

NDBA Ag Credit Conference

October 2-3, 2025

In-Person and Virtual Options

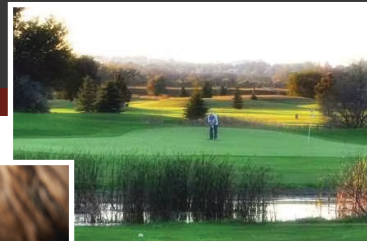
Conference Location:
Radisson Hotel | Bismarck ND



REGISTRATION
OPTIONS:

IN-PERSON OR
VIRTUAL

2025 NDBA Ag Credit Conference



Wednesday, October 1 - Optional Events

- 1:00 pm Golf Event at Prairie West Golf Course, Mandan
- 1:30 pm Ag Tours: Menoken Farm or
Pearson's Green Acres Meats in Wilton
- 2:30 pm Event at Capital City Sporting Clays

Pre-registration required for optional events.
More information will be sent to event registrants.

Thursday, October 2

7:00–8:00 am Registration and Continental Breakfast

8:00–9:15 am **The Pulse of Agriculture and Agricultural Lending** | *Dr. David Kohl, Professor Emeritus, Virginia Tech University*

In this fast-paced session, Dr. David Kohl will deliver timely insights on the general and agricultural economies, linking global and national trends to rural business realities. He'll cover key lead and lag indicators – like interest rates, commodity cycles, consumer behavior, and geopolitical risk – plus trends in land values, liquidity, and credit quality. You'll leave equipped to ask the right questions, manage risk, and better serve your ag clients.

9:20–10:20 am **The Future is NOW** | *Steve Maulberger, Great American Insurance Group*

This powerful, forward-looking presentation explores how cutting-edge technology – AI, robotics, and next-gen innovations are revolutionizing American agriculture. The goal is to highlight how today's farmers are no longer just stewards of the land, but pioneers at the intersection of tradition and technology, and to inspire the group to embrace the tools of tomorrow to solve the challenges of today.

10:20–11:10 am **Ag Policy Update** | *Ed Elfmann, American Bankers Association*

11:15 am–12:05 pm **Concurrent Sessions**

1. Livestock Insurance | Lavi Steiner, Commodity Insurance Agency
2. Risk Management | Tyler Schau, AgMarket.Net
3. Fighting Fraud | Heidi Schumacher, Border Bank
4. Managing Water for Optimal Yields | Dani Quissell, ND Irrigation Association

12:05–12:55 pm **Lunch**

1:00–1:45 pm **Lien Risk in Ag Lending** | *Tracy Kennedy, Zimney Foster PC*

Tracy will cover spotting threats to your security interest and preventing other creditors from taking your collateral.

1:45–1:55 pm **Farm Service Agency Update** | *Holly Heimark, USDA Farm Service Agency*

2:00–2:50 pm **Regional Agriculture Pain Point Report (RAPPR)** | *Kyle Whitcraft, Grand Farm*

3:00–3:55 pm **Livestock Roundtable Discussion** | *Moderated by Sarah Heinrich, Growing Harvest Ag Network*

4:00–4:45 pm **How Young Voices in Agriculture are Growing Impact and Income** | *Emma Seamons, @AgwithEmma*

Hear a next generation perspective on the agriculture industry from a farmhand and ag content creator. Learn how young people are navigating changes in the ag industry to build another source of income while advocating to consumers.

4:45–6:00 pm **Networking Reception at the Radisson Hotel**

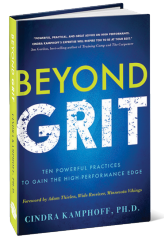
Friday, October 3

7:00–8:00 am Buffet Breakfast

8:00–9:00 am **The High-Performance Mindset: Practical Tools to Build Resilience and Courage**

Cindra Kamphoff, Mentally Strong Institute

As we continue to navigate uncertain times, more than ever we can get stuck in fear and frustration wishing things were different. In this keynote, Dr. Cindra will focus on mindset practices to be resilient and at our best in times of change.



9:15–10:15 am **Ag Profitability in Uncertain Times | *Jason Henderson, Iowa State University***

This session examines the key macroeconomic forces influencing the financial health of agriculture, with a focus on interest rates, trade policy, and global supply and demand dynamics. We'll explore how these factors impact farm income, input costs, and credit conditions, shaping the profitability outlook for producers and the risk environment for ag lenders. Attendees will gain a clearer understanding of how to assess and respond to evolving economic pressures in their lending portfolios.

