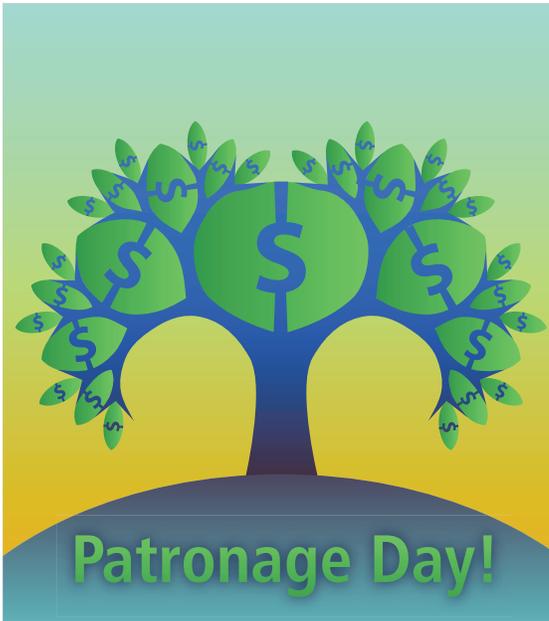


100 YEARS YIELDING MILLIONS MORE FOR YOU



The start of 2016 marks Farm Credit's centennial anniversary; when you tie that with the 11th year of GreenStone's patronage program, it means 100 years yielding millions more for you!

Because GreenStone is owned by the hardworking people we support, we are proud to return approximately \$35 million of our net earnings back to members like you. That means money back in your pocket which you can reinvest in your operation, give back to your community, or devote to the needs of your family and home. As a financial cooperative, GreenStone is committed to remaining a stable, reliable association that will continue to be here, supporting our customers with a little extra, however they choose to use it.

Through the decades, we have developed deep roots in the rural communities we call home. We have built a 100 year foundation that has stood the test of time and affords us the strength to give back to our members, even in the tough years.

This year, we are again looking forward to Patronage Day, which will be on March 23. We hope to see you in your local branch, picking up your check and connecting with your friends and neighbors.

While markets may shift and change, there is one thing of which you can be certain: we will be here to support you. Through the tough times—now and in the future—GreenStone is committed to our customers and to ensuring that patronage is one of the many benefits of membership. ■

FARM FORWARD MENTORSHIP PROGRAM

.....

GREENSTONE RECOGNIZES THAT STARTING A CAREER IN FARMING CAN BE CHALLENGING. TODAY'S FARMERS ARE AMERICAN AGRICULTURE'S GREATEST ASSET.



The scope of their knowledge goes far beyond the field. With this in mind, and in coordination with GreenStone's centennial celebration, we are proud to launch the pilot of the Farm Forward Mentorship program with 16 producers located through the association's territory.

Participating mentors receive the satisfaction of helping and teaching the next generation while learning new ideas and gaining experience in the art of mentorship. The mentees will in turn have access to a broad knowledge

base of industry dynamics and practices, have the opportunity to network with key industry contacts and gain a better understanding of the business model of agriculture today.

The program officially launched for the eight mentor/mentee pairings in early January with a one-day training in East Lansing, MI. Throughout the year, the program includes several coordinated conversations and site visits to mentor and mentee farms, all designed to foster conversations around business areas the pair have prioritized,

some of which will include creating an effective business plan, managing risk, utilizing resources and managing day-to-day operations.

Professional business coaches and mentoring consultants will facilitate the process and guide the participants throughout the year. Carl Jessen, former GreenStone President and CEO, currently of Jessen Coaching, LLC and Susan Combs, Coaching & Consulting, LLC will lead the group through the Farm Forward Mentorship program.

Throughout the year, follow our Farm Forward participants' journey on GreenStone's social media and Open Fields blog. We will be sharing participant features, including their personal stories, insights, and program experiences!

GreenStone is committed to supporting organizations, programs and initiatives dedicated to advancing agriculture—today and tomorrow. The Farm Forward Mentorship program is one more way Greenstone supports and encourages a new generation of producers beyond providing financial services. ■