



2025 COMMUNITY IMPACT REPORT



**Farm Credit Services
of America**



AgCountry
Farm Credit Services



FRONTIER
FARM CREDIT



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Stronger Together, United in Our Purpose

Through every season, your cooperative stands strong in its commitment to agriculture and the rural communities we serve. In 2025, that commitment grew even stronger.

As collaborating Associations, AgCountry Farm Credit Services, Farm Credit Services of America and Frontier Farm Credit strengthen our ability to serve our customer-owners and communities across an eight-state territory.

Together, we contributed more than \$9.8 million to projects and programs that benefit rural communities. But our financial impact goes deeper than dollars. It lives in the work we do across our four focus areas:

- ▶ **Ag Education:**
Hands-on learning experiences shaping the next generation of producers and agricultural leaders.
- ▶ **Hunger Relief:**
Meals supporting families facing food insecurity and programs that help break the hunger cycle.
- ▶ **Rural Disaster Relief:**
Emergency crews equipped and ready when disaster strikes.
- ▶ **Rural Health Services:**
Healthcare providers delivering mental health and primary care services that keep rural families and communities strong.

Our investment is not only in programs—it's also rooted in people. As a cooperative, service is part of who we are, and this year our Association team members volunteered more than 12,900 hours, giving their time and talents to causes that matter in our local communities.

The pages that follow highlight stories of impact from each of the Associations within our collaboration. While each region has unique needs, a common thread is clear: when we work together, our impact multiplies.

On behalf of myself and the Boards of Directors, I want to express my sincere appreciation to our employees, partners and customer-owners. Your generosity and dedication make this work possible.



