



Grow your knowledge. Strengthen your business.

Free AgWest Business Management Center events, webinars and on-demand resources specifically designed for AgWest customer-members.





Learning opportunities

A benefit of your relationship
with AgWest Farm Credit

Register for upcoming events and access past webinars.
AgWestFC.com/events

Subscribe to get emails and event invites.
AgWestFC.com/subscribe

Access on-demand resources.
AgWestFC.com/resources

*“This was all great. A good reminder
of why I want to come to every
AgWest event I can.”* —AgWest customer

The information contained in this catalog and referenced resources is solely intended for educational and information purposes, and not intended to be a substitute for legal, financial or other professional advice. You should consult with a licensed professional in your jurisdiction before taking action based on these resources.

Ag Outlook conferences

Gain practical insights to help you plan, adapt and make stronger decisions. Hear from trusted experts on what's coming next for agriculture – from local weather conditions on the West Coast to national and global trends that impact your operation.

- Ask questions during a live Q&A.
- Connect with other ag producers and businesses.
- Enjoy a complimentary lunch with AgWest staff and conference attendees.

Open to all AgWest customers, including family members, employees and board members.

Event times: 9 a.m. – 1:30 p.m., with lunch at 12:30 p.m.

Wednesday, Nov. 4, 2026
Twin Falls, ID

Friday, Nov. 13, 2026
Kennewick, WA

Tuesday, Nov. 10, 2026
Salem, OR

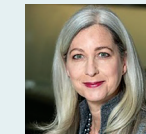
Tuesday, Nov. 17, 2026
Great Falls, MT

2027 dates will be announced soon for Ag Outlook conferences in Arizona and California!

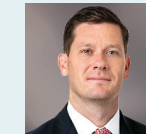
Ag Outlook speaker lineup



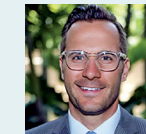
Eric Snodgrass
**Weather Outlook for
Agriculture in the West**
Scheduled for Montana and Oregon



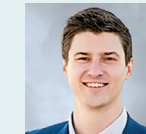
Marci Rossell
Economic and Interest Rate Outlook
Scheduled for Oregon and Washington



Hal Brands
Geopolitics
Scheduled for Idaho



Dr. Shawn DuBravac
AI in Agriculture
Scheduled for Washington and Montana



Matt Reardon
**Navigating Weather Extremes
& The Growing Season Ahead**
Scheduled for Idaho

Register today for the Ag
Outlook Conference in your
region. AgWestFC.com/events



Ag industries and the economy

Resources available on demand or by subscription.

Weather Insight Videos

Stay one step ahead of the weather with weekly insights from Eric Snodgrass – an engaging and practical voice in agricultural forecasting. Eric breaks down short- and long-term trends in a practical, easy-to-understand way, helping you anticipate risks and make informed decisions.

Macroeconomic and Interest Rate Outlook Videos

Get quarterly insights into economic headlines and key indicators to watch as Dr. Ed Seifried explains interest rates and economic conditions in easy-to-understand videos.

Ag Trends and Insights Videos

Gain practical business management and planning knowledge. Monthly videos by Dr. Dave Kohl cover the ag economy, strategy, communications, financial resilience and more. Access over 50 videos to strengthen your operation.

AgWest Monthly Market Update Report *

Stay informed with monthly reports on agricultural industry drivers in the West, featuring profitability, economic outlooks, drought, water conditions and land values.

Check out the new audio version to listen on the go!

Industry Perspective Reports*

Learn about major agricultural industries in the West. Annual perspectives cover production fundamentals, value chains, market trends, key industry forces and best practices.

Tariff and Trade Data*

Get the latest updates on global and domestic trade-related issues by industry, including tariffs and trade flows. View curated monthly data and charts on exports, imports and tariffs.

