



2026 ABA

Agricultural Bankers Conference

November 4-6, 2026

Hyatt Regency Minneapolis
Minneapolis, MN



**Let's meet in
Minneapolis!**





PROTECT AND FUTURE-PROOF YOUR AG LOAN PORTFOLIO

Today's agricultural lending environment is full of risks — and opportunities. Position your portfolio to maximize growth now and seed profitability for the next ag cycle with the ABA Agricultural Bankers Conference.

We'll help you strategize at a higher level to navigate federal policies, national hot-topic issues, talent development and emerging technologies that will affect you and the future-focused decisions you need to make.

Join ag bankers from across the country for the leading national conversation shaping the future of ag lending! Our event is condensed into 3 jam-packed days to reduce travel costs and time away from your business.

**Register before September 18
to save \$300! Group rates
are also available.**



Register today: aba.com/AgProgram 3

AG CONFERENCE SCHEDULE AT A GLANCE*

WEDNESDAY, NOVEMBER 4

7:00 AM – 6:30 PM	Conference registration open
8:30 AM – 11:30 AM	Pre-conference workshop
11:30 AM – 12:45 PM	Lunch (on your own)
11:45 AM – 12:45 PM	Women in Ag Banking Lunch (Limited attendance — you must register separately)
1:00 PM – 2:45 PM	Opening general session
2:45 PM – 3:30 PM	Welcome break in The Hub
3:30 PM – 4:30 PM	Concurrent sessions I
4:45 PM – 6:00 PM	Networking roundtable discussions
6:00 PM – 7:00 PM	Opening reception in The Hub <i>Sponsored by FINPACK</i>

THURSDAY, NOVEMBER 5

7:00 AM – 6:00 PM	Conference registration open
7:00 AM – 7:45 AM	Industry Insights Breakfasts <i>Sponsored by Agri-Access and Boa Safra Ag</i>
8:00 AM – 9:30 AM	General session and Bruning Award presentation
9:30 AM – 10:30 AM	Networking break in The Hub
10:30 AM – 11:30 AM	Concurrent sessions II
11:30 AM – 1:00 PM	Lunch and general session
1:00 PM – 2:00 PM	Dessert and coffee break in The Hub
2:00 PM – 3:00 PM	Concurrent sessions III
3:15 PM – 5:00 PM	General session
5:30 PM – 6:30 PM	Networking reception <i>Sponsored by Farmer Mac</i>

FRIDAY, NOVEMBER 6

7:00 AM – 11:30 AM	Conference registration open
8:00 AM – 8:40 AM	Commodity outlooks
8:50 AM – 9:30 AM	Commodity outlooks
9:30 AM – 9:45 AM	Networking coffee break
9:45 AM – 11:00 AM	General session and Blanchfield Award presentation
11:00 AM – 12:00 PM	Closing general session

* Program subject to change. Visit aba.com/AgProgram for the latest updates.





WEDNESDAY, NOVEMBER 4 | 8:30 AM – 11:30 AM

PRE-CONFERENCE WORKSHOP

MARGINS MATTER: NAVIGATING TIGHT AG ECONOMICS FOR LENDERS AND PRODUCERS

Low commodity prices, elevated interest rates and persistently high input costs have created prolonged financial pressure across agriculture. What does this mean for farm profitability, land values and creditworthiness in the years ahead? Join FINPACK and Farmer Mac for their annual pre-conference session with timely insights on the evolving financial outlook for agricultural producers. This session will focus on what these trends mean for your customers — and your portfolio — as you prepare for 2027 and beyond. You will gain practical, forward-looking strategies to confidently assess and manage increasing credit risk in a challenging margin environment. Dr. David Kohl will conclude the session with his view from the road, offering real-world perspectives and actionable guidance to strengthen your credit analysis and underwriting decisions.



ROBERT H. CRAVEN
Associate Director,
Center for Farm
Financial Management;
Professor, Applied
Economics
University of Minnesota



BLAINE NELSON
Senior Economist
Farmer Mac



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



DAVID M. KOHL, PH.D.
Professor Emeritus,
Virginia Tech;
AgriVisions LLC



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



COMMODITY OUTLOOKS

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



DAIRY AND DAIRY PROCESSING

Get a timely outlook on dairy markets and the processing sector that explores milk supply trends, product demand (cheese, butter, powders), and the key drivers shaping pricing and margins. We'll discuss feed and input cost dynamics, export and trade factors, and what to watch in the months ahead as volatility and consumer preferences continue to evolve.