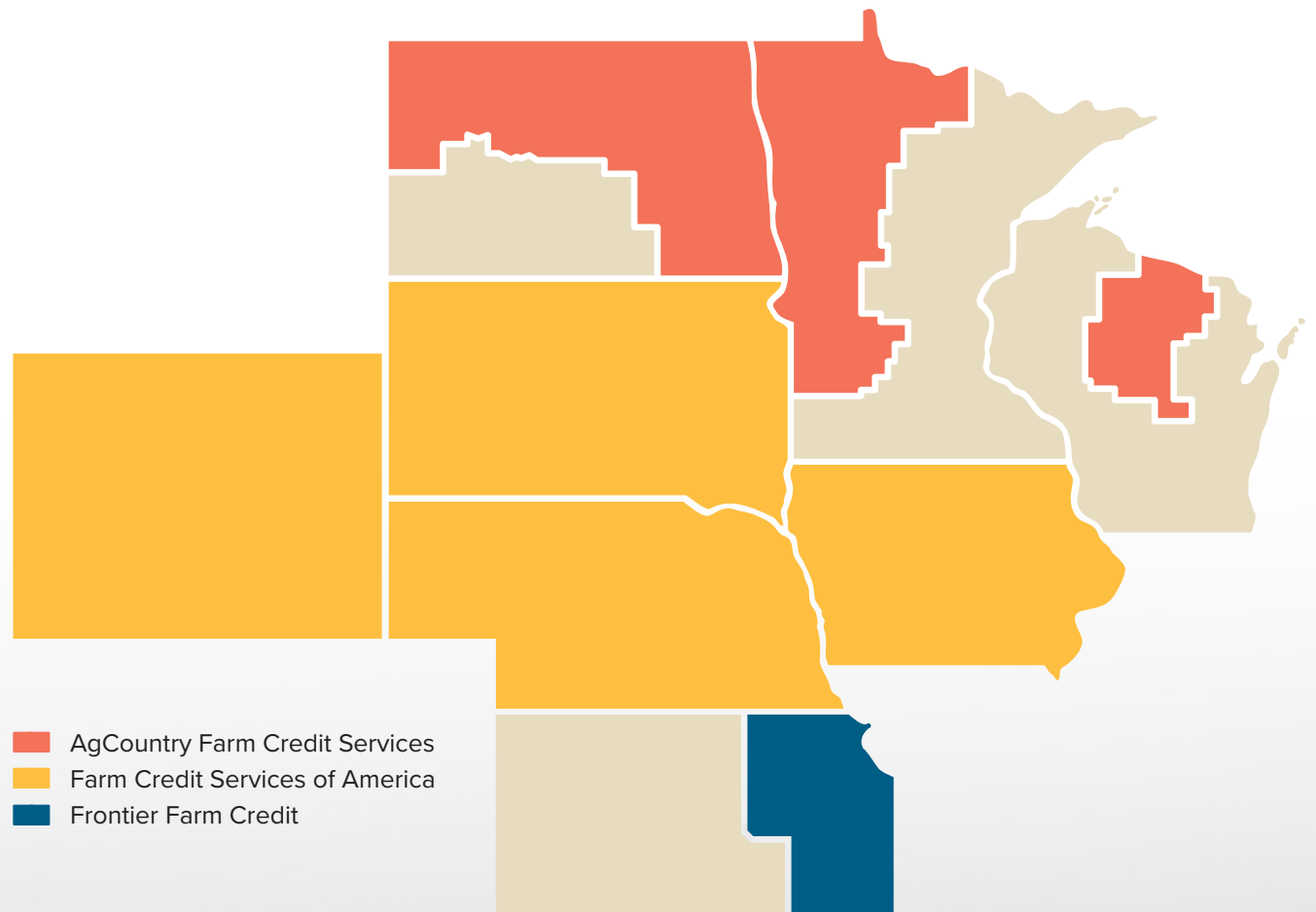
Mark Jensen
President and CEO



Our Mission

Every day, we work to strengthen the communities we call home.

As mission-driven financial cooperatives, serving rural America means more than financing the needs of those who farm and ranch. We strive to make a difference through employee volunteering, scholarships and financial contributions that support nonprofit projects and programs that align with our pillars of impact.



Impacting Our Communities



**\$6.2 million
in grants**

to nonprofit
organizations



**12,900+
volunteer
hours**

in our communities



**\$2.9 million
invested**

in programs that support
ag education



**\$1.2 million
supporting**
rural disaster relief and
emergency response



**\$1.8 million
contributed**

to initiatives that address
hunger relief



**\$122,310 to
initiatives**

addressing unique rural
healthcare challenges

Cultivating Futures for the Next Generation

\$2.9 million invested
in programs that support ag education

Healing in the Garden

At the Ember Recovery Campus near Cambridge, Iowa, youth overcoming substance abuse challenges are finding healing in unexpected places—among seedlings and soil. With a new greenhouse and expanded garden space, horticulture is becoming a hands-on part of treatment, helping youth build confidence, establish healthy routines and develop life skills.



Breaking Barriers in the Show Ring

Unified Showing is a 4-H club in Saunders County, Nebraska, that empowers youth with disabilities to learn about and show livestock with the support of a buddy. The program creates meaningful opportunities for 4-Hers of all abilities to experience the sense of connection and camaraderie of the county fair.



Sharing Knowledge and Nourishment

When a rural Wyoming district shifted to a four-day school week, Big Springs FFA members stepped up, launching Fun Fridays in Agriculture (FFA) Boot Camp to address food insecurity affecting 18% of students in the community. Each month, 20–25 elementary students learn where their food comes from through agricultural lessons and farm field trips, while also receiving meals and mentorship.



NDSU

NORTH DAKOTA STATE UNIVERSITY

We are proud to support the inaugural AgCountry Endowed Chair in Agribusiness at North Dakota State University. As NDSU's first faculty position funded entirely by an external partner, this role supports research in agricultural finance and technology.



“

Agriculture to me means community. It means caring for something bigger than yourself—the land, the environment, and the people who depend on the food we grow. **I am excited to be a part of the next generation that will help carry agriculture into a sustainable and successful future.**

Ellie Nolte | Iowa Central Community College
2025 Scholarship Recipient





259 scholarships

\$515,500 awarded to students



4 start-up FFA chapters

\$45,960 preparing the next generation of ag leaders



51 gardens and greenhouses

\$365,805 towards growing year-round learning experiences



Nourishing Communities Across Rural America

\$1.8 million contributed
to initiatives that address hunger relief

Food Bank for the Heartland



The Need

Nearly 172,000 people across Nebraska and western Iowa face food insecurity.

