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2019 Northwest FCS



Purpose-Driven Leadership

2019 ANNUAL REPORT

ANNUAL REPORT

Here to Help You Grow®

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Chair Message

At the Young and Beginning Producers Conference in January 2019 we talked about cooperative business models. For some, the principles were relatively new, especially as they pertain to financial institutions. Cooperatives vary in type and membership, yet their sole mission is to meet member objectives and adapt to their changing needs. What makes Northwest FCS unique?

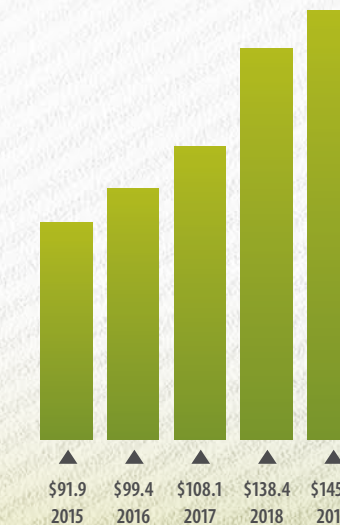
Ours is a purpose-driven cooperative, focused solely on agriculture, forestry and fisheries. I can't think of a more noble purpose. True to the cooperative spirit, we help our customers navigate change by investing in management education and learning opportunities to help them grow. Here, stewardship is ingrained in our purpose as we collectively give back to support our rural communities. And, we share a percentage of the association's earnings with the customer-members who helped create it.

By all measures, 2019 was another great year for the association. Based on our strong financial performance, the board voted to continue cash patronage dividends at 1.25% of our customers' eligible average daily loan balances. For 2019, this amounts to \$145.1 million. Since 2000, Northwest FCS has paid more than \$1 billion in cash patronage to customer-members which provides a significant economic boost to the rural communities we serve.

I'm honored to serve on the Northwest FCS board alongside my fellow producers and directors. As the association continues to prosper and grow our capital, we carefully consider how to build value in a purposeful and balanced way. We're investing in new technology to improve service and efficiency. Like our customers, we know the investments we make today matter as we prepare for future generations.

On behalf of the board, I want to thank our local advisors who serve a vitally important role in this cooperative by providing feedback on what we're doing well and where we can improve. Our sincere gratitude to senior management and Northwest FCS employees whose dedication and devotion ensure the long-term viability of the cooperative. And, thank you to our customer-members for your continued business and the trust you place in us.

Cash Patronage Paid
(\$ in millions)



Greg Hirai - Board Chair

CEO Insights



Phil DiPofi – President and CEO

Purpose-Driven Leadership

At Northwest Farm Credit Services, our fundamental purpose is to improve the lives of our customers and employees, the communities where we work and raise our families, and the Northwest agriculture, food and fiber industries that perform a vital role in the United States and around the world. For us, this is more than just a motto on our website, it's something we live out every day.

Effective leadership at every level of this organization is critically important to achieving our purpose, especially given the rapid pace of change and the complex business environments we work in. As I meet with customers, they often share the same challenges and perspectives we do. For us, leadership doesn't just come from a job title or position on an organizational chart. Everyone can be a leader.

We believe leadership is the ability to work with others to achieve a common purpose, to best serve customers and colleagues. Leadership is working effectively in our communities, with our neighbors and even with our competitors. Purpose-driven leadership is the differentiator between an average performing business and an exceptionally performing one.

2019 was another year of strong performance for your Northwest FCS cooperative. We made important, incremental contributions in each of the four core areas of our business: to deepen customer-member relationships, develop talented employees, maximize operational efficiencies and deliver strong financial performance.

Customer Capacity

Positive customer experiences lead to more opportunities to build relationships and trust. That's why we continue to focus on actions that drive customer engagement – being accessible and responsive, helpful and clear in our communications and making it easier for customers to do business with us. Our primary method for measuring engagement is research conducted and analyzed by the Gallup organization. These results continue to improve and in 2019 customer engagement neared world-class status.

