NORTH DAKOTA BANKERS ASSOCIATION

2026

# NDBA Ag Credit CONFERENCE

Join fellow ag lenders at the **NDBA Ag Credit Conference** to hear from experts and build relationships with your peers. This training will help experienced and new ag lenders better serve their ag customers.

## October 1-2

Brewhalla and
Hilton Garden Inn
Fargo ND

In-Person and
Virtual Options

# 2026 NDBA Ag Credit Conference

October 1-2 | Brewhalla & Hilton Garden Inn, Fargo

## Wednesday, September 30 Optional Pre-Conference Events

- **10:30 am** **Tour** | Northland Sires Services, Kathryn
- **1:00 pm** **Golf** | Edgewood Golf Course, Fargo
- **1:00 pm** **Tour** | Tharaldson Ethanol, Casselton
- **3:00 pm** **Trap** | The Shooting Park, Horace

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

## Thursday, October 1 @ Brewhalla, Fargo

- **7:00–8:00 am** **Registration and Continental Breakfast**
- **8:00–8:05 am** **Welcome** | *NDBA Agriculture Committee Chair Kayla Macheledt, TruCommunity Bank*
- **8:05–9:15 am**

**The Pulse of Agriculture and Agriculture Lending**
*Dr. David Kohl, Professor Emeritus, Virginia Tech University*

Dr. David Kohl returns with his signature fast-paced analysis of the general and agricultural economies, connecting today's economic trends to the opportunities and challenges facing ag lenders. Gain timely insights to better manage risk, support your agricultural clients, and prepare for what's ahead.

- **9:15–9:20 am** **Break**
- **9:20–10:05 am** **Commodity Leaders Panel Discussion** | *Moderated by Dr. David Kohl*

  **Brenda Elmer**, ND Corn Growers Association
  **Stephanie Sinner**, ND Soybean Council
  **Tim Erbele**, ND Stockmen's Association
  **Nick Sinner**, ND Grain Growers Association

- **10:05–10:10 am** **Break**
- **10:10–11:00 am**

**High Impact Meteorology** | *Eric Snodgrass, Nutrien Ag Solutions*

From severe storms to global weather patterns, Eric Snodgrass will deliver a timely outlook on the conditions shaping the next growing season. Explore long-range forecasts, North Dakota's severe weather risks, El Niño and La Niña, and South American crop conditions while gaining practical insights to anticipate risk, better understand weather uncertainty, and make more informed agricultural lending decisions.

- **11:10–11:55 am** **Rapid-Fire Roundtable Discussions**
- **12:00–1:00 pm** **Luncheon and FSA Update** | *Brad Thykeson and Ryan Lindbom Farm Service Agency*
- **1:00–1:45 pm**

**Inside Washington: Agricultural Banking Policy, the Farm Bill, and the ABA's Federal Priorities** | *Ed Elfmann, American Bankers Association*

Gain an insider's perspective on the latest agricultural banking policy developments in Washington, D.C. ABA's Elfmann will provide a comprehensive update on the new Congress and its legislative outlook, with particular focus on the Farm Bill and the ACRE Act. Learn how evolving federal policy and regulatory initiatives may impact agricultural lenders, rural communities, and the broader farm economy.

- **1:50–2:30 pm** **Securing Your Ag Loans** | *John Schroeder, Dakota Law Group*
- **2:40–3:20 pm** **Strategic Farming: Let's Talk Crops** | *Frayne Olson, NDSU*

John Schroeder

Frayne Olson

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## Thursday, October 1 @ Brewhalla, Fargo Continued

**3:30–4:15 pm**

**Grain & Cattle Markets: Practical Strategies that Protect Producers**
*Brady Huck, EmpowerAg Trading*

Huck will break down the current grain and cattle market landscape and share practical risk management strategies that help protect producer margins and cash flow. Specializing in grain and cattle markets, Brady helps producers use tools such as futures and options, as well as insurance products to help ag producers manage volatile markets.