The Project

A new 104,000-square-foot facility will dramatically expand cold storage, protein processing and volunteer capacity—allowing more fresh produce, dairy and protein to reach families in need.

The Impact

1.6 million+ individuals projected to be served annually

“

Serving on the Food Bank for the Heartland board has shown me firsthand how great the need is across our region. **Expanding this facility means more capacity to process and distribute fresh, healthy foods to families who rely on these resources. It's an investment that will make a real difference for our communities.**

Russ Wagner | EVP Chief Information Officer
Farm Credit Services of America

Hunger Relief



Great Plains Food Bank

ND

The Need

Rural hunger is rising across North Dakota, where long distances, food deserts and limited transportation create barriers to access.

The Project

Construction of a new 70,500-square-foot statewide distribution center will expand capacity and ensure nutritious food is available in every county and tribal nation.

The Impact

30 million meals projected to be distributed annually



Northeast Kansas Area Agency on Aging

KS

The Need

In Brown County, Kansas, 25% of residents are over age 60—yet there is no congregate meal site to support seniors facing isolation, poverty and food insecurity.

The Project

Development of the Natchez Street Café and Meals on Wheels headquarters will create a dedicated hub for daily meals, social connection and senior support services.

The Impact

75-100 in-person meals per day

Huron Public Library Feed & Read Program

SD

The Need

Across Beadle County, South Dakota, hundreds of children lose access to consistent meals when school is out for the summer.

The Project

Distribute weekly food bags to students ages 18 and younger, partnering with the Heartland United Way Backpack Program to ensure children continue receiving meals when school-year support pauses for the summer.

The Impact

150 students served each week



Waushara County Food Pantry



The Need

Food insecurity in rural Waushara County, Wisconsin, continues to rise, with a 26% increase in pantry participation compared to 2024.

The Project

Fund six months of egg purchases to provide nutritious protein for 500 households while launching a community match campaign.

The Impact

1,000+ individuals supported monthly

Food Bank of Wyoming

WY

The Need

Across Wyoming, approximately 83,870 residents—including one in five children—face food insecurity, with rural communities experiencing some of the highest rates in the nation.

The Project

Source and distribute nutritious food through a statewide network of more than 150 Hunger Relief Partners, as well as direct-to-neighbor programs like Mobile Pantries and Totes of Hope.

The Impact

55,000+ individuals served statewide

187 food pantries

\$196,140 towards food replenishment

22 backpack programs

\$59,500 towards providing support

6 food bank and pantry facility updates

\$645,000 towards improvements

Equipping First Responders

\$1.2 million supporting
rural disaster relief and emergency response

Grain bin accidents can quickly become life-threatening, requiring highly specialized equipment and training. Yet many rural fire departments operate with limited budgets and rely on manual methods that increase risk and exhaustion for both victims and rescuers.

We continue partnering with first responders to equip them with the tools they need to act quickly and safely should the unthinkable happen.

Supporting Grain Bin Safety in Rural Communities

In rural North Dakota, the Edmore Volunteer Fire Department is strengthening its emergency response capabilities with specialized grain bin extrication equipment designed to save lives.

The addition of a maneuverable tube system, auger and ascender allows first responders to stabilize grain, safely remove it from around a victim and execute a controlled rescue. With these tools onboard, their rescue truck is better equipped to respond quickly and effectively when grain bin accidents occur.



Improving Emergency Response Times

Lynd Fire & Rescue, a volunteer fire department serving the residents of Lynd and surrounding communities in Minnesota, is taking steps to improve its emergency response capabilities during grain bin extrications. Currently, essential tools at the department are stored across multiple fire apparatus within the station, which can delay response times during critical emergencies.

With the addition of a trailer, the department can house its specialized grain bin rescue equipment in one centralized, mobile unit. By consolidating all grain bin rescue equipment into a single trailer, firefighters will be able to deploy quickly and operate more efficiently.

