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UPCOMING CLASSES

FCU ENROLLMENT



YEAR IN REVIEW

2008 was a busy year for those involved with FCU. Five classes were launched, with enrollment of 131 overall. In addition, the Launch Pad Orientation eLearning program helped over 200 Farm Credit new hires from the AgFirst district and nationwide learn about the ag lending industry, Farm Credit history, and how Farm Credit works. Approximately 20 percent of FCU enrollment is from outside the AgFirst district, which adds a nationwide flavor to discussion in the classes and provides trainees a great opportunity for networking with other ag lenders around the country. The mentors of these fine people deserve a special "thank you" for devoting time out of their busy schedules to coach FCU trainees and help build their knowledge of prudent lending practices.

FCU topped the 1000th enrollment mark, but more than numbers, this demonstrates a commitment from all participating associations to continue learning and development of their staff. Recently, I heard an eLearning expert say that many times we only measure the "silly numbers," when the impact on business is the important measurement. I hope the training provided by FCU has had a true positive impact on the performance of those involved. We are always interested in ideas for improvement, and value your feedback.

Aliaa M Morris
Director of FCU Training



MASTERING SALES MAGNETISM

The new Mastering Sales Magnetism program was successfully launched in July. This program was developed through a relationship with Will Turner of Dancing Elephants Achievement Group, Richmond, VA. Thirteen lenders from AgFirst associations completed the program in December 2008. They are well on their way to becoming true "sales magnets!" This program helps lenders maximize success in all areas of their life by working smarter, not harder, and attracting business, like a magnet. It also emphasizes cultivating stronger relationships with borrowers, which is important in good times and bad times. Here is some feedback from recent graduates:

"I've been through lots of sales training with prior places I've been employed and you hear lots of stuff, but the way this is put together really flows well; you get basics, then go into setting goals, and then find referral sources. I think it is broken down very well."—Melissa Wynn, Jackson Purchase ACA

"There seems to be a real good flow to these modules. I think they are real beneficial. I can see how they could be extremely beneficial in the future to some of my staff. As a matter of fact, I'd like to send all my staff to this as time goes on because I think it is an eye-opener to some of the things all salespeople need to be introduced to."

—Gordon Hughes, AgGeorgia Farm Credit

A new Mastering Sales Magnetism class will begin July 6th and enrollment is open now.



FCU TEAM:

Dr. David Kohl, Chancellor

Curt Carlson, Governor

Ronnie Hucks, Governor

Randy Musselwhite, Governor

Alicia Morris, Dean of Students & Director

Dave McEvoy, WebEquity Solutions, Technology Partner

Will Turner, Dancing Elephants Achievement Group, Contributing Expert

Heather Camlin, FCU Administrator



Congrats!

Congratulations to all of the 2008 FCU graduates! 128 trainees from seven different classes graduated during the year. We applied them for their hard work and perseverance through the training courses, which require about a six month commitment to learning. Given this volatile time in the financial industry, these lenders made time for continuing education to improve their skills and help them prepare for the current conditions in the economy.



July 2007 Commercial Ag Lender Class, graduated March 2008



July 2007 Lifestyle Lender Class, graduated March 2008



October 2007 Commercial Ag Lender Class, graduated May 2008

New Initiatives

AG BIZ PLANNER: YBSM FARMER/RANCHER ELEARNING

Ag Biz Planner, the new Young, Beginning, Small and Minority Farmer/Rancher eLearning program will be launched this spring, which takes borrowers or prospects through the process of building a business plan for their own operation and educates them about the lending process. This program is based upon Dr. Dave Kohl's experience leading Young Farmer Institutes nationwide and is designed as a supplement to existing YBSM Farmer/Rancher training at the association level. It is also designed as a mentor-based program in which farmers and ranchers can work with a Farm Credit mentor in their local area for assistance and feedback during the training.

Advanced Commercial Ag Lending

Advanced Commercial Ag Lending training is on the horizon, in response to input from the FCU Board of Visitors. This training will include topics such as complex credit analysis, loan structuring and controls, loan servicing, and legal and compliance issues. Case study analysis will be featured as well.

Upcoming Classes in 2009

Launch Pad Orientation Enroll Anytime! For all new-hires

Commercial Ag Lender
April 6

Mastering Sales Magnetism July 6

Lifestyle Lender August 3

Commercial Ag Lender
October 5

Enroll Online at www.FCUniversity.com!



October 2007 Lifestyle Lender Class, graduated June 2008



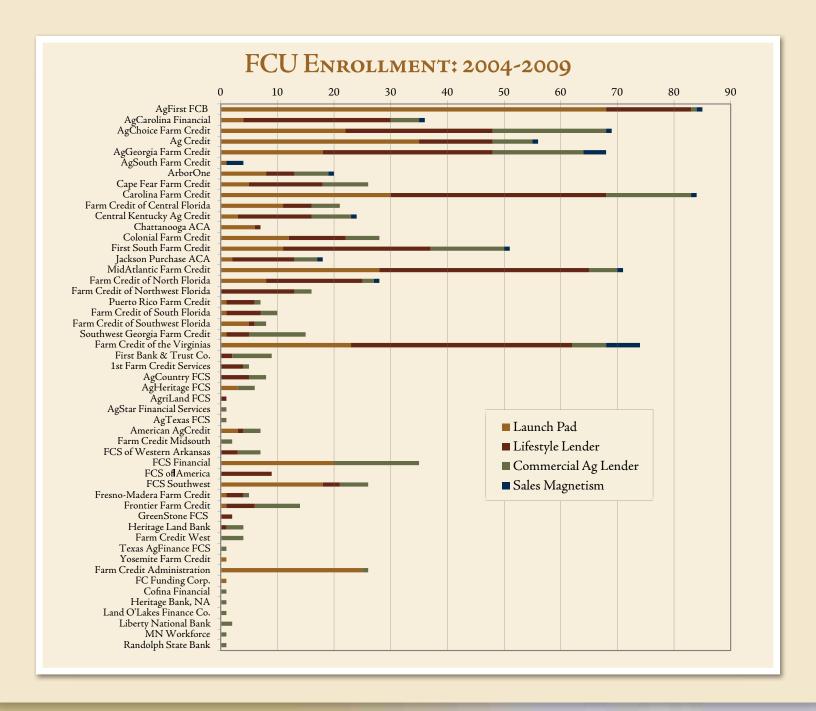
April 2008 Commercial Ag Lender Class, graduated November 2008



February 2008 Lifestyle Lender Class, graduated September 2008



July 2008 Mastering Sales Magnetism Class, graduated December 2008



MidAtlantic Farm Credit

Bette Brand	Chief Sales Officer	Farm Credit of the Virginias
Jim Caldwell	President/CEO	Central Kentucky Ag Credit
Roger Chappell	President of North Alabama Division	First South Farm Credit
Brina Keim	HR & Training Manager	AgChoice Farm Credit
Priscilla Kirby	Senior Credit Analyst	Farm Credit of North Florida
Van McCall	Chief Lending Officer (Georgia)	AgSouth Farm Credit
Esther Morales	Chief Credit Officer	Farm Credit of South Florida
Michael Morton	President/CEO	Carolina Farm Credit
Richard Pitts	Chief Lending Officer	ArborOne ACA
Jay Smith	Chief Relationship Manager	Cape Fear Farm Credit

SVP Human Resources/Training

BOARD OF VISITORS

Linda Stum