

Early-bird  
& group rates  
available!

# AGRICULTURAL BANKERS CONFERENCE

November 12–14, 2025

St. Louis Union Station Hotel

St. Louis, MO



[aba.com/AgProgram](http://aba.com/AgProgram)



American  
Bankers  
Association®





MEET US IN  
ST. LOUIS!



# MAXIMIZE OPPORTUNITIES IN AN UNCERTAIN AG ECONOMY

Position your business for long-term stability and growth with the ABA Agricultural Bankers Conference.

We assemble ag banking experts, leading economists, innovative providers and more to help you strengthen your loan portfolio and keep it resilient in the face of market, regulatory, pricing and interest rate volatility.

From economic and commodity outlooks to AI/tech that can help streamline your operations and idea-sharing through networking, our conference covers every angle to help you stay ahead in a rapidly evolving ag banking landscape.

Don't miss the nation's premier conference for ag lenders — now condensed into 3 jam-packed days!

**Register before September 19 to save \$300!**  
**Group rates are also available.**



# AG CONFERENCE SCHEDULE AT A GLANCE\*

## WEDNESDAY, NOVEMBER 12

8:00 AM – 5:00 PM	Conference Registration Open
9:00 AM – 12:00 PM	Pre-Conference Workshop
12:00 PM – 1:30 PM	Lunch (on your own)
12:15 PM – 1:15 PM	Women in Ag Banking Lunch <i>(limited attendance – you must register separately)</i>
1:30 PM – 3:00 PM	Opening General Session
3:00 PM – 3:45 PM	Welcome Break in The Hub
3:45 PM – 4:30 PM	Concurrent Sessions I
4:45 PM – 5:30 PM	Concurrent Sessions II
5:30 PM – 6:30 PM	Opening Reception in The Hub

## THURSDAY, NOVEMBER 13

7:30 AM – 5:00 PM	Conference Registration Open
7:30 AM – 8:15 AM	Power Breakfasts
8:30 AM – 10:00 AM	General Session and Bruning Award Presentation
10:00 AM – 11:00 AM	Networking Break in The Hub
11:00 AM – 11:40 AM	Commodity Outlooks
11:50 AM – 12:30 PM	Commodity Outlooks (repeated)
12:30 PM – 1:30 PM	Lunch and General Session
1:30 PM – 2:30 PM	Dessert & Coffee Break in The Hub
2:30 PM – 3:15 PM	Concurrent Sessions III
3:30 PM – 4:15 PM	Concurrent Sessions IV
4:30 PM – 5:45 PM	General Session & Networking Event
6:00 PM – 7:00 PM	Reception in the Grand Hall

## FRIDAY, NOVEMBER 14

7:00 AM – 11:00 AM	Conference Registration Open
7:00 AM – 7:45 AM	Power Breakfasts
8:00 AM – 10:15 AM	General Session and Blanchfield Award Presentation
10:15 AM – 10:30 AM	Coffee Break
10:30 AM – 11:30 AM	Closing General Session

*\*Program subject to change.*







WEDNESDAY, NOVEMBER 12 | 9:00 AM – 12:00 PM

# PRE-CONFERENCE WORKSHOP

## FARM FINANCES AT A CROSSROADS: NAVIGATING HEIGHTENED UNCERTAINTY

The challenges of low commodity prices, high interest rates and sticky input prices have been a financial challenge in 2023, 2024 and 2025. What does that mean for farm profitability, farm real estate values and credit worthiness going forward? FINPACK and Farmer Mac will offer informative and timely insights that will focus on your customers and their financial prospects for 2026 and beyond, as well as innovative strategies to confidently navigate and manage increasing portfolio risk. Dr. David Kohl will conclude the session with his view from the road and practical solutions for credit underwriting.



### **Robert H. Craven**

Associate Director, Center for Farm Financial Management; Professor, Applied Economics, University of Minnesota



### **Jackson Takach**

Chief Economist and Head of Strategy, Research and Analysis, Farmer Mac



### **David M. Kohl, Ph.D.**

Professor Emeritus, Agricultural Finance and Small Business Management and Entrepreneurship, Virginia Tech



### **Pauline Van Nurden**

Economist, Center for Farm Financial Management; Professor, University of Minnesota



# COMMODITY OUTLOOKS ARE BACK

*Each 40-minute session will be offered twice so you can attend more than one.*



## CATTLE

Get a strategic overview of the current and future state of the cattle market, blending macroeconomic trends with micro-level herd data. You will gain insights into market direction, economic drivers and the cash flow implications for producers and lenders so you have the tools to make informed financial decisions in a shifting agricultural economy.



### Andrew Griffith, Ph.D.

Professor, Department of Agricultural and Resource Economics,  
University of Tennessee



## GRAIN: CORN, WHEAT, SOY

Get ready for an engaging, discussion-driven look at the supply and demand fundamentals for corn, soybeans and wheat, and how global trade dynamics and timing influence each crop differently. From shifting export markets to evolving trade agreements, we'll unpack what matters most and why. We'll break down what to watch closely in the months ahead and share key takeaways to help you stay ahead of the curve. Bring your questions!