“
Our community depends on us to be ready on their worst day. When an individual suddenly becomes trapped, having the right equipment ready to go—and our mutual aid partners on the way—gives us a real chance to save a life.

Jason Algyer | Lynd Fire Department



34 donations

\$163,309 towards grain bin rescue equipment and training



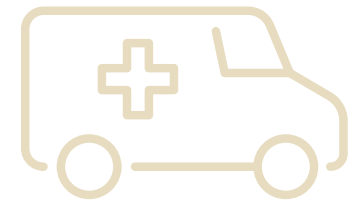
89 grants

\$610,795 towards fire gear and life-saving tools



33 grants

\$459,720 towards emergency vehicles and facility updates



Mental health support and primary care access remains a significant challenge in rural communities. Long distances, provider shortages and limited local resources often create barriers at the very moment care is needed most.

That's why, in 2025, we expanded our commitment by introducing a fourth pillar of community giving: Rural Health Services.

Rural Health Services



Expanding Our Commitment to Rural Well-Being

\$122,310 to initiatives
addressing unique rural healthcare challenges

Investing in the Health of Future Ag Leaders

Young people entering agriculture face higher risks of injury and long-term health challenges than workers in many other industries. Through AgriSafe's Invest in Your Health (IYH) program, educators gain ready-to-use tools that bring agricultural safety and health directly into the classroom—helping students recognize and prevent hazards they may encounter on farms, ranches and other ag workplaces.

The curriculum covers seven key topics: hearing loss prevention, personal protective equipment, heat-related illness prevention, zoonotic disease awareness, risk assessment, mental wellness and vaping prevention.



Removing Barriers to Mental Healthcare

For rural cancer patients and caregivers, access to professional mental health support can be limited by distance and cost. Yet a cancer diagnosis brings more than medical appointments and treatment plans—it often brings isolation, anxiety and emotional strain.

In 2026, GRACE Cancer Foundation will expand its Connections of GRACE program into Kearney, offering no-cost, counselor-led support groups to patients and families across central Nebraska. These weekly sessions provide a safe space for connection, coping tools and guided discussion—ensuring no one has to navigate the emotional toll of cancer alone.



