



Fresno Madera Farm Credit

CONNECTION

FALL 2018

**New Member Benefits
with FPI Technology**

RSVP Today!
Member Appreciation BBQ
Friday, November 2

CONNECTION

*is a printed publication for customers
of Fresno Madera Farm Credit.*

Board of Directors

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Jeff Yribarren
Allan Kantrowitz (Appointed Director)
Denise Waite (Appointed Director)

Holiday Schedule

Offices will be closed on the following holidays:

Columbus Day – Monday, October 8

FMFC Member Appreciation BBQ –
Friday, November 2 (closing at 11 am)

Veterans Day – Monday, November 12

Thanksgiving Day – Thursday, November 22

Thanksgiving Holiday – Friday, November 23

Christmas Eve – Monday, December 24

Christmas Day – Tuesday, December 25

Upcoming Events

October 10

CA Citrus Conference | Visalia

October 26

South Valley Nut Conference | Tulare

November 2

FMFC Member Appreciation BBQ | Fresno

November 8

Agribusiness Management Conference | Fresno

November 9

FSU Ag One West Side Luncheon | Five Points

November 10

Caruthers Harvest Social | Caruthers

November 13

Grape, Nut, & Tree Fruit Expo | Fresno



Keith Hesterberg
President & CEO

PRESIDENT'S MESSAGE

Technology Edition

During our May 2018 annual membership meeting, we were happy to announce our plan to change our technology platform to one of the largest and most advanced technology collaborations in the Farm Credit System. Our new partner is called Farm Credit Financial Partners, Inc (also called FPI) and they design technology for Farm Credit Associations with a focus on the farmers and ranchers that we serve.

We invested more than four years in careful internal and external conversations to determine our best path for leveraging technology in our Association. We see our technology partner as an important source of capacity in serving our membership's needs today and into the future. In fact, a key consideration in our move is to make sure that we are able to create the right customer experience for our farmers and ranchers not only today, but in the future — as we understand that technology will have an increased impact on your business, and ours too. FPI has an eye for the future, and has already begun the process of planning for what this will look like for the next generation of farmers and ranchers.

After 14 months of conversion work, we will be going live on the new platform on October 8th. In this edition of our newsletter you will see some examples of how our change to FPI will impact your experience with us including your new billing statements and a more robust online banking portal.

Most importantly I want to acknowledge that one aspect of our business will never change - the fact that people are what determine the value of a customer experience. We're all in the people business, and we value our relationship with you. When the technology is right, we think it can increase the value of what our people can do for you.

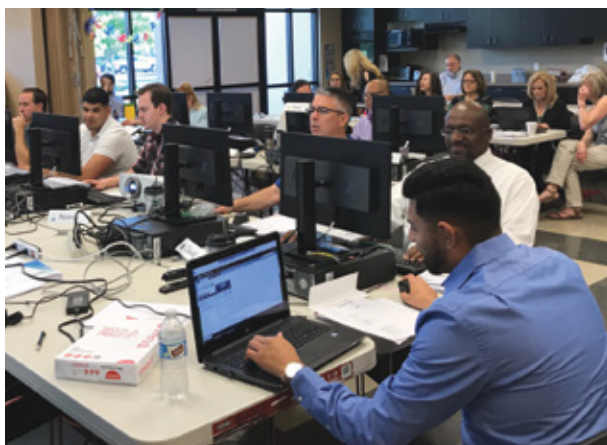
I look forward to seeing you at our Customer Appreciation BBQ on November 2nd at Holland Park West in Fresno. Thank you for your ongoing support of Fresno Madera Farm Credit — we appreciate the opportunity to serve you, and will work hard to earn that every day.

New Features – Member Benefits

New Website, New Statements, New Benefits

You have a lot to do and only so much time to do it.

With that in mind we have some exciting tools to make banking simpler, quicker and much more user friendly; innovations that free up time for your real job and your real life.



Fresno Madera Farm Credit and FPI are excited to bring FPI technology to our members.

So, what's new?

Billing and Transaction Statements

Your new consolidated statements will contain all of your loan information in one place; one statement for your multiple accounts. We will provide only the relevant information, so reviewing your statement is faster, more informative and efficient.

