



2026 AG CREDIT CONFERENCE

July 15–16, 2026

Ramkota Hotel &
Conference Center
Pierre, SD

CONFERENCE OVERVIEW

The 2026 SDBA Agricultural Credit Conference brings together key professionals from the financial and agricultural industries to discuss critical issues related to agricultural financing and credit accessibility. This event provides a forum to examine emerging trends, tackle common challenges, and explore opportunities for collaboration that enhance the resilience and long-term success of the agricultural sector. Through expert presentations, engaging discussions, panel sessions, and a well-rounded exhibit hall, attendees will gain valuable knowledge on navigating agricultural lending challenges, managing risks, and seizing opportunities for growth in this essential industry.

WEDNESDAY, JULY 15

7:00-8:00am **Registration+Continental Breakfast**

8:00-8:15am **Welcome**

Joe Lutter, *SDBA Ag Committee Chair | Chief Credit Officer*
Heartland State Bank, Redfield

8:15-9:15am **High Impact Meteorology**

Eric Snodgrass, *Senior Science Fellow and Atmospheric Scientist*
Nutrien Ag Solutions | Loveland, CO

Snodgrass is a Senior Science Fellow and Atmospheric Scientist at Nutrien Ag Solutions, where he develops predictive tools to manage weather risk in global agriculture. He specializes in high-impact weather, machine learning applications for yield forecasting, and long-range prediction.

SESSION DESCRIPTION: Weather risk is constant in agriculture, and success depends on using weather data to anticipate changing conditions. This session will cover forecasting tools, limits of predictability, and key lessons from the last growing season, including severe storm risks.

SPEAKERS

Troy Bockelmann, CattleFax

Ed Elfmann, American Bankers Association

Bill Even, SDGOED

Abby Hanson, Razor Technologies

John Melius, Hurley & Associates

Blaine Nelson, Farmer Mac

Matt Scoletti, Breakthrough Enterprises, LLC

Eric Snodgrass, Nutrien Ag Solutions

BREAKOUT SESSIONS

Loren Hanson, Crop 1

Brian Gatzke, Northern Plains Appraisal

Karl Oehlke, Avera Medical Group Psychiatry

AG LENDING PANEL

Keith Gauer, Davenport Evans Hurwitz & Smith

Randy McFarling, SD Dept. of Ag & Natural Resources

John McGrath, First PREMIER Bank (Retired)

SUCCESSION PLANNING PANEL

Alan Hojer, SD Ag Foundation

Jayna Voss, Legacy Law Firm, P.C.

Ed Fiegen, First Bank & Trust

Clay Birkeland, Pioneer Bank & Trust

Lori Larson, Casey Peterson, LTD



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9:15-9:55am Inside Washington: Agricultural Banking Policy, the Farm Bill, and the ABA's Federal Priorities

Ed Elfmann, Senior Vice President | Agriculture & Rural Banking Policy | American Bankers Association

At the ABA, Elfmann oversees agricultural policy, the annual ABA Agricultural Bankers Conference, and everything related to agricultural and rural banking.

SESSION DESCRIPTION: Gain an insider's perspective on the latest agricultural banking policy developments in Washington, D.C. In this session, Ed Elfmann of the ABA will provide a comprehensive update on the new Congress and its legislative outlook, with particular focus on the Farm Bill, the ACRE Act, and other priority issues shaping the agricultural finance landscape.

9:55-10:10am Exhibitor Showcase

10:10-10:30am Break with Exhibitors

10:30-11:10am Navigating Uncertainty with Purpose

John Melius, Group Leader & Farm Marketing Consultant Hurley & Associates | Brookings, SD

Rooted in the belief that life is about what you give, Melius strives to live that out as a husband, father, coworker, and consultant. Since joining Hurley in 2006, he has built deep expertise in farm production, ag marketing, and finance.

SESSION DESCRIPTION: This session challenges agricultural lenders to rethink how they support producers and face the truth that uncertainty isn't the threat—complacency is. Expect a candid, practical conversation designed to equip you to help producers navigate chaos with clarity and conviction.

11:10-11:50am Breakout Sessions - Round 1

■ Tying it All Together

Loren Hanson, Crop Insurance Agent, Crop 1, LLC | Pierre, SD

After 21 years as a licensed crop insurance agent and lender, Hanson resigned in October 2017 to launch Crop 1, LLC, dedicating his full focus to crop insurance services.

SESSION DESCRIPTION: Crop insurance is a key piece of the puzzle in ag lending. This session highlights how it connects with the financial plan and the roles of the agronomist, lender, and grain marketing advisor.