We know our performance as a cooperative ultimately depends on the success of our customer-members. We continue to invest in our Business Management Center to provide information and resources, in a variety of ways, to help our customers navigate change. In June 2020 we look forward to our new Leadership Development Conference where customers and employees will learn together side by side.

Delivering value for our customer-members also means building and expanding strategic partnerships. In 2019 we began working with a group of western Farm Credit associations who plan to offer residential, country home loans to customers in their markets. Given our experience and expertise in this area, we look forward to supporting them in meeting the unique needs of rural homeowners.

Human Resource Capacity

The strength of this cooperative has always been defined by the quality of our people. I'm incredibly proud of our employees and their dedication to this organization. As we continue to implement new technology, our employees are learning new systems and how to do things differently. Their ability to adapt is a true testament to their appetite for learning. Our people understand the "why" behind the changes we're making and love the challenge of finding new ways to make it easier for us to serve our customers.

Strong employee engagement is the foundation for providing world-class service for our customer-members. In 2019 Northwest FCS was once again named a Gallup Great Workplace Award winner for our ability to create an engaging culture for customers and employees. We were also named The Best Place to Work in the Inland Northwest among large employers for the fourth year in a row. Being named a great company to work for is a valuable tool in telling our story to potential employees who care deeply about investing their time working for a company with a great culture.

Operations Capacity

2019 was a pivotal year for building more capacity in our processes and technologies. From strengthening internal controls, to addressing risk management and cybersecurity, it was a busy and productive year. We also began the process to replace our loan origination system. More than 100 employees participated in working sessions to help us improve how we process and administer loans using new tools and technologies. Ultimately our commitment is to make it easier for our customers to do business with us and for our employees to do their jobs supporting them.

Financial Capacity

Our strong financial performance continued in 2019 with solid earnings, loan and capital growth, and improved credit quality. We continue to be a leader in returning value to our customer-members through one of the

highest patronage levels in the Farm Credit System. In 2019 the association earned \$291.5 million and grew capital 5.7% to \$2.7 billion. Compared to other parts of the country, conditions for our Northwest producers were more favorable relative to weather and trade impacts. The association's solid financial performance in 2019 positions us well to weather future downturns and serve our customers during periods of volatility.

Looking Ahead

2019 marked my ninth year with the Northwest FCS team. I'm proud of the organization's accomplishments related to both the financial and non-financial aspects of the business. As we build on those accomplishments in 2020, we'll continue our focus on developing leaders, customer-members and employees, as we thoughtfully and purposefully serve Northwest agriculture, forestry, fisheries and our rural communities.





Purpose-driven

We're an engaged community that serves a noble purpose, providing food and fiber to support a growing world. We are the people who grow, process, research and finance agriculture, forestry and fisheries in the Northwest.

Leaders together

We value integrity, trust and respect in the relationships we build with each other. We're open to input and learning new things. And, we share our knowledge to help others as we embrace change and seek opportunity together.

"Northwest Farm Credit took a chance on us and they have a personal investment in our future."



Jordan and Susan Whittaker - Leadore, Idaho

The Power of Youth

Jordan and Susan Whittaker were newlyweds (just 24 and 19 years old) when we gave them their first loan to buy 100 heifer cows. Jordan's family had been customers for more than 40 years, but he and Susan were taking this step on their own, without cosigners. Back then the young couple had big dreams, a rough business plan and a skinny balance sheet. It's amazing what people can do when someone believes in them.

Today, Jordan and Susan run three separate businesses in Leadore, Idaho (population 103). They've taken on their share of the family's cattle operation in a well-executed succession plan. Their young kids are now proud members of the cow-moving crew. Jordan and Susan also run a small irrigation business that provides essential services (and much-needed employment) in the remote, rural community they love. When they came to us with a bold idea for a new business, we listened.