### Frayne Olson, Ph.D.

Crops Economist and Marketing Specialist, NDSU Extension;  
Director, Quentin Burdick Center for Cooperatives;  
Professor, Agribusiness & Applied Economics, North Dakota State University



## PROTEINS: POULTRY, PORK

Join us for a focused outlook on the poultry and pork sectors, covering current industry conditions, export trends and the economic forces shaping supply and demand. You'll gain insights into key challenges, shifting profitability and the major trends driving change across both poultry and pork.



### Brian Earnest

Lead Animal Protein Economist, CoBank







# CAN'T-MISS MOMENTS

## NEW: GENERAL SESSION & NETWORKING EVENT

Meet fellow bankers from across generations at this interactive networking General Session. Whether you're new to the industry, attending the conference for the first time or a returning participant, this is a great chance to make valuable new connections and reconnect with peers.

## WOMEN IN AG BANKING LUNCH: STORIES, STRATEGIES AND CONNECTIONS

Join us for a dynamic lunch session featuring women in ag banking and farming as they share their professional journeys, insights and lessons learned along the way. This is a great opportunity to hear real stories, gain practical advice and connect with peers who understand the unique challenges and opportunities women face in the ag industry. Come for the inspiration — stay for the networking.

*Attendees must sign up separately for this event when registering for the conference. Limited to 100 attendees.*

## MAKE CONNECTIONS OLD AND NEW

You'll have plenty of opportunities to network with peers, industry experts and ag lending leaders — and have some fun! You won't want to miss the Anheuser-Busch tasting station and St. Louis culinary specialties at the Opening Reception in The Hub. On Thursday night, step into the Grand Hall Reception featuring an iconic light show under the sweeping archway, 65-foot ceiling, fresco and art glass windows.



# CONFERENCE HIGHLIGHTS: GENERAL SESSIONS

View the full session listing: [aba.com/AgProgram](https://aba.com/AgProgram)

## AGRICULTURAL ECONOMICS IN AN UNCERTAIN LANDSCAPE

This session will deepen your understanding of the forces influencing your clients and communities and strengthen your role as a trusted financial partner in agriculture. We'll examine key economic indicators — including land values, commodity markets, interest rates and farm income — and their implications for credit markets, risk management, strategic planning and how you can navigate opportunities.



**Jason Henderson, Ph.D.**

Vice President, Iowa State University Extension and Outreach

## HIGH-IMPACT METEOROLOGY

We plan our operations based on weather averages and our experiences over recent growing seasons, but each year presents a new set of weather challenges. In this session, learn how to use the abundance of weather data to stay ahead of disruptive weather events. We'll explore the resources available to monitor changes in longer-range forecasts. We'll also discuss your state's risk for severe storms and the next growing season in South America, which competes directly with our crops.



**Eric Snodgrass**

Principal Atmospheric Scientist, Conduit Ag





## NAVIGATE THROUGH ECONOMIC CHAOS

In times of volatility, standing still is not an option. Join us for a powerful and practical session that goes beyond survival mode. This keynote explores how ag bankers and their clients can not only navigate through economic disruption but reposition for growth amid uncertainty. From inflation to interest rates to geopolitical tensions, learn how to turn headwinds into tailwinds by sharpening the tools in your toolkit. Dr. David Kohl is back for his 48th year for a session grounded in data, experience and foresight.



### David M. Kohl, Ph.D.

Professor Emeritus, Agricultural Finance and Small Business Management and Entrepreneurship, Virginia Tech

## FROM FOOTBALL TO FARMING: JASON BROWN'S JOURNEY TO SUPPORTING FOOD SECURITY

By swapping football for farming, Jason Brown found his life's higher calling. The former St. Louis Rams offensive lineman has moved from protecting quarterbacks to protecting agriculture through his First Fruits Farm. In this keynote address, Brown will share how his passion for being part of something bigger than himself led him to farming and supporting his local community. His story of farming, football and faith will inspire you to enrich the lives of those around you.



### Jason Brown

Former St. Louis Rams Offensive Lineman; Founder, First Fruits Farm



Register Today: [aba.com/AgProgram](http://aba.com/AgProgram) 9

# CONFERENCE HIGHLIGHTS: CONCURRENT SESSIONS

View the full session listing: [aba.com/AgProgram](https://aba.com/AgProgram)

## EARLY STRESS SIGNALS IN AG LENDING: PRACTICAL DETECTION AND INTERVENTION STRATEGIES

With abnormal delinquency ratios masking underlying risk, ag lenders need sharper tools to detect early credit stress. This session offers timely, field-tested guidance to stay ahead of emerging risks. Through high-level case studies and actionable intervention strategies, you'll gain insights to help you proactively manage stressed ag loans.



