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Community Champions

Alexis Banik is Awarded FCCB Agricultural Scholarship

Congratulations to our 2021 Agricultural Scholarship winner, Alexis Banik. Alexis plans to study Animal Science/Pre-Veterinary Science in college. She grew up on the family farm caring for and managing breeding programs for beef cattle, horses, market goats, rabbits and poultry.

Alexis received the Keystone FFA State Degree and was a distinguished honor roll student all four years of high school. She is a member of 4-H, a state proficiency finalist for Small Animal Production, and placed 6th at the state level of the FFA Veterinary Science Competition.



Alexis poses with FCCB Human Resources Manager Amy Wood, and Ag Team Leader Chris Landis.



THIRD EDITION 2021

President's Message

Our Ag Bankers love what they do and who they do it for.

Customer SPOTLIGHT

Crop Diversification is Key for Lupini Farms.

Fresh IDEAS

Turn Beet Greens into Pesto.

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Fairs, festivals and workshops.

Community Champions

Meet our Ag Scholarship Winner!



President's Message

Where did the summer go? It seems like yesterday I was wishing you a great growing season and now we're just weeks away from the start of Autumn and the fall harvest.

We've had a busy summer as COVID restrictions eased allowing our Ag Bankers to get out of the office, visit customers and attend fairs to support our youth. Believe me, they prefer to be out talking with you on the farm than stuck in an office and, quite frankly, I prefer that too because personal connection is what Ag Banking is all about.

Our Team had a full schedule this summer generating a significant amount of Ag

Loans. Yet they still found time to connect farmers with potential contract opportunities, help them plan for diversification, and assist them with transition plans for retirement. Our Ag Bankers love what they do, and who they do it for. I feel very fortunate to be part of such a special team.

Be sure to reach out with any questions you may have. Our diverse Ag Banking Team is a wealth of Agricultural financial knowledge.

Best wishes,

Randy

Customer SPOTLIGHT

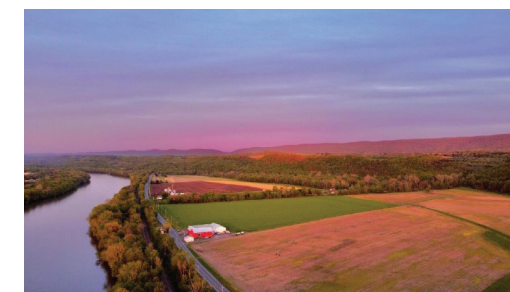
Chris and Shawna Lupini – Lupini Farms
Nescopeck, PA

FOURTH-GENERATION LUPINI FARMS HAS EXPERIENCED GREAT SUCCESS BY DIVERSIFYING THEIR OPERATION OVER THE YEARS.

Today, the 1,700-acre farm consists of corn, soybeans, wheat, potatoes, and snap beans, but that wasn't always the case. When the farm began in 1943, Chris' grandfather was a dairy farmer. In time, the dairy farm dissolved and the family started growing tomatoes and grains. When Chris' father took possession of the farm, he swapped tomatoes for potatoes and also added snap beans to the farm's crop yield. Today, Lupini Farms grows

potatoes for Wise potato chips and beans for Hanover Foods. Their grains are also sold to various local mills.

Chris and Shawna Lupini live on and operate the farmstead with their son, Gage, and daughter Maddie. Gage plays an active role in daily farm duties and Maddie is completing her Bachelor's degree in Ag Business Management from Penn State University.





Fresh IDEAS

Beet Greens Pesto

Like most dark, leafy greens, beet greens are loaded with iron and vitamins A and C, and are a great source of calcium, magnesium, folate, vitamin K, potassium and more! Rather than toss those tops, why not give this tasty pesto a try!

Ingredients:

- 4 c. beet greens
- 4 cloves garlic
- 1/4 tsp. freshly ground black pepper
- 1/2 tsp. salt
- 1/4 c. extra-virgin olive oil
- 1/2 c. pine nuts
- 3 tbsp. grated Parmesan

- 1 Place all the ingredients in a blender or food processor. Process on high until all ingredients are pulverized into paste. Store in the fridge in an airtight container for up to one week.

What's Happening IN AG?

Good Agricultural Practices Audits: What you need to know.