Jordan believed he could harness the power of water flowing into the canyon and convert it into a renewable energy source. We trusted him. Over nine years the couple installed more than 12,000 feet of underground metal pipe (in 20-foot sections) as they waded their way through government red tape. They call their first hydroelectric power plant a labor of love. Since then, they've installed a second, with a third on the way, as part of their succession plan for the next generation.

"None of this would be possible without the people at Northwest Farm Credit," Jordan says. "You've been with us every step of the way. When our financial acumen wasn't the greatest, you taught us about the numbers. You helped us develop a business plan that would really work. When people are invested in you, they can critique you and encourage you when you need it. Northwest Farm Credit took a chance on us and they have a personal investment in our future."





"It's rewarding to work for a company that embraces change and invests in new technology to make our jobs easier."

Mecale Dunn, *Business Technology Advisor - Nampa, Idaho*

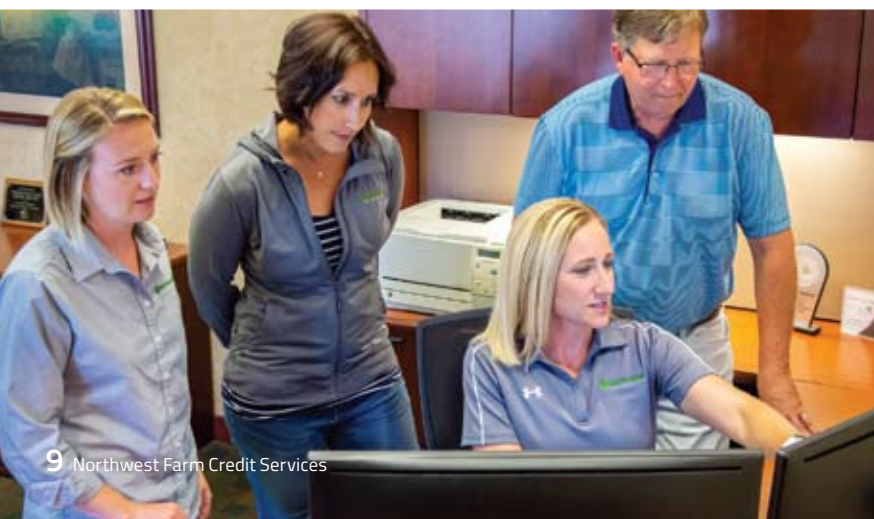
Change Agent

Mecale Dunn was working for a wholesale mortgage lender 12 years ago and looking for new opportunities. With her lending experience and background in farming, a coworker recommended she apply for a job with us. It seemed like a good fit. When Mecale talked to her husband, he said she should visit with his dad who had a 40-year career as a Northwest FCS appraiser. They were right. Mecale was a perfect addition to our team.

Mecale has worked as a financial specialist, credit officer, relationship manager for country home loans and now, in a new role, as business technology advisor. There's no one better to help people implement new technology than someone who has walked a mile in their shoes. Mecale is a conduit between our branch staff and tech teams at headquarters so she's able to explain the "why" behind a change and how it makes our jobs easier.

Mecale is someone you can count on. She takes great joy in helping others, whether it's training on new software or packing meals for the Idaho Foodbank. Mecale embraces change and doesn't shy away when things get tough. Instead, she looks for opportunities to learn and helps us all do the same.

"Technology is a game changer for us and for our customers," Mecale says. "It's rewarding to work for a company that embraces change and invests in new systems to make our jobs easier."



"I appreciate all the opportunities we have at Northwest FCS to learn, grow and share our knowledge."