■ Round Robin Valuation Topics

Brian Gatzke, ARA, MBA, Owner, Northern Plains Appraisal, LLC Brookings, SD

Gatzke is the owner of Northern Plains Appraisal, LLC, a valuation and real estate appraisal firm specializing in rural properties. His expertise includes CAFO operations—dairy, feedlots, swine, and equine—as well as row crop, range, recreational, and transitional land.

SESSION DESCRIPTION: This interactive roundtable will explore key red flags in appraisal reports and provide a high-level up-

date on regulatory trends and valuation tools. Participants will also discuss the primary drivers shaping farm and ranch land values, including economic, tax, and land-use factors.

■ Avera Farm Stress Hotline Overview

Karl Oehlke, PA-C, PRAS, QMHP | Avera Medical Group Psychiatry Sioux Falls, SD

Oehlke, a psychiatric physician associate who currently practices adult psychiatry at Avera Medical Group Psychiatry in Sioux Falls, SD, is also a third-generation agricultural producer currently focusing on row crop and hay production.

SESSION DESCRIPTION: This session will aim to inform attendees about the inception of the Avera Farm and Rural Stress Hotline as well as the varied functions of the hotline.

11:50-12:30pm Breakout Sessions - Round 2 (repeated)

12:30-1:15pm Lunch

1:15-2:15pm Tight Margins, Big Decisions: Commodities, Credit, and Farmland Values

Blaine Nelson, Senior Economist, Farmer Mac | Washington, D.C.

Nelson is a Senior Economist at Farmer Mac where he analyzes trends in farmland values, commodity prices, and interest rates.

SESSION DESCRIPTION: Conditions in the agricultural economy are changing fast, fueled by evolving monetary policy, global trade flows, and other factors. The session connects borrowing costs, commodity prices and farmland values to credit conditions and what lenders should focus on moving forward.

2:15-3:15pm Legal Issues Impacting Today's Ag Lender Panel

Keith Gauer, Partner, Davenport Evans Hurwitz & Smith, LLP Sioux Falls, SD

Gauer is a member of the Banking and Financial Services Practice Group at Davenport Evans and focuses his law practice on the representation of banks in a variety of commercial matters.

Randy McFarling, Mediator, South Dakota Department of Agriculture and Natural Resources | Pierre, SD

McFarling has been the sole mediator for the State since 2018. In this time he has conducted over 600 mediation sessions with a high 80-90 percent success rate.

John McGrath, Chief Credit Officer (retired), First PREMIER Bank Sioux Falls, SD

McGrath recently retired after a 47-year career in banking, all carried out in South Dakota. He retired in January 2026 as CCO of First Premier Bank in Sioux Falls after 31 years. John also served on SDBA Board of Directors.

SESSION DESCRIPTION: Agricultural lending can involve complex legal and financial challenges, especially during periods of economic stress. This panel will bring together perspectives from an attorney, a state agricultural mediator, and an ag banker to discuss common legal issues that arise in agricultural credit.



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3:15-3:30pm Break

3:30-3:45pm Exhibitor Showcase

3:45-4:45pm Empowering Ag Credit with Responsible AI: From Copilot to Intelligent Agents

Abby Hanson, Chief Digital Business Officer, Razor Technologies
Conshohocken, PA/Fargo, ND

Hanson is a passionate, transparent leader with more than 23 years of experience across the Microsoft ecosystem, known for turning vision into action and driving customer-centric results. A recognized Microsoft Copilot expert, she helps organizations accelerate digital transformation through insight, innovation, and disciplined execution.

SESSION DESCRIPTION: This session explores how Microsoft Copilot and agentic AI are transforming the way banks work—augmenting human expertise while preserving trust, transparency, and accountability. Through a live Copilot demonstration, attendees will see how AI can assist bankers in synthesizing information, accelerating decision making, and streamlining everyday workflows across the organization.

4:45-6:00pm Happy Hour

THURSDAY, JULY 16

7:30-8:00am Continental Breakfast

8:00-9:00am Are the Cycle Highs in for Cattle? If so, now what?

Troy Bockelmann, Director of Grain and Protein Analysis
CattleFax | Centennial, CO

Bockelmann joined CattleFax in January 2016 and serves as the Director of Grain and Protein Analysis. CattleFax is a member owned cooperative that started in 1968 and has been helping the cattle and beef industry since then with data analysis and decision friendly tools, to help support the success of the industry.

SESSION DESCRIPTION: 2025 was the culmination of tight cattle supplies, closed borders, strong demand, and trade wars that affected the cattle market but also the grain markets as well. Now there have been higher highs in 2026. Will 2026 be like the last five years or is more risk to the markets coming?

9:00-10:15am The Great Transition: Generational Wealth Transfer and the Future of Agriculture

SESSION DESCRIPTION: The transition of generational wealth in agriculture to the next generation is the number 1 challenge facing agriculture today and will be for several years to come. Roughly 10% of the farm operations that were once present in the early 70's are still in operation, so finding the solutions for successful generational wealth transition, while keeping the farm & ranch operations that we have left viable, is a strategic initiative that needs to be embraced at every level of the ag industry.

