



Farm Credit University *Launch Pad Orientation Curriculum*

Online Modules:

1. The Farm Credit System and Cooperatives
2. Customer Segmentation, Products and Culture
3. Telling the Farm Credit Story
4. The Landscape of Ag Finance: A Competitive Assessment
5. Mega Trends of Agriculture and Ag Lending

Each Module includes interactive eLearning content, text content, objective test, and application exercises.

Objectives of Each Launch Pad Module

Module 1: The Farm Credit System and Cooperatives

Let's discover more about the Farm Credit System, its purpose, operations, history, legacy and vision for the future. By the time we complete this stopover in our journey, you will:

- Have an understanding of the Farm Credit System's formation, history, purpose and future.
- Be competent in how Farm Credit banks and associations are organized, governed and managed.
- Have an awareness of how Farm Credit operates as a cooperative, the benefits of being a cooperative, and differences between cooperatives and other business models such as corporations.
- Have insight into the System's philosophy, values and the impact it has had on agriculture and rural America.

Module 2: Customer Segmentation, Products and Culture

Now let's explore another aspect of the agricultural lending field. This time we are going to find out what financial products and services are available by customer segment.

Then we will see how industry leaders deliver superior customer experiences in an ethical manner. Finally, we will go to the front lines of the work environment to explore how the Farm Credit System can be a challenging and fulfilling choice in one's career.

More specifically:

- First we will focus on the Farm Credit System and an overview of the various products, services and options available by customer segment.
- Next the all-important topic of customer experience will be viewed from inside and outside the organization.
- Of course, ethics, trust, and integrity will be important central themes in all we discuss.
- We will conclude with why Farm Credit is an employer of choice in a fast-paced, challenging, global work environment.



Module 3: Telling the Farm Credit Story

It is important for you to be able to tell the Farm Credit story as you interact with individuals on a daily basis. The objectives of this module are:

- To understand Farm Credit's mission and purpose, and how to communicate it effectively.
- To provide guidance concerning questions and answers about Farm Credit, its role, its position in the marketplace and changes occurring inside and outside the organization.
- To discuss techniques that can be used to tell the agricultural, rural and Farm Credit story to government agencies and the public through various forms of media.
- To provide specific examples of how to apply concepts and principles formulated in the module.

Module 4: The Landscape of Ag Finance: A Competitive Assessment

Let's change course and explore credit and financial services available to the vast landscape of American agricultural producers and rural America.

- We will examine trends of agricultural debt financing and drill down to discover which organizations provide credit and financial services to the dynamic industry of agriculture and rural communities.
- Next, we will conduct a competitive assessment of the major players in the agricultural lending industry, their strategic strengths, weaknesses, and positioning strategies.
- Finally, eligibility and scope of financing for the Farm Credit System will be covered.

Module 5: Mega Trends of Agriculture and Ag Lending

The objectives of this module are to:

- Assist you in comprehending the global and domestic economic trends impacting agriculture and ag lending.
- Develop and enhance your ability to discuss and understand the issues and trends facing the industry.
- Comprehend structural changes in agriculture and rural communities.
- Provide you with the latest information and trends in the field of agriculture and ag lending.



Outline of Each Launch Pad Module

Module 1: The Farm Credit System and Cooperatives

The Farm Credit System

Farm Credit's Five-star Philosophy

Customer-owned

Reliable

Competitive

Knowledgeable

Passionate

The Farm Credit System's Structure

System Banks

Other System Entities

The History of Farm Credit

1900-1920: The Turn of the Century

Origins of the Farm Credit System

1920-1945: The Great Depression & War Years

The Early Years

1945-1970: The Post-War Years

Post World War II Prosperity

1970-1990: The Era of Growth and Financial Trauma

Financial Stress in the 1980's

1990-Dawn of the New Century

Dependable Credit

The Great Commodity Super Cycle

The Future

Cooperatives

Basic Types of Business Ownership

What is a Cooperative?

Why Form a Cooperative?

Patronage Distributions

Module 2: Customer Segmentation, Products and Culture

Introduction

The Lifestyle Segment

Country Homes

Rural Property

Farmettes

Farmland Investment

Young, Beginning and Small Farmers and Ranchers

Customer Solutions

Real Estate Loan Products

Commercial Agriculture Loan Products

Lending Terms

Related Financial Products and Services

Insurance Products



- Leasing Products
- Financial Management Services
- Educational Programs and Centers
- Strategic Alliances
- Agribusiness and Larger Markets
- Participation/Syndication Loans
- Customer Experience
- Ethical Practices
 - Why Ethical Practices Lapse
 - Competitive Pressures
- Ag Lending: The Work Culture of Choice

Module 3: Telling the Farm Credit Story

- Introduction
- The Farm Credit Story
- The Farm Credit System: Rural America's Customer-owned Partner
- Questions and Answers about Farm Credit
- Telling the Farm Credit Story: Five Perspectives
- Telling the Farm Credit Story in a Compelling Way
- Announce Good Deeds!
- Keep an Eye on Local Media

Module 4: The Landscape of Ag Finance: A Competitive Assessment

- Introduction
- The Agricultural Finance Landscape
- Macro View of Debt
- Who's Who in Financing American Agriculture?
 - Commercial Banks
 - Individuals and Others
 - Individuals
 - Other Agricultural Financing Options
 - Insurance Companies
 - USDA Farm Service Agency
 - Farmer Mac
 - The Farm Credit System
 - Eligibility and Scope of Financing
 - Eligibility of Legal Entities
 - Scope of Financing Guidelines
 - Farm Related Service Businesses
 - Home Loans to Rural Residents
 - Further Resources
 - Knowledge Centers
 - Farm Credit Young, Beginning, and Small (YBS) Producer Programs
- Conclusion



Module 5: Mega Trends of Agriculture and Ag Lending

Introduction

Consumer Trends

Public Policy and Economics

Technology Convergence and Innovation

Natural Resource and Environmental Management

A Publicity and Public Relations Plan

Transition and Evolution

Global and Domestic Economic Forces

The U.S. Economy

The Importance of Economic Indicators

Business cycles

The Transformation of Rural America

Paradigm Shift: Affluent Zones

Paradigm Shift: On the Other Side of the Fence

The Transformation of Agricultural Structure

Commercial Farms, Ranches and Agribusinesses

Traditional Family Farm

Lifestyle Agriculture Segment

Entrepreneurial Agriculture

The Future of Ag Lending

Farm Credit's Future