Interviewee: Kasey Russell
Date: 03.02.2016
Location: Cooper Room, Alamosa, CO
Time: 2:00pm

Kasey Russell is a local loan officer who has worked in financial lending since graduating from Adams State University in the late 1990s. He currently works at Frontier Bank. We will be interviewing Kasey from 2:00-3:00pm in the Cooper Room as a means of gaining insight into the world of lending. In particular, we intend on asking him questions that shed light on financial lending in so much as it concerns agriculture.

To start off, can you please state your name and your current position?

Where are you from originally?

Did you grow up on a farm or ranch?

- If so, how did that influence your decision to get into financial lending?
- If not, what got you into the work you currently do?
- Where did you study? What did you study?

How long have you been doing lending?

- And of that time, how long have you worked with agriculture lending?

Do you have a sense of how much your institution lends each year in this region?

What types of loans does your institution give out?

What types of loans, specific to agriculture, does Frontier provide?

- Operating loans? Etc.

What are some of the criteria people need to meet to get loans for farming and ranching?

What types of collateral are considered in agricultural lending?

- How does an institution like yours go about confirming collateral on loans?

Roughly what percentage of people end up getting approved for agriculture loans each year?

What is the average loan amount in the valley?

Do most farmers and ranchers rely on lending to operate their farmers and ranches?

What types of things are farm loans used for?

What does your typical client look like?

- That is, male/female? White/Hispanic? Young/Old? Etc.

Is lending different for different sized farms?

As a class we've spent some time researching the *Garcia v. Vilsack* case, which included several claimants from the SLV. In your opinion, has the Garcia case changed lending practices here in the Valley?

- That is, did the outcome create awareness within the lending field that might not have previously existed?

Over the last several decades small family farms have been on the decline in this country. Is that true here in the Valley as well?

Does Frontier attend family farms as well as corporate farms and ranches?

How does the corporatization of farming and ranching affect the lending business?

Is there anything else you'd like to share with us about the nature of your work here in the Valley?