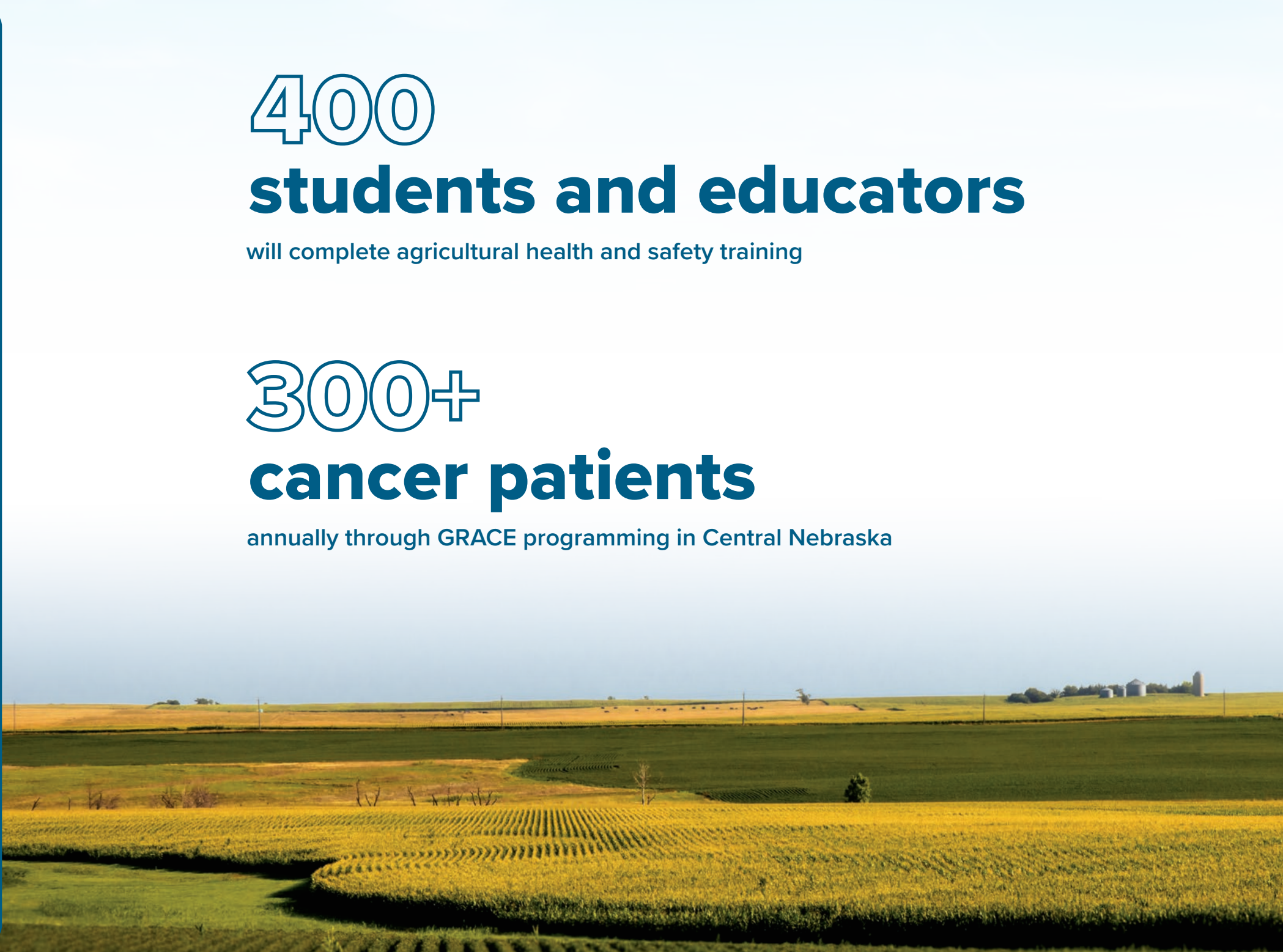


400 students and educators

will complete agricultural health and safety training

300+ cancer patients

annually through GRACE programming in Central Nebraska





We Are Difference Makers



Responding as One

When two tornadoes tore through Enderlin, North Dakota, destroying homes, farm buildings and crops—and tragically claiming three lives—the community faced overwhelming loss.

Within 36 hours, teammates mobilized alongside local FFA chapters and community volunteers. Nearly 200 people gathered to clear debris from 15 fields and multiple farmyards. More than 200 meals were served, and personal belongings were recovered and returned to families.



“

It was a truly humbling experience to be part of the clean-up efforts for those affected by the devastating tornado in Enderlin. **Seeing neighbors, volunteers and local teams come together to recover belongings scattered across fields is a powerful reminder of the strength of the local communities we work with.**

Jacob Nelson | Financial Officer in Fargo

Employee Engagement



**teammates
volunteered**

12,900+ hours in 2025



nearly

\$700,000

in teammate donation
matching funds to
nonprofit organizations



more than

\$831,000

in volunteer
match donations to
nonprofit organizations



Grant & Scholarship Opportunities

Working Here Fund Grants

Our *Working Here Fund* grant program supports nonprofit projects and programs that align with our mission to serve agriculture and rural communities.

Ag Education

Programs that support ag education for students, adults and families to expand their knowledge about agriculture through curriculum, programs, educational events and other projects.

Hunger Relief

Initiatives focused on food insecurity that serve an immediate need, provide food rescue or help break the hunger cycle.

Rural Disaster Relief

Support in the event of natural disasters, assistance for first responders, or initiatives that impact life-and-death situations.

Rural Health Services

Initiatives that address unique healthcare challenges in rural areas including mental health services and access to primary care.

2026 Working Here Fund Grant Application Deadlines:

MARCH 31	JUNE 30	SEPT. 30	DEC. 31
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[Apply Now](#)



Scholarship Program

We offer multiple annual scholarships to qualified students studying agriculture-related coursework at land grant universities, four-year colleges, community colleges and through FFA chapters.

[Learn More](#)





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