Melissa Newton, *Financial Specialist - Billings, Montana*

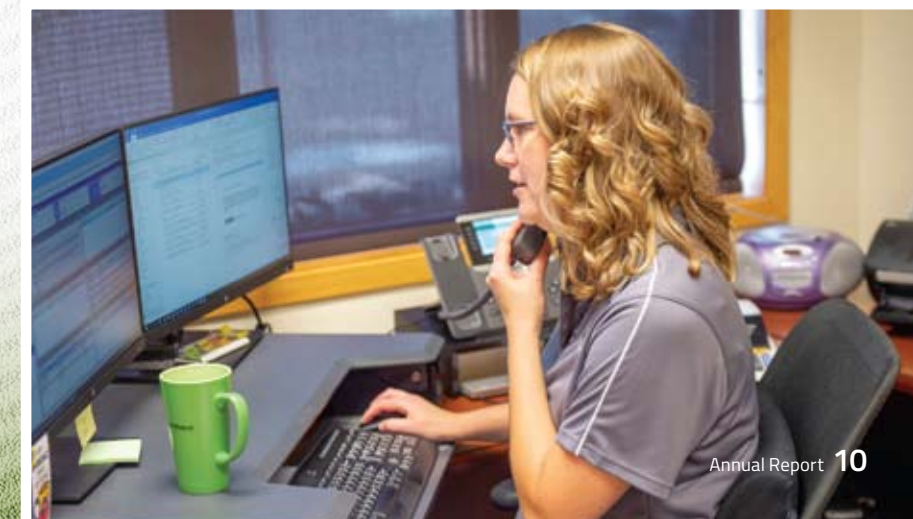
Natural Resource

Melissa Newton joined our team six years ago as a junior in college. She was studying accounting at Montana State University and applied for a summer internship. As soon as she graduated, we offered her a position as a financial specialist. Lucky for her, we had a job open in Billings, Montana, closer to her hometown. Lucky for us, Melissa is a farm kid who loves a challenge and the opportunity to learn.

Financial specialists like Melissa are ... well, special. They have widespread knowledge about a lot of different things. When someone emails or calls with questions, it's Melissa's job to find the answers or someone who has them. She's learned about complex water rights and brand liens on cattle, detailed title reports and assets for collateral. If you're a customer in Billings, chances are she knows your voice on the phone and maybe the names of your children, too.

She's also learning to manage a farm business firsthand. Melissa and her husband, Rob, raise sugar beets, alfalfa hay and corn silage. She drives corn truck during harvest. Together they support other young producers and recently served on the steering committee for the Montana Department of Agriculture's Young Ag Couples Conference.

"I appreciate all the opportunities we have to learn and grow," says Melissa. "We're encouraged to share our knowledge with each other and with our customers, so everyone has access to the tools they need to be successful."



"Relationships, trust and integrity are important to us and to the people we choose to do business with."

Built on Trust

Courtney Herzog always knew he'd return to the family business after college to work alongside his dad and brother. Their family has been farming and ranching the hills of southern Montana for three generations. In the early years they raised market hogs and feeder pigs. Today, they raise cattle and cereal grains. The Herzogs have seen good times and plenty of downturns and we've been with them every step of the way.

Courtney and his family manage roughly 35,000 acres of land in Rapelje, Montana, a notoriously dry part of the state. Hay production can be a challenge even in the wettest of years. Today they use a number of range management techniques to keep their cattle on standing grass as much as possible throughout the year. They know every time they put a machine between a cow and the forage, it's costing them money.

"Things are changing constantly in agriculture," Courtney says. "Right now, margins are tight, inputs are high, and mistakes are much harder to cover. That's why we trust the people at Farm Credit. Bo Kombol knows our business and he's a great sounding board for our ideas. I'm not worried that he's just lending me money to make himself look good. I tell Bo the business plans only my family hears about because I know he always has my back."

Courtney and his wife, Kim, continue to find ways to diversify their income and spread their risk. Kim runs a pheasant-hunting business seven months of the year. Courtney sells bale beds for pickup trucks, including installation and ongoing service. They rely solely on repeat business and word of mouth. Something that comes easily when you treat people the way you want to be treated.

