Location & Accommodations

The Clinic will be held in the Beck Agricultural Center located in the Agronomy Center for Research and Education. The address is 4550 US 52 West, West Lafayette, IN 47906.

Dress is business casual.

Registration Fees

The following fees include the program, training materials, continental breakfast, lunch and refreshments:

IBA Members \$275 IBA Members \$50 Guest(s) of IBA Members

Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates. 100% Surcharge for non-members will be applied.

Schedule of Events

| Registration (3rd Floor, Stewart Center) Opening General Session Luncheon Program resumes Ag Clinic adjourns |
|--|
| Ag Clinic adjourns |
| |

Thank you to our Ag Clinic Sponsors.

KROGER GARDIS & REGAS, LLP A T T O R N E Y S







The annual Ag Clinic is a must for all loan officers, credit analysts, loan review personnel and senior management who are interested in improving the quality of agricultural lending decisions within their institutions.

2023 Agricultural Clinic

Thursday November 30, 2023

NEW LOCATION

Beck Agricultural Center 4550 U.S. 52 W West Lafayette, IN 47906

> Register Online indiana.bank



Special Accommodations

The IBA is committed to providing the best education in the best facility possible. To that end, we strive to accommodate any special needs bankers may have while attending our programs. If you need any special accommodations or have dietary restrictions, please let us know.

Confirmation / Cancellation Policy

The IBA will send confirmations as requested for its programs. Please contact Elizabeth DeHaven via email at edehaven@indiana.bank or at 317-387-9380.

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations one day prior or on the day of the program. Substitutions are welcome at any time.

About the Program

For more than 50 years, the IBA Ag Clinic has served as one of the largest agricultural banking conferences in the country. Sponsored in cooperation with the Department of Agricultural Economics at Purdue University, the clinic provides a wide range of general and concurrent sessions addressing the most current issues facing agricultural lenders. The clinic also provides an excellent opportunity for attendees to interact with more than 250 senior lenders and agricultural leaders from throughout the region.

Who Should Attend

The annual Ag Clinic is a must for all loan officers, credit analysts, loan review personnel and senior management who are interested in improving the quality of agricultural lending decisions within their institutions.

Topics this year include sessions on hiring the next generation of agricultural bankers, a 2024 weather outlook that will impact farm production, a credit outlook, livestock outlook, agricultural technology that agricultural lenders may encounter, as well as a session on lending to agribusinesses. A commodity outlook that sets the baseline for 2024 farm budgets and cash flow will also be covered. This year's IBA Ag Clinic is a must for any banker that wants to learn about the most recent changes and events impacting their farmer and agribusiness customers.

Continuing the practice started in 2005, several sessions have been specifically designed to be of interest to farmers and borrowers. Agricultural lenders are strongly encouraged to invite their clients to join them for this enjoyable and educational event. This is an outstanding opportunity to add value to your client relationship. A special fee is available for IBA members who wish to bring a guest(s).

Directions to the Beck Agricultural Center

<u>From the North:</u> Take exit 193 for U.S. 231 South. Turn left on U.S. 52 West. Beck Ag Center is on the left at the Agronomy Center for Research and Education (ACRE).

<u>From the South:</u> Take I 65 N. to exit 175, turn left onto Schuyler Avenue. Turn right onto Sagamore Parkway North. Follow through West Lafayette and continue on 52 West to the Beck Ag Center on the right at the Agronomy Center for Research and Education (ACRE).

Program Agenda

Thursday, December 1, 2022 - Ag Clinic

8:00 am - Registration Opens & Continental Breakfast

8:30 am - We Are Hiring Who? What's In Store for the Agriculture Labor Market? Jay Akridge, Trustee Chair in Teaching and Learning Excellence Professor, Agricultural Economics, Purdue University

9:20 am - 15 Minute Break

9:35 am - High Impact Weather and Production Agriculture Eric Snodgrass, Sr. Science Fellow and Principal

Atmospheric Scientist, Nutrien Ag Soluations

10:25 am - 15 Minute Break

10:40 am - Business and Economics Megatrends Dr. David M. Kohl, Professor Emeritus,

Agricultural Finance and Small Business Management Entrepreneurship, Virginia Tech

11:40 am - Conversations with Industry Experts

Moderated by Brady Brewer, Associate Professor, Dept. of Agricultural Economics

12:15 pm - Luncheon & Midwest Agricultural Banking School Graduation

1:15 pm - Afternoon Breakout Sessions

- Agricultural Technology Trends and Need to Knows Dr. Bruce Erickson, Dept. of Agronomy, Purdue University
- Livestock Outlook W. Mark Hilton, Midwest Beef Cattle Consultants, LLC
- Considerations in Lending to Agribusinesses
 Dennis Hicks, Russell Pitts, Jonathan Bernhardt, CLA
- 3:00 pm Commodity Outlook & Ag Barometer Update Dr. Jim Mintert, Professor and Director of the Center for Commercial Agriculture, Dept. of Agricultural Economics, Purdue University

3:30 pm - **Adjourn**

Registration Form

(Dept. 19) Please type or print legibly. Copy this form for additional participants.

| Bank/Firm |
|--|
| Address |
| City/State/Zip |
| Phone |
| Emergency # (In case of bad weather, etc.) |
| Attendees: |
| Name |
| Email |
| Name |
| Email |
| Name |
| Email |

Fees

□ \$275 IBA Members

□ \$50 Guest(s) of IBA Members

Participation in IBA programs is limited to members, associate members and non-members from an eligible membership category at applicable member or non-member rates. 100% surcharge for non-members will be applied.

Payment Information

Total payable to the IBA Foundation, Inc. \$

Check Enclosed VISA MasterCard AMEX

Cardholder Name

CVV Code

Zip Code

Exp. Date

For More Information, Contact: Laurie Rees, Vice President, Education & Training LRees@indiana.bank 317-387-9380

> Return this form to: IBA Foundation Inc., 8425 Woodfield Crossing,, Suite 155E, Indianapolis, IN 46240 317-387-9380