Food safety is a growing concern for many wholesalers and retail establishments. Good Agricultural Practices (GAP) audits verify that produce is grown, harvested, packed, and stored in ways that minimize microbial food safety hazards. They offer significant benefits, including protecting the health of your customers, reducing economic risk for farm businesses, and increasing access to market opportunities.

Farmers interested in

selling fresh fruits or vegetables to wholesale markets or distributors may be asked for a "third-party food safety audit." A GAP audit verifies to buyers that you grow, harvest, wash and pack your fresh produce in accordance with recommended safety guidelines.

GAP Audits cover growing, machinery, packing, and harvesting. In order to pass

the audit, a food safety plan is required that includes farm history and land use, worker health and hygiene, worker training, water sources/quality, manures and soil amendments, toilet and handwashing facilities, harvesting, packing, storage and transportation, and product traceability.

There is a fee associated with a GAP audit, which is paid by the grower; however, there is a cost-share program that can reimburse you for up

to 75 percent of the cost of the audit once you have the audit certificate. Prior to the audit, you can review the USDA GAP/GHP audit checklist, which is the same one the auditor will use for your audit. Most audits are completed in 4-5 hours and are required annually. To learn more about GAP Audits, or to participate in a "mock audit" visit PASAfarming.org today.



Ag Lending Remains Strong Despite Small Decrease in 2020

Despite the global economic slowdown in 2020 due to COVID-19, total agricultural lending by U.S. farm banks remained strong at \$98.6 billion, decreasing by only 1.8% from the year before according to the American Bankers Association's annual Farm Bank Performance Report. The U.S. banking industry is a critical provider of credit to the agricultural sector. Banks had more than \$174 billion in farm loans outstanding in 2020, accounting for nearly 50% of the total farm credit outstanding in the U.S.

FCCB continues to rank in the top 100 Ag Lenders in our country. In fact, according to first quarter 2021 data, FCCB is currently the 58th top Farm Lender in the U.S.! While the agricultural sector will continue to face challenges, our strong asset quality and experienced Ag Banking team will help ensure we can continue to provide support to farming communities. After all, we put farmers first!

Source: The American Bankers Association



The Cattle Market Transparency Act aims to improve price discovery by creating new reporting requirements and providing producers with additional information going into negotiations by mandating the creation and maintenance of a library of marketing contracts offered by packers to producers. USDA already maintains a swine contract library, which has a catalog of the types of contracts offered by packers to swine producers for the purchase of swine (including swine that are purchased for future delivery). This new legislation would provide cattle producers valuable information on certain contract provisions already

utilized in the marketplace, and position them to be better able to negotiate a more favorable contract with a packer.

The bill would also mandate daily reporting by packers on the number of cattle scheduled to be delivered for slaughter for the next 14 days. Similar to the contract library provision, this requirement already exists in the swine industry and has proven valuable to producers. The aim of this provision is to aid producers in the industry by creating more accurate forecasts for estimated slaughter numbers, anticipating a packer's future needs for animals, and

as a result, better evaluating supply and demand conditions in the marketplace.

According to American Farm Bureau Federation President Zippy Duvall, "America's ranchers don't control the prices they are paid for their products and those raising livestock have legitimate questions about pricing. When the pandemic hit, meat prices at grocery stores went up while the prices paid to farmers fell through the floor. This legislation will ensure farmers and ranchers have fair access to markets and are fully informed on pricing so they can continue to put food on the table in homes across the country."

New Legislation on Cattle Market Transparency Introduced

The American Farm Bureau Federation is calling on lawmakers to require increased transparency in America's cattle markets. The Cattle Market Transparency Act of 2021 focuses on ensuring robust regionally negotiated cash trade and providing producers with more pricing information.

Employee HIGHLIGHTS

Farm Show Night was a Hit at Clipper Stadium

Members of the Ag industry were honored with a night of fun and family during Ag Appreciation Night at the Barnstormers Baseball Game at Clipper Stadium in Lancaster.



FCCB was the main sponsor for the event and shared some food and fun giveaways with the crowd.

Check out these great smiles!



EVENTS & STUFF YOU'LL WANT TO DO

Fairs and Festivals

Hinkelfest, Fredericksburg, PA – September 17th
Bloomsburg Fair – September 24th

2021 Dairy Nutrition Workshop

October 27-28, 2021
Hershey Lodge