"Your word is your bond," Courtney says. "If you say you're going to do something, people need to trust that you'll follow through. That's why we surround ourselves with people who share our same values. Relationships, trust and integrity are important to us and to the people we choose to do business with."



Courtney Herzog - Rapelje, Montana



"In those down years you helped us and gave us ideas. They weren't always the ideas we wanted to hear, but they were the right ones."

Family Trees

J. Frank Schmidt & Son Co. has been growing trees and "new ideas" in Oregon for more than 70 years. In fact, the Schmidt family has introduced, patented and trademarked over 100 varieties. The Red Sunset Maple proudly bears their signature. Together, Frank and his sister, Jan, lead this business of more than 2,500 acres and 400 employees they call family. The sheer size and complexity of the operation made the Great Recession of 2008 – and its deep impact on the nursery and timber industries – even more difficult to manage.

The Schmidts weathered downturns before, just not one of this magnitude or longevity. They were implementing lean manufacturing long before the term was popular to streamline their processes. We helped them finance a 10-year transition from overhead sprinklers to drip irrigation that saved them money on water, fertilizer and labor. Yet, no one could have predicted the length of the 2008 recession lasting a full, three-to-seven-year production cycle. We all dug in deep to ride it out together.

"It has always impressed me that people at Farm Credit know the ups and downs of agriculture because they've lived it," says Frank. "Many are from farm families like our own, so they understand the unique challenges we have. In those down years you helped us and gave us ideas. They weren't always the ideas we wanted to hear, but they were the right ones. Unfortunately, the recession took several of our competitors – really good nurserymen – out of the business."

Today, Frank and Jan are preparing the next generation for their future in the nursery. Jan's son Sam and their nephew Gordy are active in production and management. The Schmidts have asked them and Frank's son John to join a talented group of outside advisors on the board. These young men also attend our financial seminars and management programs as they continue their education. We look forward to seeing their imprint on the future of this business as we continue to manage through change together.



J. Frank Schmidt and Jan Barkley - Boring, Oregon





"As foresters, our job is to be trusted advisors who provide insight and information to help our customers be successful."

