

August 2026

# The Banker's Hours



## IMPORTANT DATES

Sales closing deadline for fall planted crops: **September 30<sup>th</sup>**

Harvest price setting period for spring planted crops: **October 1<sup>st</sup>-31<sup>st</sup>**

Final plant date for wheat in CN, DC, RA, SH, TH, and WA counties: **October 15<sup>th</sup>**

Final plant date for wheat in GO, LG, NT, and SD counties: **October 20<sup>th</sup>**

Hail Insurance – call **ANYTIME**

***Kelly Horinek***  
AVP Related Services

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

## Employee Spotlight

Kelsey Green- Loan Officer/AVP of Credit



My name is Kelsey Green, and I was born and raised in Colby, KS. Growing up in Colby I had the opportunity to be involved in many areas of our ag industry. My appreciation for agriculture started with my family's cow-calf operation and grew through my involvement in 4-H and FFA. I had the opportunity to work in ag research with the K-State experiment station, experienced commercial feedlot operations, and had internships with global equipment dealers and ag input suppliers. Each of these opportunities gave me a well-rounded view of what drives our local economy.

I attended and graduated from Kansas State University with a degree in Ag Business. Upon graduation in 2015, I moved back home with my husband, Cody, and started my 10-year career in ag financing with a commercial bank. I am excited for the opportunity to bring my experiences to Farm Credit.

Outside of work, my husband and I raise our two kids in Rawlins County. where we run our own commercial cattle operation. I love to watch K-State sports, golf, and spend time with family.

***“Financing ag for generations”***

## SUMMER VISIT FROM WASHINGTON



This July, Christy Seyfert visited your local Farm Credit of Western Kansas to hear about challenges faced by our local producers. Christy serves as President and CEO of Farm Credit Council, the national trade association that represents Farm Credit institutions- including Farm Credit of Western Kansas- before Congress, the Executive Branch, and other federal agencies in Washington, D.C. In her role, she leads the Council's advocacy efforts on behalf of Farm Credit institutions nationwide, working to ensure the Farm Credit System can continue supporting agriculture and rural communities across the country. Below is an excerpt from an article summarizing the event written by Derek White, from the Sunflower Standard:

### ***"Farm Credit Council leader visits Colby to hear directly from northwest Kansas producers"***

*National agricultural policy typically begins with conversations in Washington, D.C., but Farm Credit Council President and CEO Christy Seyfert displayed the best policies are shaped by listening to producers where they live and work.*

*It was that mentality that brought Seyfert to Thomas County on July 17, where she joined Farm Credit of Western Kansas staff and local producers for a group discussion about the challenges facing local producers, and what opportunities have been available recently. The stop involved more questions than speeches, as two local farmers shared their firsthand accounts about working through financing, labor shortages, input costs, federal programs, infrastructure and the future of family farming.*

*Seyfert, who has been at the helm for Farm Credit Council for the last year and a half, comes from 25 years of working through ag policies. She noted that it was trips like these that she finds the most rewarding of her position, as making visits to local farms brings back a sense of home for Seyfert."*

Picture Credit: Derek White (Sunflower Standard) and Carrie Towns Photography



***"Financing ag for generations"***

## 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](mailto: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.

August 2026

## COUNTY FAIR SEASON – SUMMER 2026

With summer coming to an end, it means one thing: County Fair Season. Farm Credit of Western Kansas staff members attended 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. We would like to congratulate all our local 4-H participants on all their hard work this fair season.



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  
Kelsey Green (785) 443-2647

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

*“Financing ag for generations”*