

KENT W. ERHARDT

Kent is Vice President – Lead Relationship Manager for CoBank, ACB.

Kent works out of the St. Louis office of the Eastern Division. He serves customers located in Illinois and Missouri and they are primarily grain, farm supply, and feed cooperatives.

Kent's financial services career spans over 28 years in the Farm Credit System with the past 21 years with CoBank. Prior to joining CoBank in 1989, he served seven years with the Farm Credit Banks of St. Louis primarily in the audit and review division.

Kent earned his B.S. degree in Agricultural Economics at the University of Missouri, Columbia. He is a current member of the AICPA and MSCPA. He was raised in rural central Missouri and he currently resides in St. Charles, MO.

Kent has served in various volunteer positions with the NSAC, and is a past President of the Great Lakes Chapter. Currently he serves as Chair of the National Chapter Development Committee of NSAC.

Kent is married and has two sons, Mason 9 years and Clayton, 7 years, and his wife's name is Kelley.

CoBank is headquartered in Denver, CO and has \$58 billion in assets. CoBank (formerly Bank for Cooperatives) has been a leading lender to some of America's most successful businesses since 1933. The bank provides loans, leases, export financing and other financial services to agribusinesses and rural power, water and communications providers in all 50 states. CoBank is owned by approximately 2200 stockholder/customers. The bank operates on a cooperative basis and, historically, returns a substantial portion of bank earnings to the bank's customer-owners in the form of patronage refunds.

CoBank serves customers from regional banking centers across the U.S. and also maintains an international representative office in Singapore.

CoBank is a member of the Farm Credit System, established in 1916, and is a nationwide network of banks and retail lending associations chartered to support the borrowing needs of U.S. agriculture and the nation's rural economy.

For more information about CoBank please visit the bank's website at www.cobank.com