FACILITATOR: Clay Birkeland, Senior Vice President and Director of Agricultural Banking | Pioneer Bank & Trust | Belle Fourche, SD

Alan Hojer, Director-Legacy Consultant "Keep Farmers Farming Program", SD Ag Foundation | Fort Pierre, SD

Jayna Voss, Co-Founder and Attorney, Legacy Law Firm, P.C. Sioux Falls, SD

Ed Fiegen, Community Bank President, First Bank & Trust Madison, SD

Lori Larson, Shareholder | Trust and Estate Specialist, Casey Peterson, LTD | Rapid City, SD

10:15-10:30am Break

10:30-11:00am Growing Forward: Ag Development in South Dakota

Bill Even, Commissioner | SD Governor's Office of Economic Development | Sioux Falls, SD

Even serves as Commissioner of the Governor's Office of Economic Development (GOED) for the state of South Dakota, and has a rich background in both public service and agriculture.

SESSION DESCRIPTION: Join GOED Commissioner Bill Even for a look at the wins driving South Dakota agriculture—and what's coming next. From recent development successes to emerging opportunities across the state, this session will highlight where ag and ag finance are gaining momentum.

11:00-12:00pm Challenges Build Champions™: How Elite Professionals and Leaders Perform Under Pressure Without Burning Out

Matt Scoletti, Elite Performance Strategist | Breakthrough Enterprises, LLC | Colorado Springs, CO

Scoletti is a Certified Behavior Change Specialist, elite endurance athlete, and keynote speaker on discipline and decision-making under pressure.

SESSION DESCRIPTION: When conditions aren't ideal, most people stall. Champions execute anyway. In today's environment, leaders and teams are under constant pressure—tight deadlines, high expectations, setbacks, burnout, and change they didn't choose. Motivation alone doesn't survive that reality. Discipline does. In Challenges Build Champions™, Matt Scoletti delivers a powerful, real-world keynote that shows leaders and teams how to respond to pressure, rebuild discipline after setbacks, and execute consistently—especially when it's hard.

**Thank you for attending the SDBA's
2026 Ag Credit Conference!**



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REGISTRATION FEES

Conference Fee: \$550/member or \$700/non-member
After June 30: \$575/member or \$725/non-member
Onsite: \$600/member or \$750/non-member

**Please register by July 7
to help us ensure
accurate food counts.**

HANDOUTS

All provided presentations will be available on the SDBA's website. Hard copy handouts will be provided at \$35 per person.

HOTEL INFORMATION

A block of rooms has been reserved at the following hotels in Pierre.

Ramkota Hotel & Conference Center (NEWLY REMODELED!!)
 920 W. Sioux Ave., Pierre
 Phone: 605.224.6877
 Rate: \$159-\$179
 Block Name: SD Bankers Association Ag Conference
Block Closes: June 14

ClubHouse Hotel & Suites
 808 W. Sioux Ave., Pierre
 Phone: 605.494.2582
 Rate: \$169-\$209
 Block Name: SD Bankers Ag Conference
Block Closes: June 14

SPECIAL REQUESTS

Dietary Requests (must be preordered by July 3 to ensure availability) Vegetarian Gluten Free

CANCELLATION POLICY

100% refund if canceled before June 30; 75% refund if canceled July 1-4; no refund if canceled July 5 or later. Substitutions allowed at any time.

ORGANIZATION INFORMATION

Bank Name: _____

Address/City/State/Zip: _____

Phone Number: _____ Email: _____

Registrant Name, City, Email Address	Rate	Handouts
Name: _____ City: _____ Email: _____	<input type="checkbox"/> \$550 Member <input type="checkbox"/> \$700 Non-Member	<input type="checkbox"/> \$35
Name: _____ City: _____ Email: _____	<input type="checkbox"/> \$550 Member <input type="checkbox"/> \$700 Non-Member	<input type="checkbox"/> \$35
Name: _____ City: _____ Email: _____	<input type="checkbox"/> \$550 Member <input type="checkbox"/> \$700 Non-Member	<input type="checkbox"/> \$35
Name: _____ City: _____ Email: _____	<input type="checkbox"/> \$550 Member <input type="checkbox"/> \$700 Non-Member	<input type="checkbox"/> \$35



SUBMIT PAYMENT TO SOUTH DAKOTA BANKERS ASSOCIATION

Mail PO Box 1081, Pierre, SD 57501 **Email** events@sdba.com **Online** www.sdba.com

Total fees due: \$ _____

- Check enclosed Please send me an invoice Credit Card (SDBA will call)