



Putting the Pieces Together

Managing Credit Risk in a Risky Environment

As you all know, the agricultural economy is in a downward phase in a basically every sector. Sustained lower commodity prices coupled with continued high input costs (property taxes, cash rents, etc.) will continue to stress production agriculture all across the state.

Over the past few months, the Council has received several inquiries relating to patron credit accounts and risk management. These inquiries are likely reflective of increased credit risk exposure that cooperatives are now facing. To help our members through this period, the Council will be hosting a Credit Risk Workshop.

During the workshop, facilitators will discuss:

- ◆ Early detection of credit problems (including tips on how to identify potential credit exposure early and minimize default risk to the cooperative)
- ◆ Tips to Managing Credit Risks
- ◆ Statutory Liens & Uniform Commercial Code Liens
- ◆ Nebraska Secretary of State Central Filing System
- ◆ Positioning the Cooperative with other Creditors
- ◆ Purchases of Encumbered Grain
- ◆ Securing the Super Account - Policy & Procedure
- ◆ Collection Process from Start to Finish
- ◆ Improving Your Chances of Recovery in Bankruptcy

Submit your topics/questions prior to the workshop by emailing them to Deb at debm@nebr.coop.

If you have any questions, please contact Ed Woepfel at the Nebraska Cooperative Council at 402/475-6555 or edw@nebr.coop.

Please mark your calendars to attend this informative and timely program.



Tuesday, April 11, 2017
Holiday Inn - Kearney

Registration begins at 9:30 am (CT). Workshop from 10:00 am to 3:00 pm with lunch provided

FACILITATORS:

- ▶ Chad Gent, Sr Vice President of Retail Credit with Farm Credit Services of America
- ▶ Attorneys Bill Kutilek and Andrew Pease with Crosby Guenzel LLP

REGISTRATION:

\$225/person until March 29
\$275/person after March 29

Please use the enclosed form to register. Each registrant will also receive a binder of handout materials for easy reference and continued use.