* Industries covered in these reports and data:

- | | |
|--------------------------|------------------------|
| • Almonds and Pistachios | • Potatoes |
| • Hay | • Dairy |
| • Apples | • Wheat |
| • Lemons and Oranges | • Forest products |
| • Cattle | • Wine and Wine grapes |



Ask your AgWest relationship manager or insurance agent about these additional resources:

Peer Financial Benchmarks

Know where your business stands – and where it can improve. Compare key financial ratios and performance metrics to similar operations in AgWest's portfolio, helping you identify opportunities, uncover gaps and make more informed strategic decisions. Benchmarking data is available for select industries.

Special Reports

Discuss quarterly insights on cattle, dairy, hay, potato and wheat industries. Review annual water reports to understand relevant water policy, moisture conditions, irrigation implications and more.

Subscribe today.
AgWestFC.com/subscribe



Business management and planning

Take hold of your business's future with time-tested skills and strategies for today's environment.

AgVision New Producer Summit

Jan. 12-14, 2027, Oxnard, CA

Build the foundation for long-term success in agriculture. Designed for young, beginning and small ag producers, this three-day, in-person summit focuses on the essential business and leadership fundamentals you need to get started – and grow with confidence.

Learn core business concepts from experts alongside your peers:

- Financial management and business planning
- Time management and well-being
- Communication and leadership

This free program includes meals and lodging. Contact your AgWest relationship team to learn more about this event and the AgVision program.

Who should attend: AgWest customers enrolled in the AgVision lending program for young, beginning and small ag producers.



Access on-demand business
planning resources.
AgWestFC.com/resources

Business Planning Guides and Templates

Take the next step in planning for your operation with free online guides and templates.

Cybersecurity and Fraud

The last thing your business needs is a security breach or fraud attempt. Stay ahead of the criminals with easy-to-follow tips in online articles and video.

*“The knowledge I am coming home
with to go into our third year of
business is priceless.”*

—AgWest New Producer Summit attendee

Leadership development

Lead with purpose and strengthen your operation.

Next Gen Leadership Conference **New Program!**

Jan. 26-28, 2027, Spokane, WA

Designed for emerging leaders in established operations, this premier experience builds the mindset, skills, and confidence to lead people, strengthen your operation, and take on greater responsibility with clarity and purpose.

Built around three essential leadership dimensions, you'll learn:

- **Self-leadership:** Increase self-awareness, strengthen your mindset and build the resilience to lead effectively under pressure.
- **Business leadership:** Learn how to lead individuals and teams, communicate with impact and drive results across your operation.
- **Legacy leadership:** Prepare to step into larger roles, navigate transition and help position your operation for long-term success.

Through expert insights, practical frameworks and learning from others, you'll walk away ready to lead with confidence.

Who should attend: Individuals preparing for or stepping into leadership roles in family- and non-family operations.

Register today at AgWestFC.com/events.



Financial management

Use these on-demand financial management resources anytime at your convenience.

Financial Statement Basics series

(también disponible en español)

Build a stronger financial foundation for your operation with this practical, easy-to-follow video series. Learn how to create, understand, and use key financial statements to evaluate performance, improve decision-making, and plan for the future.

Through step-by-step guidance and ready-to-use templates, you'll gain clarity on how your operation generates profit, manages cash and measures overall financial health.

- Balance Sheet Basics
- Income Statement Basics
- Cash Flow Budget Basics

Planning for Growth series

This on-demand webinar series helps you evaluate when and how to grow, align your goals with your financial capacity and make informed decisions while managing risk. You'll gain tools to assess opportunities, strengthen your planning process and position your operation for sustainable growth.

- Preparing for Business Growth
- Assessing Growth Opportunities

Profitability Drivers **New Resource!**

Learn how to evaluate profitability, identify key financial drivers and make more informed business decisions. This on-demand video introduces a practical framework for understanding financial performance and improving long-term business resilience – actionable insights you can apply to your operation right away.



Access on-demand financial
management resources.
AgWestFC.com/financial-tools

Family business resources

Plan your family business transition

Passing management and ownership from one generation to the next is one of the most important and complex processes in the lifecycle of family operations. It goes beyond legal documents and tax strategies, requiring clear communication, alignment and a thoughtful approach that is both business-smart and family-friendly. With over 20 years of experience working alongside agricultural businesses, AgWest helps you navigate the real challenges of transition – balancing relationships, roles and long-term operational success – so you can move forward with a plan that works for everyone involved.