As we transition to this streamlined approach, you will receive two statements in October—one from our previous provider reflecting October 1st-8th and one from our new provider reflecting October 9th-31st.

Local Lockbox

We are pleased to announce our payment lockbox center is now located in California, instead of Kansas. Faster mail time and posting to your accounts!

Streamlined Loan Process

We didn't just cut the red tape, we practically threw the whole roll right out the window with a more efficient loan documentation and signing process.

And that's just the beginning. As usual, we strive to provide superior customer service and expertise in agricultural finance to help your farm or ranch thrive in good times, challenging times and everything in between.

Online Banking

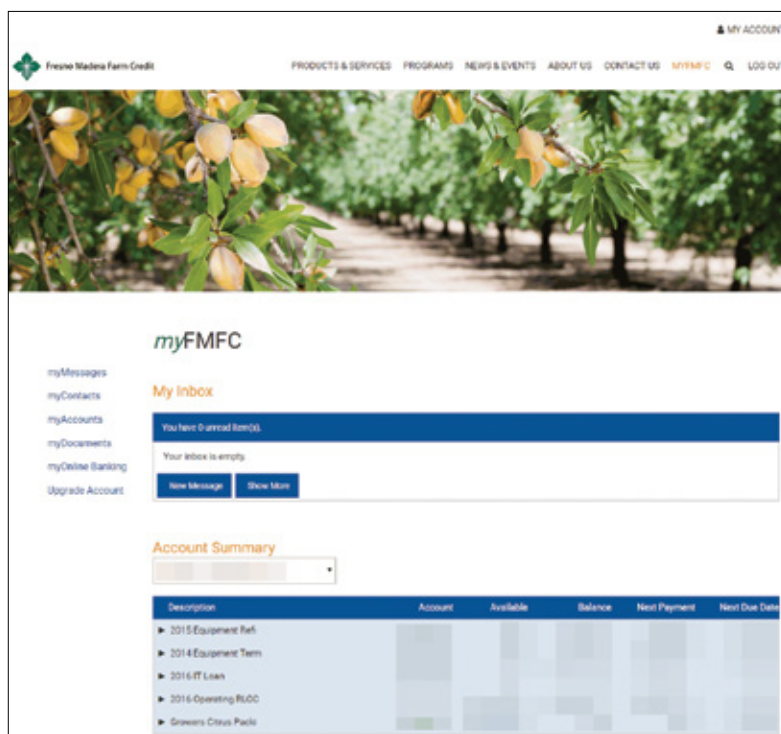
Transactions and balances will be updated nightly so you can view the previous day's activity at your convenience.

Please contact us on how to enroll in myFMFC and Online Banking!

Coming October 22

New Website

We will be launching a new website for our members which will provide you access to a new Customer Portal and our Online Banking platform. Your answers are just a few clicks away and easy to navigate to all the helpful resources you need.



New myFMFC Customer Portal

Online Customer Portal

MyFMFC gives you instant access to statements, loan information and secure messaging anytime, anywhere, right at your fingertips. With a few simple steps you can easily link your Online Banking account for easy access.

New statements
containing all of
your information
in one place.



Fresno Madera Farm Credit
4635 West Spruce
Fresno, CA 93722
www.fmfarmcredit.com
559-277-7000

Customer Number:	123-456-7890123456
Customer Name:	Bill Sample000000000000
Statement Period:	MM/DD/YYYY - MM/DD/YYYY
Payment Due Date:	MM/DD/YYYY
Includes Payments Posted Through:	MM/DD/YYYY
Past Due Amount:	\$0.00
Total Amount Due:	\$0.00



Our financial specialists can offer competitive rates and convenient options to enable you to acquire the machinery and equipment you need in a way that meets your financial requirements.

For more information visit us on the web at www.fmfarmcredit.com or call us at 888-123-4567.



