

2025 CBAI'S AG LENDERS CONFERENCE



Community
Bankers
Association
of Illinois®

One Mission. Community Banks.

February 5, 2025
Erin's Pavilion, Springfield
OR
On-Demand
Recorded Session

This jammed-packed live and on-demand recorded session takes a look at a variety of issues facing agricultural lenders. Attend CBAI's 2025 Ag Lenders' Conference to develop the skills and tools to better understand the issues affecting your farm and agribusiness customers and to meet their credit needs. Continuing this year, the conference will be held both live and professionally recorded and offered as an on-demand recorded session, which is priced to train all your lenders. The on-demand option of \$525 allows your bank to train your ag lenders on their own time with unlimited views from unlimited computers for up to six months. The on-demand recorded session will be emailed to participants approximately 7-10 business days after the live conference date from Melinda McClelland (melindam@cbaicom).

Agenda

9 am - 10 am

"Weather Outlook & Forecasting for 2025"

Eric Snodgrass, Principal Atmospheric Scientist, Conduit, Champaign, IL

In preparation for the 2025 growing season, this always entertaining and informative presentation focuses on weather across the corn belt during winter and its impacts on the upcoming planting season. Snodgrass provides the latest forecast guidance for spring and summer 2025 and discusses the impact of this forecast on the potential yields for corn and soybeans. Also discussed is the weather risk associated with severe weather including hail, severe winds and flash floods, and how to predict and monitor these threats. Snodgrass also explains how the timing of drought and heat have historically impacted crop yields and discusses modern techniques to forecast these events in order to prepare for weather driven market fluctuations. Progress of the 2024-2025 growing season in Brazil is discussed. Finally, Snodgrass shows how to access and use the latest weather forecasting technologies and provides numerous free resources for weather analysis and forecasting.

10:15 am - 11:15 am

"Lending in the Agricultural Marketplace – 2025 and Beyond"

Dr. David Kohl, Professor Emeritus of Agricultural & Applied Economics, Virginia Tech, Blacksburg, VA

Global trade, consumer behaviors, supply, and marketing chains, and other disruptors are creating challenges, while simultaneously presenting opportunities in the agricultural lending marketplace.

Dr. Kohl will draw upon his decades of engagement and interaction with the agricultural industry to provide wisdom and actionable items that can be used with your agricultural customers. Topics include the high tech, high touch approach to building relationships, aligning with producer mindsets, assessing business IQ as it relates to financials and bottom-line economics, and the growth of ag businesses of the future. Get ready for an action-packed session that provides answers to some of the most commonly asked questions in the agricultural lending marketplace.

11:30 am - 12:30 pm

"Getting Comfortable with the Uncomfortable"

Dr. David Kohl, Professor Emeritus of Agricultural & Applied Economics, Virginia Tech, Blacksburg, VA

Today's economic environment with inflation, increased interest rates and input costs along with uncertainty in trade and geopolitics can be financially and mentally taxing. In this session for lenders, let's take a look into the future of uncertainty from the challenges to the opportunities. Strategies and actions will be presented that will position the agricultural business to take advantage of opportunities and negate adversity. Along the way, Dr. Kohl will provide answers to some of the commonly asked questions received on the road. Get ready for this event that will provide information, practical tips, networking and engagement.

Lunch - 12:30 pm - 1:15 pm

1:15 pm - 2:15 pm

CBAI Ag Discussion Panel with Bankers & Producers

This panel discussion includes bankers and their producer clients which strives to visit the past to prepare for the future. In this season of uncertainty, bankers who lived through the 80's crisis provide their thoughts and best practices for newer bankers that have not had the opportunity to lend through a major crisis. Some of the topics include: how to best prepare for examiners; what seasoned lenders foresee in the economic short-term and what you can do with your producers to help both thrive. The producers explain communication tips that have helped them through difficult times and provide examples their bankers have done to help them thrive and feel supported during a difficult cycle.

2:30 pm - 3:30 pm

"A Guide to Difficult Conversations with Producers and Lenders Regarding Mental Health"

Adrienne DeSutter, Sow Hope Grow Hope

Did you know one of the leading causes of death in farmers is suicide? Ms. DeSutter provides tangible resources bankers can put to use immediately when conversing with a highly-stressed producer. DeSutter helps bankers realize how they can neutralize the stress with the client so you can focus on solutions, not emotions.

There is a whole new generation of lenders that cannot and have not yet had to have TOUGH conversations with clients. DeSutter provides examples of how the banker can balance the stress to their producer that doesn't hurt themselves or others. She provides the tools on how to properly listen to your clients so you know when something has switched and the producer has moved to a dangerous mindset.

Three Objectives with this Session:

1. Recognize the climate (economically) has changed and not be focused just on the numbers - we must look closer to what the client is telling the lender.
2. Understand the development of listening skills and make sure bankers focus on the conversation – what are people really feeling. Also avoid negative framing words: can't, shouldn't, wouldn't. Talk positively about the future and solutions.
3. Also, we must acknowledge the supervisory roles. Checking in on our ag lenders as well. As lenders are stressed and worried – we need to be mindful of the younger ag lenders as they're struggling too. They have to have a support system.

Meet Your Instructors

Adrienne DeSutter is a farm wife and mother on her husband's fourth-generation farm in western Illinois. She hosts the podcast "Wellness in the Fields," which focuses on mental health topics affecting Illinois' agricultural community. The episodes are available online and through Spotify as part of the Farm Family Resource Initiative (FFRI), a group of programs coordinated by SIU's Center for Rural Health and Social Service Development (CRHSSD). In addition to podcasting and public speaking, DeSutter creates and connects ag mental health resources through writing, consulting, and social media (@SowHopeGrowHope) as part of her Sow Hope Grow Hope initiative.