10:25–11:25 am **They Might Not be Crazy: Working with People You Disagree With (And Might Not Even Like) | *Dallin Cooper***

Everybody has to work with those they disagree with, don't understand, and might not even like. Dallin Cooper empowers people to challenge their assumptions (about their coworkers, their customers, and even that guy on the bus) to communicate more effectively, manage conflict, and build relationships of trust.

11:30 am Wrap up and Adjourn

Featured Speakers



Dallin Cooper
Keynote Speaker



Ed Elfmann
American Bankers Association



Sarah Heinrich
Growing Harvest Ag Network



Jason Henderson
Iowa State University



Cindra Kamphoff
Mentally Strong Institute



Tracy Kennedy
Zimney Foster PC



Dr. David Kohl
Professor Emeritus, Virginia Tech University



Steve Maulberger
Great American Insurance Group



Emma Seamons
@AgwithEmma



Kyle Whitcraft
Grand Farm

Who Should Attend

This conference is tailored so both entry-level lenders and experienced ag loan officers will gain valuable information.

Conference Attire

The suggested attire for the conference, including the reception and meetings, is business casual.

Lodging

A block of rooms has been reserved for Wednesday, October 1, and Thursday, October 2.

Radisson Hotel

605 E Broadway Ave
Bismarck, ND 58501
Phone: 701.255.6000
Room Rate: \$99/night

Online reservation link:

<https://tinyurl.com/5n7ffvww>

To reserve a room, use the online link or call the hotel directly. Be sure to mention ND Bankers Association to get the group rate. The block of rooms will be held until **September 9**.

Having trouble reserving a room? Email dorothy@ndba.com.



NDBA Ag Committee

Registration Fees

Register by September 15 and save! Fees listed are per person.

	Advance	After Sept. 15
NDBA Member	\$385	\$410
Non-Member	\$575	\$600

Registration fee includes entrance to sessions, breakfasts, lunches, refreshment breaks, conference materials and the reception.

Optional Events

Golf Event: Prairie West Golf Course, Mandan	\$80
Sporting Event: Capital City Sporting Clays	\$75
Ag Tour: Menoken Farm and/or Pearson's Green Acres Meats in Wilton	No Cost

Pre-registration required for optional events. More information will be sent to tour registrants.

Golf Event

A golf tournament has been scheduled for **Prairie West Golf Course, Mandan**, on **Wednesday, October 1**, starting at 1:00 p.m. Indicate your interest on the registration form and include payment with conference registration fee.

Seminar Confirmation

Please save a copy of this flyer as your confirmation.

Refund Policy

Refund requests will be honored up to one week before the conference (\$25 processing fee). Substitutions are allowed at any time.

Tax Disclaimer

The cost for meals and breaks at the conference is \$105. This information is provided for your tax records, in keeping with the IRS 50% deductible provision under Section 274(n) of the Internal Revenue Code.

Sponsors



Ready to Register?

Online Form

PDF
Save/Send

Questions about the conference?

Call NDBA's SVP of Education Dorothy Lick at 701.595.7757

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Registration Form

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Mail this form with payment to:

North Dakota Bankers Association

Attn: Registration
PO Box 1438
Bismarck ND 58502

or email to: ndba@ndba.com

Questions?

Call Dorothy Lick at NDBA at 701.595.7757.

Payment Option:

- ☐ Please send an invoice.
- ☐ Check is enclosed.
- ☐ Credit card (please contact me)

Bank Information

Bank: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Registrants (first & last name)

Registrant 1. _____

Reg. 1 E-mail: _____

Reg. 1 Branch: _____

☐ In-Person ☐ Virtual

Registrant 2. _____

Reg. 2 E-mail: _____

Reg. 2 Branch: _____

☐ In-Person ☐ Virtual

Registrant 3. _____

Reg. 3 E-mail: _____

Reg. 3 Branch: _____

☐ In-Person ☐ Virtual

Select Events:

☐ Conference ☐ Trap \$75

☐ Golf \$80 Handicap ____

Ag Tour: ☐ Menoken Farm

☐ Pearson's Meats

☐ Conference ☐ Trap \$75

☐ Golf \$80 Handicap ____

Ag Tour: ☐ Menoken Farm

☐ Pearson's Meats

☐ Conference ☐ Trap \$75

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Ag Tour: ☐ Menoken Farm

☐ Pearson's Meats

Total Due: