had on the local economy. I have enjoyed my association with the customers I have worked with over the years. I have developed many lifelong friendships with my borrowers and our work staff. I truly feel if I were a farmer, that I would want my borrowings to be from Western AgCredit.

Ag Background: I grew up with my parents owning a small farm near Hinckley, Utah. They grew alfalfa hay and maintained a herd of 25 range cows (we ended up with more manure than cash). I bucked hay bales, chopped ditch, and operated farm machinery for local farmers for my summer jobs. I grew up with morning and evening chores of milking the family cow, feeding horses, pigs, chickens, and rabbits. We always had a large family garden. Looking back, farming taught me to work and remains a great way to raise kids.

Robert Wheeler; Senior Loan Officer

Years at Western AgCredit: I have been with Western AgCredit for 26 years. The first six months I was in the training program, and I spent the majority of my time in several different places in California. After I completed the training program, I returned to Utah and worked in the Murray office for two and a half years. I then transferred to the Richfield office where I have been for the past 23 years.

Hometown: I was raised in Manti, Utah.

I now live in Richfield with my wife, Leigh Ann, and one child who is still at home. We have four other children that have left home and are out in the big world.

Hobbies and Interests: I love being in the mountains hunting, ATV riding, and camping. I also enjoy boating, water skiing, and all other sports.

Favorite Western AgCredit Memory: The greatest memories I have had while working at Western AgCredit are seeing customers work through the challenges of agriculture and succeed with their operations. The relationships I've developed over the years by working with the salt-of-the-earth customers and coworkers are also a great reward.

Ag Background: Growing up I spent a lot of time on my two grandfathers' turkey and cattle operations in the north Sanpete area. My father ran a small cow/calf operation. I also spent seven years working for an operation in the Manti area that raised turkeys, cattle, and crops.

Jay Holt, Loan Officer

Years at Western AgCredit: 12 years. I began working with Utah Farm Credit in September of 1995 as a trainee in South Jordan. I was able to spend time learning from everyone in administration as well as those in the South Jordan Branch. I came to the Richfield Branch in May of 1997. I work with producers in Wayne, Piute, Beaver, Garfield, Kane, and Millard countries.

Hometown: Spanish Fork, Utah. I now live in Venice, Utah with my wife and four children.

Hobbies and Interests: Running and mountain biking along with fishing, hunting, camping, snow skiing and water sports with my family. I also enjoy coaching and spending time with my kids in their sports activities.

Favorite Western AgCredit Memory: I enjoy working with everyone in the Richfield Branch and I get a lot of pleasure in meeting with the folks on their different operations. I like to be involved with what they do and learn from everyone's different management styles. It is a great opportunity to be around these people everyday.

Ag Background: I grew up on a farm, raising cattle and sheep and working for neighboring farmers as well as showing animals at stock shows and being actively involved in the FFA.

Tonia Bohl, Branch Secretary/Loan Document Specialist

Years at Western AgCredit: 10

Hometown: Elsinore, Utah

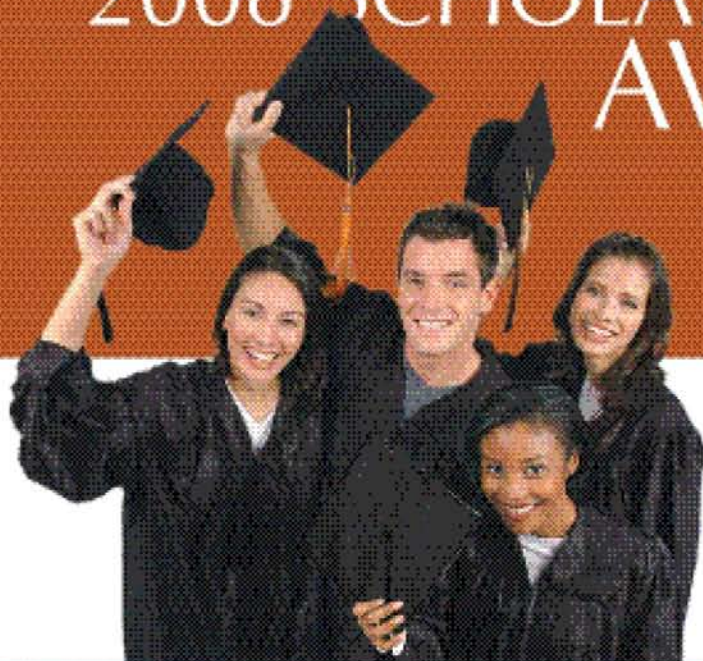
Hobbies and Interests: I love to travel, see new places, do new things, and spend time with my family. I just started a new hobby, "jeepin," it's a little crazy but fun, exciting, and a little scary at times. I like to go 4-wheeling and pretty much anything outside (even yard work). I like to bake when I'm in the mood and have the time. I also like to read and crochet when I'm sitting still (which isn't often).

Favorite Thing About Western AgCredit: I enjoy working with the guys that I work with and the company as a whole. Everyone is great to work with.

Ag Background: My grandfather was the president of Federal Land Bank in Richfield in the late 1950's (way before I was born...). I grew up on a farm my father raised Angus cattle. When I was old enough to drive, I got to drive the silage truck to chop corn in the fall. Before I was old enough to drive, I got to drive the pickup to load hay. I wasn't involved too much on the farm. Who knew I would be working in ag?



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Scholarship	Application	Deadline
Western AgCredit Customer Scholarship—three, \$1,000	www.westernagcredit.com or your local branch	March 31, 2008
Utah State University, College of Agriculture—five, \$1,000	http://www.ag.usu.edu	January 15, 2008
BYU Idaho, College of Agriculture—one, \$1,000	Stephen McCary 208-496-2019	May 30, 2008
Utah FFA Western AgCredit Scholarship—one, \$1000	http://www.schools.utah.gov/ate/ag/ffa/scholarships.htm	February 22, 2008



The Laughing Pen

The Elevator

A country boy and his father, who came from a small town in Georgia, were visiting a mall on their first trip to the city of Atlanta. They were amazed by almost everything they saw, but especially by two shiny, silver walls that could move apart and back together again.

The boy asked his father, "What is that?"

The father (never having seen an elevator) responded, "Son, I have never seen anything like this in my life -- I don't know what it is."

While the boy and his father were watching wide-eyed, an old lady in a wheel chair rolled up to the moving walls and pressed a button. The walls opened and the lady rolled between them and into a small room. The walls closed and the boy and his father watched as the small circles of light with numbers above the wall lit up. They continued to watch, and the circles of light started moving in the reverse direction.

The walls opened up again and a beautiful 24 year old woman stepped out.

The father knelt and whispered to his son, "Go get your mother."

Receiving the Nobel Prize

A man is driving down a country road when he spots a farmer standing in the middle of a huge field of grass. He pulls the car over to the side of the road and notices that the farmer is just standing there, doing nothing, looking at nothing.

The man gets out of the car, walks all the way out to the farmer and asks him, "Ah excuse me mister, but what are you doing?"

The farmer replies, "I'm trying to win a Nobel Prize."

"How?" asks the man, puzzled.

"Well I heard they give the Nobel Prize to people who are out standing in their field."

Chicken Farmer

A life-long city man, tired of the rat race, decided he was going to give up the city life, move to the country, and become a chicken farmer. He bought a nice, used chicken farm and moved in. As it turned out, his next door neighbor was also a chicken farmer. The neighbor came for a visit one day and said, "Chicken farming isn't easy. Tell you what. To help you get started, I'll give you 100 chickens."

The new chicken farmer was thrilled. Two weeks later the neighbor dropped by to see how things were going. The new farmer said, "Not too well. All 100 chickens died."

The neighbor said, "Oh, I can't believe that. I've never had any trouble with my chickens. I'll give you 100 more."

Another two weeks went by and the neighbor stopped by again. The new farmer said, "You're not going to believe this, but the second 100 chickens died too."

Astounded, the neighbor asked, "What went wrong?"

The new farmer said, "Well, I'm not sure whether I'm planting them too deep or too close together."

Q: When is a farmer like a magician?

A: When he turns his cow to pasture

Q: Why did the farmer call his pig "Ink"?

A: Because it was always running out of the pen.

Q: What do you call cattle with a sense of humor?

A: Laughing stock.

Q: Why can't the bankrupt cowboy complain?

A: He has got no beef.

Whether it's something funny that happened on the farm or a joke you heard at the local café, send it to us at Western AgCredit, Attn. Sarah Butlers PO Box 95850 South Jordan, UT 84095. You can also email it to <mailto:sjb@westernagcredit.com>

Western AgCredit
P.O. Box 95850
South Jordan, UT 84095-0850

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Permit #7148

Cover photo: The Selman's beef
cattle on their ranch.
Photo taken by J.R. Raybourn

FenceLines is published for the reading enjoyment of customers and friends of Western AgCredit. 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 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.

Write:
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