ACCOUNT NUMBER	ACCOUNT NAME	CURRENT PRINCIPAL BALANCE	PAYMENT DUE DATE	PRINCIPAL DUE	INTEREST DUE	LATE CHGS/ OTHER FEES	TOTAL DUE
1234567890	ABCDEFGHIJKLMNQRSTU	\$999,999,999.99	02/01/2019	\$999,999,999.99	\$999,999,999.99	\$9,999,999.99	\$999,999,999.99
2345678901	CASH MANAGER-CATTLE	\$999,999,999.99	03/01/2019	\$999,999,999.99	\$999,999,999.99	\$9,999,999.99	\$999,999,999.99
TOTAL PAYMENT DUE				\$999,999,999.99	\$999,999,999.99	\$9,999,999.99	\$999,999,999.99

*Payment on this loan will be made by Electronic Funds Transfer (EFT) per your prior instructions



Detach and return bottom portion with payment. Keep top portion for your records

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Fresno Madera Farm Credit
4635 West Spruce
Fresno, CA 93722

To change your address, login to your myFMFC account on fmfarmcredit.com or contact your branch.

ABC FARMS
123 MAIN STREET
ANYTOWN USA 12345-6789

Payment Due	March 1, 2018
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► **Total Amount Due** **\$0.00**

**INCLUDE PAYMENT DETAILS ON REVERSE
SIDE OF THIS PAYMENT COUPON**

Fresno Madera Farm Credit
Accounting Department
PO Box 13069
FRESNO CA 93794-3069

[illegible]

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Bill Sample000000000000

123-456-7890123456

Payment Due: March 1, 2018

ACCOUNT NUMBER	PRINCIPAL DUE	INTEREST DUE	LATE CHARGES	TOTAL DUE	ADD TO OR (PAY FROM) FPF ACCOUNT	ADDITIONAL PRINCIPAL PAYMENT	TOTAL ENCLOSED
** 1234567890	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99			
* 2345678901	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99	PYMT BY EFT			
3456789012	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99			
4567890123	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99			
5678901234	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99			
6789012345	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99			
7890123456	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99			
8901234567	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99			
9012345678	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99			
0123456789	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99	\$999,999,999.99			
TOTAL REMAINING AMOUNT DUE				\$999,999,999.99			

* Payment on this loan will be made by Electronic Funds Transfer (EFT) per your prior instructions

Payment on
** PAST DUE

If not indicated on payment coupon, additional amount paid greater than bill will be applied at discretion of lender.

An Effective Use of Technology

“ As Farm Credit delivers on its mission, technology continues to be an increasingly important tool for improving our service to rural America. The opportunity to create enhanced products, improved efficiencies, and better managed risk can be achieved through the effective use of technology. However, modern technology can be complex. It takes skilled, experienced professionals to successfully produce innovative and reliable solutions. It requires a very serious and diligent approach to Information Security to protect our customers. Our new partnership with Fresno-Madera Farm Credit is exciting for FPI. We are working with colleagues who similarly embrace the concept that great technology is critical to supporting the people that make Farm Credit work for the Farmer-Borrowers. ”

— Howard Bruck, CEO Financial Partners Inc.

“ Fresno Madera Farm Credit is undertaking the process of aligning with the Farm Credit System's largest technology provider. We understand however that bigger doesn't always translate into better; we were drawn to FPI because of their vision for technology. When they design technology — they think of YOU — the Farmer and Rancher. Our vision for the use of technology to support our members aligns with FPI's vision of the future. FPI's road map of the future has a number of systems upgrades that keep us current with what is becoming available in the marketplace. The new environment offers improved Cybersecurity to combat the increasing threats coming from external attacks. We gain access to a new website that has integration with the system as well as expanded functionality of the online banking platform.

As members, you will also see a new billing statement format that will be easy to read and understand; it will also combine all loans into one statement — rather than our previous format which required one separate statement for each loan. We also gain efficiencies in the backroom processing that will allow for improvements in turnaround times in servicing our members. FMFC staff are excited about the opportunities presented by this change, and we are focused on making sure it creates the kind of change that you value as a member-borrower. ”

— Frank Seelye, Chief Risk Officer



Fresno Madera Farm Credit team members attending an FPI technology training seminar.

Changes to our cut off times

Starting Tuesday, October 9th, when requesting a wire transfer to your bank account, a vendor or another third party, our new cut off time is 1:00 pm. Please contact our Loan Accounting Department at 559-277-7016 if you have questions.