**Zach Allen**

Senior Director of Food and Agribusiness, First Financial Bank

## REVOLUTIONIZING AG LENDING: THE TRANSFORMATIVE ROLE OF ARTIFICIAL INTELLIGENCE

AI is a game-changer for ag lenders seeking efficiency, accuracy and enhanced customer experiences. We'll explore how AI technologies are reshaping our industry, what you should consider when evaluating these technologies, and how you can leverage AI and machine learning to drive innovation and growth. We'll also examine a case study of a lender who successfully integrated an AI solution into their due diligence process, and review which best practices led to tangible results.



**Rajiv Arora**

Vice President, Decision Science  
& Operations, Wolters Kluwer



**Suzie Neff**

Consultant Collateral Based Lending, Industry  
Relations Lead, Wolters Kluwer Compliance Solutions

## MASTERING COMMODITY PRICES: UNLOCKING SUCCESS WITH A DYNAMIC, ALL-INCLUSIVE STRATEGY

If markets constantly evolve and adapt to new information, why shouldn't a risk management strategy? Discover how Ever.Ag helps livestock producers avoid market pitfalls and missed opportunities from relying on just one risk management tool. This session dives into the complexities of price risk management tools like Livestock Risk Protection, Livestock Gross Margin and brokerage, highlighting the importance of flexibility and strategic adaptability in an ever-changing market.



**Trey G. Freeman**

Livestock Advisor, Ever.Ag





## LATEST DEVELOPMENTS IN DISTRESSED AGRICULTURAL LENDING

Learning from your mistakes is valuable but so is learning from the mistakes of others. This session will cover the top agricultural lending disputes from the past year. Gain insights into common pitfalls, practical solutions to resolve disputes and best practices for managing risk in agricultural loans. You'll leave with actionable strategies to enhance your lending practices and more effectively mitigate risks.



**Thomas Donaldson**  
Partner, Husch Blackwell LLP



**Michael Fielding**  
Partner, Husch Blackwell LLP

## THE CAPITAL COMPASS: NAVIGATING LENDING IN ALL SEASONS

This panel explores how agricultural lenders can guide producers toward smarter financial decisions and long-term resilience. Panelists will share insights on capital retention, communicating tough lending decisions and turning a “no” into a future opportunity. Learn how to support your customers during prosperous times so they're better prepared for downturns and discover strategies to demonstrate value in even the most sophisticated deals.



**Moderator: Sam Miller**  
Principal, Fox Street Advisors

## ACCELERATING LOAN DECISIONS FOR COMPETITIVE ADVANTAGE

In today's fast-paced ag lending environment, speed and simplicity can be the difference between winning and losing a customer. Explore how ag banks are using scorecard lending tools to accelerate credit decisions, streamline operations and meet ever-rising borrower expectations. Hear from a panel of lenders who have successfully implemented these tools and learn what worked and how to bring those insights back to your bank. Don't fall behind — see how fast, reliable decision-making can become your bank's competitive edge.



**John Bartels**  
Senior Vice President,  
Commercial Banking Team Lead,  
Columbia Bank



**Bill Miller**  
Director, Farm & Ranch Business,  
Development, Farmer Mac





## THE HUB HOURS

Mix and mingle with industry partners.

### WEDNESDAY, NOVEMBER 12

3:00 PM – 3:45 PM

5:30 PM – 6:30 PM

### THURSDAY, NOVEMBER 13

10:00 AM – 11:00 AM

1:30 PM – 2:30 PM



## HEADSHOT STUDIO

Say cheese! Stop by The Hub and pose for a new professional headshot photo.





# THANK YOU TO OUR SPONSORS!





# VENUE & HOTEL INFORMATION

## St. Louis Union Station Hotel

1820 Market St.  
St Louis, MO 63103  
314-231-1234

## ABOUT THE ST. LOUIS UNION STATION HOTEL

A St. Louis icon since 1894, the Union Station Hotel retains the elegant archways and decor of its famous Grand Hall. The hotel is attached to the St. Louis Aquarium and St. Louis Wheel. It is located blocks away from City Museum and less than a mile from the heart of downtown, including the St. Louis Gateway Arch.

Book your hotel reservation at the St. Louis Union Station Hotel by 11:59 PM ET on Friday, Oct. 24, 2025, to take advantage of the special rate of \$200 per night, single/double occupancy. Reservations received after the cutoff date will be honored if space is available.









# AGRICULTURAL BANKERS CONFERENCE

November 12–14, 2025

St. Louis Union Station Hotel  
St. Louis, MO

DON'T MISS THE  
NATION'S PREMIER  
CONFERENCE FOR  
**AG LENDERS!**

Register now!  
[aba.com/AgProgram](http://aba.com/AgProgram)



American  
Bankers  
Association®

1333 New Hampshire Ave NW  
Washington DC 20036

Presort First Class  
U.S. Postage  
**PAID**  
Winchester, VA  
Permit No. 339

# AGRICULTURAL BANKERS CONFERENCE

November 12–14, 2025

St. Louis Union Station Hotel  
St. Louis, MO

Register now!  
[aba.com/AgProgram](http://aba.com/AgProgram)