Dr. David Kohl received his M.S. and Ph.D. degrees in agricultural economics from Cornell University, Ithaca, New York. For 25 years, Dr. Kohl was professor of agricultural finance and small business management and entrepreneurship in the Department of Agricultural and Applied Economics at Virginia Tech, Blacksburg, VA, and is professor emeritus. He was on special leave with the Royal Bank of Canada working on advanced initiatives for two years, and also assisted in the launch of the successful entrepreneurship program at Cornell University. He has published four books and over 1,300 articles on financial and business-related topics. He has received 11 major teaching awards while teaching over 10,000 students, and 18 major extension and public service awards. He is a two-time recipient of the prestigious American Agricultural Economics Association's Outstanding Teaching Award. He is one of only five professors in the nearly 100-year history to receive the award twice. As facilitator of the US Farm Financial Standards Task Force and member of the Canadian Agricultural Financial Standards Task Force, Dr. Kohl was one of the leaders in establishing guidelines for the standardized reporting and analysis of agricultural producers' financial information on a national and international basis. The Kohl Agribusiness Centre has been established in the College of Agriculture and Life Sciences at Virginia Tech in honor of his long-term commitment to practical teaching, research and extension. Dr. Kohl is currently president of AgriVisions, LLC, a knowledge-based consulting business providing cutting-edge programs to leading agricultural organizations worldwide. He is also a business coach and part owner of Homestead Creamery, a value-added dairy business in the Blue Ridge Mountains.

Eric Snodgrass is a principal atmospheric scientist for Conduit, where he develops predictive, analytical software solutions to manage weather risk for global production agriculture. He provides frequent weather updates that focus on how high-impact weather events influence global agriculture productivity. His current research uses machine learning to better understand field-level weather impacts on yields in the US and to increase confidence in long-range weather prediction. He presents his research as a featured speaker at over 100 conferences annually where he provides logistical guidance and solutions to weather sensitive financial institutions, farmers, commodity traders, and other stakeholders. He was recently awarded the Educator Award in 2023 for Distinguished Service to America's High Technology Agriculture by the Mid America Croplife Association. Snodgrass is a co-founder of Global Weather and Climate Logistic, LLC and Agrible, Inc which were both acquired by Nutrien Ag Solutions in 2018. Eric worked at Nutrien from 2019 through 2024 as a Sr. Science Fellow before transitioning to Conduit. From 2006-2019, Eric was the Director of Undergraduate Studies for the Department of Atmospheric Sciences at the University of Illinois at Urbana-Champaign where he taught over 20,000 students across a wide range of course work in Atmospheric Science. He won many prestigious teaching awards at the University of Illinois including College of Liberal Arts and Sciences Teaching Excellence award, the Campus Teaching Excellence Award and the Campus Teaching Excellent Award in Online and Distance Education.

Registration Fees & Information

CBAI MEMBER

One person \$285

Two or more from same banking institution \$265 each

On-Demand Recorded Session... \$525 (per bank)

*PROSPECTIVE-MEMBER

One person \$485

Two or more from same banking institution \$465 each

On-Demand Recorded Session... \$1,050 (per bank)

*CDD members receive a 10% discount on live registration only. *Only financial institutions/firms eligible for CBAI membership.*

CANCELLATION POLICY

Registrants cancelling two days prior to each seminar receive a 100% refund; one day prior, 50%; the day of the seminar, no refund. All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows." Fees include handout materials, breakfast, lunch and refreshment breaks. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

TRAINING MATERIALS

Prior to the seminar, you will be emailed a link containing handout materials, seminar certificate, evaluation form and seminar attendee list. Please print and bring materials with you or download them on your own device to access during the program. CBAI will provide power cords in several designated locations to charge devices. (NOTE: If you have NOT received the link one day prior to the seminar, please email Melinda McClelland at melindam@cba.com or call 800.736.2224) The on-demand recorded session will be emailed to participants approximately 7-10 business days after the live event takes place. Your entire bank can utilize this session for training as it includes the video from the day of the program, plus the exact same handout materials as the live session. For more information, please contact Melinda at CBAI Headquarters.

CONTINUING EDUCATION

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation. If you have earned an ICBA Certification, CPE credit earned through your state banking association may be submitted for CPE purposes. Please note, approval is subject to review and must satisfy the respective certification requirements.

Registration Form

2025 CBAI's Ag Lenders Conference

Erin's Pavilion, Springfield On-Demand Recorded Session
4965 S 2nd St, Springfield, IL 62703

Bank Name _____ Telephone # _____

Address _____

City, State, Zip _____

Registrant Name _____

Registrant E-Mail _____ Title _____

Registrant Name _____

Registrant E-Mail _____ Title _____

I have special needs, please contact me before the seminar.

Please select your payment method: Check Enclosed Check in Mail Pay at Door Credit Card*

**If you are paying by credit card, please fill out the following information. (Visa, MasterCard & Discover accepted.)*

Name as it Reads on Card _____

Billing Address of Card _____

Card Number _____ Exp. Date _____ Security Code _____

For More Information

DEPARTMENT OF EDUCATION & SPECIAL EVENTS

Tracy McQuinn, Senior Vice President

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