TED JACOBY III

CEO and President, Cheese, Butter
and Dry Ingredients
T.C. Jacoby & Co.



PROTEINS

Hear a focused outlook on the poultry, cattle 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 proteins.



ANDREW GRIFFITH

Assistant Extension Professor
University of Tennessee



ROW CROPS

Get ready for a 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!



EDWARD USSET

Grain Marketing Economist
University of Minnesota Center for Farm Financial
Management

A NATIONAL NETWORK OF IDEAS AND AG BANKERS

NETWORKING ROUNDTABLE DISCUSSIONS

Meet fellow bankers from across generations at this interactive event that's back by popular demand! Whether you're new to the industry, attending the conference for the first time or a returning participant, this is your chance to make valuable new connections and reconnect with peers. Continue your conversations afterward at the opening reception in The Hub.

“The most valuable part of the event was the evening networking roundtable session. This provided a great opportunity for small talk and to give everyone a voice, regardless of age, experience or knowledge.”
—
2025 attendee

WOMEN IN AG BANKING LUNCH

Women in ag banking and farming will share their professional journeys, insights and lessons learned. 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.

DON'T JUST TALK BUSINESS — HAVE SOME FUN!

Enjoy fun experiences that'll keep you talking, including:

- Opening reception in The Hub, sponsored by FINPACK
- The “Bootique” boot-shining station in The Hub, sponsored by Moody's
- Cheese tasting from Nasonville Dairy (during the opening reception)
- Thursday evening reception at The Local, an Irish pub downtown
- Win prizes and taste local cuisine in The Hub

CONFERENCE HIGHLIGHTS: GENERAL SESSIONS

VIEW THE FULL SESSION LISTING: [ABA.COM/AGPROGRAM](https://aba.com/agprogram)

GLOBAL FORCES, LOCAL CREDIT: TRANSLATING GEOPOLITICS INTO AG PORTFOLIO RISK

Connect the dots between global forces and ag banking risk. Explore how geopolitical conflict, trade realignments, food and ag policy shifts, and changing global demand are reshaping farm profitability and capital decisions, borrower behavior under uncertainty, and credit risk and concentration across U.S. ag portfolios. Decision-oriented insights will help you understand how big-picture global shifts show up first at the borrower level and then cascade through underwriting assumptions, portfolio risk and capital strategy.



Trey Malone, Ph.D.

Boehlje Endowed Chair, Managerial Economics in Agribusiness
Purdue University

CYCLICAL OR TRANSFORMATIONAL? HOW GLP-1S, PROTEIN DEMAND AND GLOBAL TRADE ARE REWRITING AG RISK

GLP-1 medications are rapidly reshaping food demand, accelerating shifts toward protein-dense consumption while pressuring volume-driven models. Examine whether current ag market stress reflects another cycle — or a structural change that lenders must underwrite differently. Integrating protein markets, row crops and global trade, this discussion will focus on implications for credit risk, capital structure and portfolio strategy in a reorganizing ag economy.



Gene Copenhaver

President
National Cattlemen's
Beef Association



Janet Helm

CEO and Co-founder
Food at the Helm



Luther Markwart

CEO
American Sugarbeet
Growers Association



Moderator: Matt Bennett

CEO and Co-Founder
ApgMarket.net



INNOVATION THROUGH CULTURE: CHOOSING CURIOSITY AND SPEED BEFORE STAGNATION COSTS YOU GROWTH

In this high-energy, interactive session, Steve Lerch, former Google executive and innovation advocate, will address a common challenge: organizations struggling to innovate because ideas are trapped at the top and execution moves too slowly. The cost is lost growth, stalled competitiveness and underutilized talent. At a time when speed and adaptability matter more than ever, Lerch will show you how empowering every individual to contribute can drive practical, scalable innovation now.



Steve Lerch

Expert in digital strategy, marketing, consumer behavior & innovation
Story Arc Consulting

EXCELLENT AT THE MARGIN: FINDING YOUR 'NORTH STAR'

Economic volatility, global uncertainty, tight margins and shifting industry dynamics are creating both risk and opportunity across agricultural lending. In this environment, the difference between average and elite performance often comes down to the "margin of excellence," the small but strategic decisions that strengthen relationships, improve portfolio quality and position institutions for long-term success. Dr. David Kohl, back for his 49th year at the conference, will challenge you to identify your bank's "North Star" to elite performance through disciplined credit culture, strategic thinking, relationship-based lending and leadership development.



David M. Kohl, Ph.D.