And more to come ...

A Year-End Statement Overview

Starting in 2019, we will be able to provide you with a year-end accounts summary at a glance for convenient financial planning and tax preparation.

We will continue to look for ways to improve your customer experience through more efficient processes and the use of technology!

Some Things Never Change

Along with welcoming the new, we keep the best of the old: We will always be here to respond to your questions in a timely, responsible manner and continue to give you the best customer experience possible. You're more than an account to us; you're our partner in the future of agriculture.

For more details, visit your local branch of Fresno Madera Farm Credit; we're always happy to see you!

~ RSVP Today! ~

Call us at 559-277-7000

**Member
Appreciation
BBQ**

Friday, November 2nd

11:30 am – 2:00 pm

Holland Park West, Fresno, CA



Farm Credit Fraud Protection Awareness Series

Fraud Tip: Consumer Scams

As part of our continuing commitment to our customers' security, this article on payments fraud deviates from fraud schemes that affect businesses to those that prey on consumers. Business and consumer fraud schemes share many of the same characteristics, so being aware of the techniques used to defraud consumers can also help you identify those targeted at businesses.

Unfortunately, consumer scams are even more prevalent than business scams. While the elderly may be the prime targets of consumer scams, they are not the only victims. People from all walks of life – regardless of income, occupation, age or education – are victimized by scams every day. These scams, which are boundless in their creativity, succeed because the scammers have convinced their victims that their requests are legitimate and that they can be trusted.

Types of Consumer Fraud Scams

• **Online marketplace/auction scams:** A targeted buyer negotiates a final purchase price for an item that seems exceedingly low. The negotiations are often completed offline from the auction/marketplace site through personal email or text messages. The seller requires payment through a money transfer company, such as Western Union or MoneyGram. After the buyer remits his or her payment, the purchased product is never delivered,

because the sale posting was not real. The funds paid cannot be recovered.

• **Phony check/overpayment scams:** A counterfeit or altered check is sent to a victim as payment for an internet marketplace purchase, an apartment deposit or some other purchase. The check is for an amount considerably higher than the agreed upon price. The scammer, claiming this was a mistake, asks the victim to deposit or cash the check and return the excess funds (minus an inconvenience fee) through a money transfer service.

Several days or weeks later, the check will be returned to the victim's bank unpaid ("bounced") because the authentic-looking check was either stolen and altered, or a counterfeit. The funds paid cannot be recovered.

• **Lottery/Sweepstakes/"Nigerian 419" scams:** The fraudster communicates with the target victim by email, telephone, fax or direct mail, informing them they are a winner in a multi-million-dollar lottery or sweepstakes, such as Publishers Clearinghouse. However, the winner must pay an "upfront fee" or "taxes" to claim the prize, using a money transfer service.

In "Nigerian 419" scams (referring to the Nigerian law that outlaws fraud), a scammer offers a victim a share of a large sum of money, often in the tens of millions, in exchange for help in getting the funds out of a foreign country. The victim must pay certain fees

or expenses, using a money transfer company, in order to secure the larger sum.

In both cases, the award or money share is never delivered, and the fees paid through the money transfer service cannot be recovered.

- **Romance scams:** A scammer targets dating web sites with the goal of establishing a romantic relationship with a victim far away. After the relationship has developed, often with the use of fake family photographs and pledges of undying love, the fraudster asks the victim for money for travel expenses so they can finally meet in person – but the travel and meeting never happen. Depending on the depth of the relationship, a victim could also be influenced to send money for other needs, such as a medical operation or temporary living expenses. Of course, the money sent cannot be recovered.

- **Emergency scams:** A fraudster poses as a relative or friend and requests money for an emergency situation, such as a robbery in a foreign country, an auto accident, posting bond in an arrest, etc. Typically, the funds must be sent quickly using a money transfer service. A particularly insidious variation on this scam is known as the “grandparent scam,” in which the supposed relative in trouble is a young adult grandchild, and the victim is a grandparent. Fraudsters use social media such as Facebook to identify their victims in these scams. Once sent, the “emergency” funds cannot be recovered.