**4:15–5:00 pm**

**Farmland Update** | *Kyle Nelson, Farmers National Company*

Farmers National Company's Kyle Nelson will provide an update on the ag real estate market and cash rental rates.

**5:00–6:00 pm** **Networking Reception and NDBankPAC Silent and Live Auction**

## Friday, October 2 @ Hilton Garden Inn, Fargo

**7:00–7:45 am** **Buffet Breakfast**

**7:45–8:15 am**

**Building a Championship Culture**
*Tim Polasek, NDSU Bison Head Football Coach*

Coach Tim Polasek shares lessons from NDSU Football on building a winning culture through strong core values, high standards and meaningful relationships. Discover how teamwork, continuous improvement and embracing adversity can help any organization achieve long-term success.

**8:30–9:15 am**

**Regional Economic and Agricultural Conditions**
*Joe Mahon, Federal Reserve Bank of Minneapolis*

Mahon will present an overview of the economy in North Dakota and surrounding states and how they fit in the national economic picture. He will cover conditions in key industries in the region, particularly agriculture, and the challenges facing businesses, along with indicators of the economic outlook.

**9:15–9:25 am** **Break**

**9:25–10:15 am**

**Beyond the Balance Sheet: Recognizing Farm Stress, Heeding Warning Signs, and Sharing Mental Health Resources**
*Monica McConkey, Eyes on the Horizon Consulting*

Discover how to recognize the signs of stress affecting farm families, navigate difficult conversations with confidence, and connect producers to meaningful support. You'll also gain practical strategies for managing your own stress in today's demanding agricultural lending environment.

**10:30–11:30 am**

**Closing Keynote: Football, Farming, Teamwork and Success**
*Chad Greenway, Minnesota Vikings, Ret.*

What do farming and professional football have in common? More than you might think. Chad Greenway's journey from a South Dakota family farm to an 11-year career with the Minnesota Vikings is a story of grit, determination, and teamwork. Through personal stories and leadership lessons, he'll inspire you to embrace challenges, strengthen your team, and pursue excellence in every aspect of life. **Don't miss this inspiring closing keynote that will leave you motivated to lead, grow, and tackle new challenges with confidence.**

# 2026 NDBA Ag Credit Conference

## Everything You Need to Know

October 1-2 | Brewhalla & Hilton Garden Inn | Fargo ND

## Registration

### In-person or Virtual Options

| | Advance | After Sept. 18 |
|---|---|---|
| NDBA Member | $450 | $475 |
| Non-Member | $675 | $700 |
| **Optional Events** | (pre-registration required) | |
| **Tour:** Northland Sires, Kathryn | | No Cost |
| **Golf:** Edgewood Golf Course, Fargo | | $85 |
| **Tour:** Tharaldson Ethanol, Casselton | | No Cost |
| **Trap:** The Shooting Park, Horace | | $75 |

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

## Additional Details

### 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 conference sessions, is business casual.

### Seminar Confirmation

Please save a copy of this flyer as your confirmation.

### Golf Event

A golf tournament has been scheduled for Edgewood Golf Course in Fargo, on Wednesday, September 30, starting at 1:00 p.m. Indicate your interest on the registration form and include payment with conference registration fee.

### 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.

## Conference Hotel

**Hilton Garden Inn** | 4351 17th Ave S, Fargo

- Deadline: **September 8**
- Room Rate $139 - Ask for ND Bankers Association

Call to reserve a room: **701-499-6000**
or visit: **https://www.hilton.com/en/attend-my-event/nd-bankers-association/**

## Additional Lodging

**Home2 Suites** | 1652 44th St S, Fargo

- Deadline: **September 2**
- Room Rate $146 - Ask for ND Bankers Association

Call to reserve a room: **701-492-4502**
or visit: **https://group.home2suites.com/89d4mt**

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

## Thursday Sessions Venue

**Brewhalla** | 1702 1st Ave N, Fargo ND

## Ready to Register?

**Reigister online or download the registration form to save & send.**

ONLINE REGISTRATION

PDF REGISTRATION FORM

AG CONFERENCE WEB PAGE

## Thank You to our Sponsors!

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