

The Banker's Hours



**HAPPY
NEW
YEAR!!**

**From all of us at
Farm Credit of
Western Kansas, we
would like to wish
all of you a very
HAPPY and
PROSPEROUS 2026!**

SCHOLARSHIP OPPORTUNITY

Member Parents & Grandparents with 2026 graduating seniors residing in our nine county area – please remember to have your seniors apply for the Farm Credit of Western Kansas, ACA Mark Winger Scholarship. The Board of Directors choose the recipients prior to the Annual Meeting to be held on March 26th. Applications are available at area High Schools or on the FCWK website (www.fcwk.com).

Application Deadline: February 15th

- Up to \$1,000 per year
- Renewable up to four (4) years
- Must maintain at least a 2.5 GPA
- Must take 12 or more credit hours per semester



SAVE THE DATE: This year's annual meeting will be held on March 26th, 2026.

"Financing ag for generations"



DOCUSIGN

As we continue to work on decreasing costs and improving operating efficiency, FCWK is nearing the utilization of DocuSign. DocuSign will allow for quicker turnaround time and customer convenience given the remote signing capability.

In order to take advantage of this new service when made available, DocuSign requires each individual to have his/her own email address and cell phone number for authentication and verification purposes. Something to take note of and determine if your household is ready to take advantage when this new service is made available to the membership.

AGBIZINFO

FCWK has partnered with AgFirst Farm Credit Bank to provide additional resources to our Young, Beginning & Small Farmers and Ranchers.

This Farm Credit collaboration provides tools via videos, articles, podcasts, etc. on topics such as infrastructure, marketing, business planning, farm management, financing and estate & transition planning. There are also online courses through Farm Credit University and other outlets. Like before, FCWK will reimburse your online education courses with a provided receipt – contact your loan officer.

Link can be found on our website at www.fcwk.com or directly at www.AgBizInfo.com.



CROP INSURANCE REMINDERS

Important Dates

- February:** Setting period for spring crop price
- March 15:** Sales Closing deadline for spring crops
- March 15:** Written Agreement Deadline
- March 15:** Short rate deadline for wheat
- March 15:** Cattle-off date for pastured wheat units being taken to grain
- April 29:** Row crop production reporting deadline
- April 29:** Deadline to authorize sharing of APH history with a shareholder
- April 29:** Deadline to "Opt Out" of yield exclusion

- July 1:** Wheat premiums due
- July 15:** Acreage reporting deadline for spring planted crops
- August 15:** Row crop premiums due

AREA PLANT DATES

	<u>Earliest Plant Date</u>	<u>Final Plant Date</u>	<u>Late Plant Date</u>
Corn	10-Apr	5-June	25-June
Sorghum	25-Apr	25-June	10-July
Soybeans	25-Apr	15-June	10-July
Sunflowers	25-Apr	25-June	20-July

Note: Final & late plant dates for corn & sorghum have changed

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As fraud becomes more of a threat to the Association and our members, please know that the staff at Farm Credit of Western Kansas is working diligently to eliminate these threats. Our employees have been and will continue contacting our members to verify the legitimacy of requests not limited to: Validity, Account Numbers, Amounts, Vendors, etc... Please see some helpful tips below...

1. Be suspicious of any emails that claim to be from your Association that request account information.
2. Be wary of emails with links or attachments requiring you to change or verify your account information.
3. If you are suspicious of a request, call the company using a publicly available phone number.
4. Use complex passwords for online accounts. Do not use names or special dates that may be known by others.
5. Do not use public computers to access your online banking account or other sites that have sensitive information.
6. Monitor your monthly bank statements or online banking to search for any unusual account activity. Should you come across any unusual activity, contact your Association as soon as possible.



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 long-term 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
Jeremy Dietz (785) 443-4853

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

Brett Arnberger (785) 462-1113
Taylor Flanagin (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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