

July 2025

The Banker's Hours



Employee Spotlight

Paul Bange – Vice President of Credit



IMPORTANT DATES

Spring Planted Crop Acreage Reports
are due by **July 15th**

Sales closing for Annual Forage
Insurance: **July 15th**

Cash Discount (5%) for
Hail Premiums: **August 1st**

Sales closing for 2025 Fall Planted
Crops: **September 30th**

Hail Insurance – call **ANYTIME**

Kelly Horinek
AVP Related Services

Caleb Morris
Insurance Professional/Fieldman
(785) 462-6714

cropinsurance@fcwk.com

Q: When did you begin your tenure with FCWK and what roles & duties have you performed? I began working at FCWK on May 1, 2008 as a Loan Officer and conducting Field Reports after spending several years in the commercial banking world.

Q: What are some hobbies and interests you enjoy outside of work? I enjoy spending time with family and friends at the golf course, going to the lake, and attending concerts to enjoy live music.

Q: What do you value or enjoy the most about your time with FCWK? The relationships built with co-workers and customers. Over the 17 years I have worked at FCWK, I have been privileged to work with so many wonderful people and establish strong professional and personal relationships. It is an honor and privilege to work with all my customers at FCWK and to have their trust and confidence to work with them on such a personal basis.

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2025 WHEAT TOURS & AG ECON MEETINGS



Many staff members of Farm Credit of Western Kansas attended area wheat plot tours put on by the KSU Extension Office and agricultural economics meetings put on by KFMA the past few months. Some of the area wheat tours were hindered (THANKFULLY) by some rain showers. Below are some figures presented at the KFMA meetings that pertain to the nine-county area serviced by the Association. The data below is based on 48 farms.

Cheyenne/Sherman/Wallace – 2024 Average Net Farm Income totaled \$135,193

Rawlins/Thomas/Logan – 2024 Average Net Farm Income totaled \$157,216

(TOTAL AVERAGE = \$125,037)

Decatur/Sheridan/Gove – 2024 Average Net Farm Income totaled \$82,702

The average net farm income for the Association's nine county territory of \$125,037 was essentially half of what the historic average was from 2020-2023. It might be surprising it's as high as it is given the year, but it highlights what the cattle enterprises have been able to do, the decent 2024 wheat yields, and the amount of government aid received in the form of crop insurance on fall crops and the Emergency Commodity Assistance Program (ECAP) payments. Per KFMA, nearly 90% of the average net farm income was attributable to government assistance in 2024.

Here's to a **SAFE & BOUNTIFUL** Wheat Harvest!



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Error Resolution Notice for Electronic Funds Transfer Borrowers

In case of errors or questions about your Electronic Transfers, call us at 785-462-6714, write us at PO Box 667 Colby KS 67701, or email us at 931onlinebanking@fcwk.com as soon as possible, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement in which the problem or error arose.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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COUNTY FAIR SEASON – SUMMER 2025

As we approach the 2nd half of 2025, it means one thing: County Fair Season. Farm Credit of Western Kansas staff members will be attending all the county fairs ranging from watermelon feeds, serving ice cream, handing out bottled water, operating carnival rides, participating in parades and attending the 4-H Livestock Auctions. Be sure to say **“HI!”**.



Gove Co. Fair: July 14th – July 17th
Sheridan Co. Fair: July 14th – July 19th
Rawlins Co. Fair: July 21st – July 24th
Thomas County Fair: July 21st – July 26th
Wallace Co. Fair: July 28th – August 2nd

Logan Co. Fair: July 28th – August 2nd
Bird City Thresher Show: July 31st – August 2nd
Sherman County Fair: August 2nd – August 9th
Decatur County Fair: August 5th – August 9th
Cheyenne County Fair: August 6th – August 9th



FCWK is not your ordinary lender. We are committed to agriculture and want to be your one stop lender for all your ag financing needs. Call any loan officer – *anytime* – at the numbers listed below. We want to see you reach your operation's goals. We have attractive fixed rate options for expansion and purchase of real estate, machinery, and other expenditures.

LOAN OFFICERS

Jessica Vaughn (785) 462-1492
Jon Hornung (785) 443-4951
Katera Kemp (785) 443-0018

Darris DeGood (785) 462-1116
Paul Bange (785) 462-1493
Gage Winger (785) 443-1628

Brett Arnberger (785) 462-1113
Taylor Flanagan (785) 443-1097
Caleb Morris (785) 443-0294

APPRAISERS

Scott Brown (785) 462-1105

Jason Smith (785) 462-1104

CROP INSURANCE PROFESSIONALS

Kelly Horinek (785) 443-5790

Caleb Morris (785) 443-0294

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