Professor Emeritus, Virginia Tech; AgriVisions LLC

FINDING JOYFUL PURPOSE: LESSONS FROM A MEDAL OF HONOR RECIPIENT

Former Marine Lance Cpl. Kyle Carpenter earned the Medal of Honor for throwing himself on a grenade to save a fellow Marine in Afghanistan. Carpenter has since published an autobiography, "You Are Worth It: Building A Life Worth Fighting For." Carpenter will join Bradley Guse, the Director of Production Agriculture at BMO Commercial Bank, for a discussion about his powerful journey in war and recovery, sharing insights into leadership, adversity and finding a joyful purpose in life.



Kyle Carpenter

Author, Medal of Honor recipient

CONFERENCE HIGHLIGHTS: CONCURRENT SESSIONS

VIEW THE FULL SESSION LISTING: [ABA.COM/AGPROGRAM](https://www.aba.com/agprogram)

WHO REALLY HOLDS THE RISK? MANAGING INTEGRATOR AND CONCENTRATION EXPOSURE IN AGRICULTURAL LENDING

In contract-driven agricultural sectors, strong borrower underwriting alone is no longer sufficient. As integrators and contract counterparties consolidate and exert greater control over contracts, throughput and producer economics, a significant share of repayment risk sits outside the borrower's balance sheet. This session will examine how lender exposure is shaped by counterparty financial strength, contract durability and renewal risk, and how integrator decisions or disruptions can materially affect repayment. Discussion will focus on evaluating contract terms relative to loan amortization; managing portfolio concentration across counterparties, geography and production systems; identifying early warning indicators tied to counterparty stress; and defending tougher credit structures, pricing and covenants in competitive markets.



Matthew Bialick

Partner
MJB Law

WHEN AG LOANS GO SIDEWAYS: INSIGHTS FROM A YEAR OF DISPUTES

Explore the most significant distressed agricultural lending challenges over the past year. We'll examine real world disputes to understand where lenders most often encounter trouble — and how you can avoid learning these lessons the hard way. The discussion will highlight recurring issues, outline practical approaches for resolving conflict and share proactive strategies that strengthen risk management practices. You'll leave with clearer insights and actionable guidance to improve decision making and reduce exposure in agricultural lending portfolios.



Matt Christensen

President,
Turnaround and
Restructuring
Ampleo



Joe DiCiaula

Managing
Director and
Senior Manager
BMO



Michael Fielding

Partner
Husch
Blackwell LLP

THE MENTAL LOAD OF AG LENDING: BUILDING RESILIENCE BEFORE STRESS BECOMES BURNOUT

Ag lenders often absorb emotional strain through long-term borrower relationships and prolonged downturns. This session will help you recognize stress, practice self-care, maintain boundaries and sustain performance over time.



Monica Kramer McConkey

Rural mental health specialist and owner
Eyes on Horizon Consulting

NEARLY 4 MILLION NEW CUSTOMERS A YEAR: IS YOUR BANK WINNING GEN Z BEFORE SOMEONE ELSE DOES?

Gen Z is opening their first real financial accounts right now — nearly 4 million each year. And with 80% of Gen Z still holding their primary account at a traditional bank, the window is open. This session will cut through the generational clichés and give bankers a practical, research-backed playbook for attracting and retaining younger customers — built on the trust, community proximity and advisory advantages that digital-only competitors cannot replicate. You'll learn how to adapt existing channel, content and brand strategies to meet younger customers where they are. This session will also look ahead to Gen Alpha, including what early behavioral signals marketers should be tracking and how to factor them into 2027 planning. You'll walk away with a one-page playbook you can take into Q4 strategic planning and share with the C-suite.



Tom Stirling

CEO
Stirling Brandworks

“This was the first Ag Conference that I have attended. The entire experience was great and the many breakout sessions gave options to learn more about subjects that were pertinent to our area of the country.”

—
2025 attendee

THE HUB HOURS



MIX AND MINGLE WITH INDUSTRY PARTNERS

Wednesday, November 4

2:45 PM – 3:30 PM

6:00 PM – 7:00 PM

Thursday, November 5

9:30 AM - 10:30 AM

1:00 PM - 2:00 PM



HEADSHOT STUDIO

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

VENUE AND HOTEL INFORMATION



Hyatt Regency Minneapolis

1300 Nicollet Mall

Minneapolis, MN 55403

612-370-1234

Hotel rate: \$211.00

Hotel deadline: October 12, 2026



THANK YOU TO OUR SPONSORS!



See you in
Minneapolis!





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Washington DC 20036

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