Family Business Succession Retreat

Mar. 8-10, 2027, Scottsdale, AZ

This retreat is designed for families ready to begin building their plan and create alignment around the operation's future.

Through a combination of expert guidance, peer discussion and dedicated planning time, you will:

- Clarify goals and expectations across generations.
- Identify key risks and opportunities in your transition.
- Begin building a practical plan to move forward together.

Leave with a clear starting point—and the confidence to take the next steps as a family.

Who should attend: AgWest customers and family members directly impacted by ownership or management transition. Families are encouraged to attend together.

Register today at AgWestFC.com/events.

Family Business Planning Toolkit

This self-paced, module-based toolkit provides structured guidance to help you organize your thinking, start important conversations and work through each step of the succession planning process.

- Step-by-step guides to walk through planning decisions.
- Audio content to explain key concepts and frameworks.
- Templates to document goals, roles and next steps.

Email bmc@agwestfc.com to request access.

Family business succession facilitation

When you need to develop a clear, actionable succession plan, our in-person facilitation services help you make the decisions that matter most.

This process brings structure to complex discussions, helping you align on the future of the operation, clarify roles and responsibilities and address the issues that are often difficult to tackle on your own. The result is a plan that is both business-smart and family-friendly, grounded in what works for your operation and the people involved.

In a professionally facilitated, two-day session, you will:

- Strengthen communication.
- Define a shared vision and direction for the future of the business.
- Clarify ownership, leadership roles and decision-making responsibilities.
- Work through challenging topics with structure, neutrality and focus.
- Build alignment and confidence to move forward together.

What you walk away with:

- A clear, documented succession plan with defined next steps.
- Alignment on key decisions and direction.
- Greater confidence in how to move forward as a group.

Here's how a facilitated planning session works:

Two-day planning session process:

1. Initial call to assess needs and confirm fit.
2. Select dates and sign engagement letter.
3. Individual interviews to gather perspectives.
4. Pre-session preparation to ensure productive use of time.
5. Two-day, in-person facilitated planning session.
6. Comprehensive plan document and detailed notes.

Who should attend: All individuals affected by ownership or management transition.

Location: Hosted wherever it's convenient for your family. Often at AgWest branches or other locations near the business.

Cost: Email bmc@agwestfc.com for cost information.

Talk to a facilitator: Schedule a free session with an experienced Family Business Facilitator to answer questions about AgWest Family Business Resources, your operation and planning for the future. Email bmc@agwestfc.com to schedule a session.



“This experience was not only informative, but genuinely transformational and will no doubt have a positive impact on our family and farming operation for many years to come.”

—Family Business Succession Facilitation participant

Calendar of events

Webinars:

- Sept. 17, 2026 **Managing Margins with Dr. Dave Kohl**
Oct. 8, 2026 **Cybersecurity with Eric O'Neill**
Dec. 3, 2026 **Geopolitics with Rodger Baker**

In-person:

- Nov. 4, 2026 **Idaho Ag Outlook Conference** (Twin Falls, ID)
Nov. 10, 2026 **Oregon Ag Outlook Conference** (Salem, OR)
Nov. 13, 2026 **Washington Ag Outlook Conference** (Kennewick, WA)
Nov. 17, 2026 **Montana Ag Outlook Conference** (Great Falls, MT)
Jan. 12-14, 2027 **AgVision New Producer Summit** (Oxnard, CA)
Jan. 26-28, 2027 **Next Gen Leadership Conference** (Spokane, WA)
March 8-10, 2027 **Family Business Succession Retreat** (Scottsdale, AZ)

*Information about Customer Dinners
and Customer Appreciation Days will be
communicated by your local branch.*



Visit AgWestFC.com/events
to register.



P.O. Box 2515 Spokane, WA 99220-2515

PRSRT STD
U.S. POSTAGE
PAID
SALEM OR
PERMIT NO. 526