- **Tech support scams:** The victim is contacted by email or telephone by a fraudster posing as a tech support associate with a well-known software or security company, such as Microsoft. They say that they have discovered malware on the victim’s computer and request remote access to fix the problem. They also may offer antivirus software for purchase. With remote access, the scammer can access the victim’s personal information, place malware on the victim’s computer or obtain credit card information if the customer is persuaded to purchase software from them.

Why Consumer Scams are Effective

- Consumer scams often depend on the creation of an emotional bond — a great price on a high-demand item, the prospect of a huge sum of money or a long-sought romance. Scammers are adept at weaving convincing tales that draw their victims in emotionally and cause them to overlook the obvious red flags of fraud.

- Similarly, scammers are effective in creating a strong sense of urgency — the need for the victim to act immediately before something terrible happens or a great opportunity is lost. This is a prime manipulation technique used by fraudsters, so beware if you are being asked to do something immediately.

- Counterfeit check scammers rely on federal banking laws, which require banks to make deposited check funds available to account holders within a matter of days. Just because funds are available does not mean that a check has cleared and that the funds are legitimate.

- Scammers are tech-savvy. Depending on their level of sophistication, fraudsters can use their skills to take control of existing email accounts or create convincing “spoofed” versions of legitimate ones. Spoofing involves creating a fictitious email address that closely resembles the actual one, so at a glance, the email appears to be from a legitimate sender.

How to Detect, Prevent and Protect Yourself from Consumer Scams

- As the money transfer companies caution, never use a money transfer service to pay for an online marketplace or auction purchase, regardless of how trustworthy the seller may seem, or whatever protective measures they may offer to put in place.

- Never send funds using a money transfer service to someone you don’t know and don’t trust implicitly. If a request is legitimate, there will always be other methods by which the funds can be sent. If a money transfer is the only option, require ID validation for the receiving party.

- Always verify emergency requests. A quick phone call or text to a known phone number will often help determine if the emergency is real.

- Be extremely cautious with unsolicited checks or checks written for higher amounts than expected. Checks can still be returned as counterfeit even if your bank makes the funds available quickly.

- Closely examine the address from which you received an email with an offer or request for funds to ensure it is accurate — with no added punctuation or misspelling in an address that might seem familiar — and avoid clicking embedded links or attachments in unknown emails.

- Use your gut instinct. If a situation or offer seems strange or too good to be true, look at the facts and ask yourself why you have concerns.

As you consider this information focused on consumer fraud, please also bear in mind your important role in the fraud detection and reporting process in your business. Your vigilance in reviewing your accounts and transactions is vital to fraud prevention and detection. Fraud schemes — as well as loss recovery efforts and outcomes — can be complicated. Early detection and prompt reporting of a fraud incident is critical because the passage of time might adversely affect the potential recovery of a fraud loss or the outcome of a customer claim. Your attentiveness is often the first line of defense for fraud, and if a fraud incident occurs, your diligence might aid in a potential loss recovery.

We hope you find this fraud protection information helpful, and thank you for your ongoing attention to protecting yourself and your business from fraud.



**Fresno Madera
Farm Credit**

PRESORTED
FIRST-CLASS
U.S. POSTAGE
PAID
FRESNO, CA
PERMIT NO. 2097

Agriculture is Our Only Business

**Fresno Madera
Farm Credit**

We look forward to serving you.

FRESNO

4635 West Spruce
Fresno, CA 93722
(559) 277-7000
Fax (559) 277-7030
Hours: 8 a.m. - 5 p.m. M-F

MADERA

305 North "I" Street
Madera, CA 93637
(559) 674-2437
Fax (559) 673-8414
Hours: 8 a.m. - 5 p.m. M-F

KINGSBURG

1698 Draper Street
Kingsburg, CA 93631
(559) 419-5411
Fax (559) 419-5416
Hours: T-W: 8 a.m. - 5 p.m.
M, Th, F: By appointment

LOAN ACCOUNTING (559) 277-7016
TOLL FREE 1-877-363-8637
www.fmfarmcredit.com



Fresno Madera Farm Credit



@fresnomaderaafc