Mike Wheeler, VP-Appraisal Services - Salem, Oregon

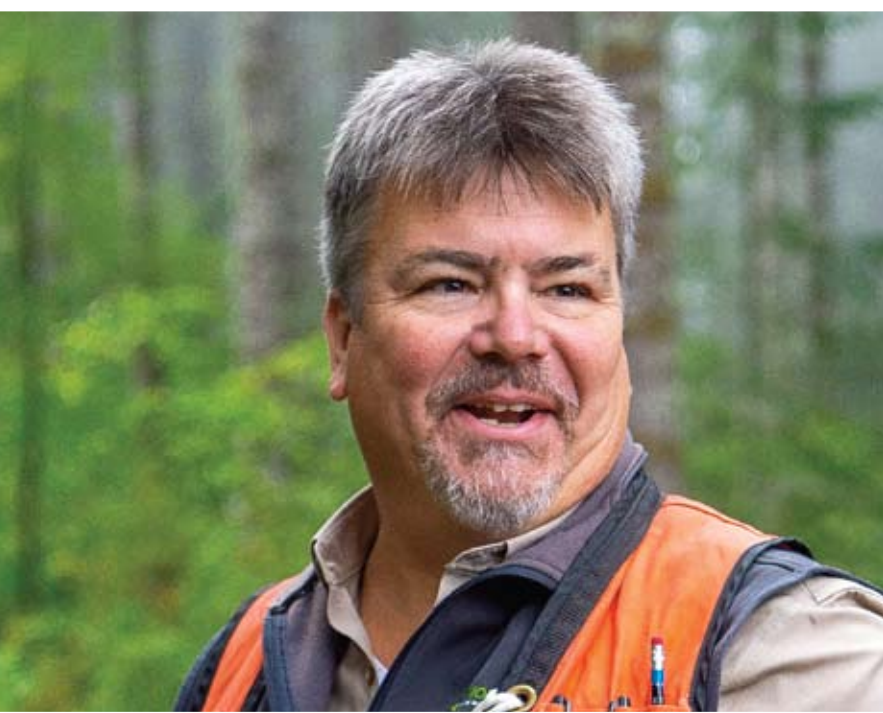
Ground Support

Mike Wheeler is an outdoor enthusiast with a heart for service. As a youngster he wanted to be a game warden, but serving his country came first. Mike spent six years in the Navy with two tours in the Persian Gulf. He then served in the Air National Guard to help pay for college and earned his forestry degree. Mike has been a certified appraiser with us for 23 years. Today, he leads and mentors others, including Chad Gilbreath, a talented forest engineering grad with a master's degree in business.

It takes a thorough understanding of the industry to appraise the value of forest assets (timber and land). An accurate appraisal reduces risk. It can help a customer receive top dollar for a property or bid for timberland at a competitive price. Yet, imagine calculating the value of forest acres that may not be harvested for 50 years. That's why people have come to rely on Mike and Chad's knowledge and their utmost integrity.

The two share a unique bond. Hands down, they love being out in the woods. Both are thoughtful and meticulous. Mike, the wise mentor and Chad, the talented up-and-comer. Both are deeply committed to the natural resource industries and the customers they serve.

"Our customers are producers, the doers, who are converting natural resources into the products we all need," says Mike. "As foresters, our job is to be trusted advisors who provide insight and information to help them be successful."



"Our company's commitment to the ag industries and our local communities is what makes me excited to come to work every day."

Trevor Faucett, Relationship Manager - Burlington, Washington

Consummate Coach

When you ask Trevor Faucett what he likes most about his job, he's quick to tell you about the amazing people he gets to work with every day. Salt-of-the-earth customers in very diverse industries. Coworkers (and friends) who support each other. People in rural communities along the I-5 corridor who care deeply for agriculture. Trevor is the kind of person who always thinks of others first, which makes him an invaluable relationship manager.

Trevor has been with Northwest FCS for 12 years. In that time, he's completed his master's degree with our tuition reimbursement program and graduated from the Ag Forestry Leadership program with our support. Today, he uses this knowledge to help customers plan for the future. He works with various lending teams to ensure we stay ahead of our customers' credit needs. And, he loves to dive deep into understanding customers' financials so he can structure the best loan packages for them.

Helping others just comes naturally to Trevor, whether he's coaching youth sports or encouraging nonprofits to apply for our Rural Community Grants. Trevor grew up in a small town, so he understands the benefits and the challenges. That's why he's always the first one to pitch in and give back.

"Our company's commitment to the ag industries and our local communities is unique," Trevor says. "As an employee, this is what makes me excited to come to work every day."



"We choose to do business with Northwest Farm Credit because you understand the business of agriculture."

Fruitful Endeavors

Rob Dhaliwal's father, Sam, immigrated from Punjab, India, home to some of the most fertile soils in the world. He planted his first 35 acres of raspberries in Washington in the spring of 1987. Rob grew up in the business and watched his dad work hard to improve the quality of their fruit and add more acres. Over the years he has seen tremendous change in the berry industry (and the family business) since he graduated from college and joined his first industry association board at the age of 23.

To be on the forefront of change Rob has stayed deeply in tune with the industry. His early service on association boards – at the state and national levels – exposed him to new ideas and a network of people. He has also helped his fellow growers stay attuned to changes in new plant varieties, technologies and labor trends. Being active in the industry takes time, which we all know is in short supply. But Rob considers the time spent to be a very wise investment.

Today, Samson Farms is a leading blueberry and raspberry producer in the state. They also grow black currants and have a winery on site. We helped the family finance their first processing facility in 2006 to give them greater control over quality and marketing. Now, they harvest berries mechanically with 100% traceability back to the field. With recent tech upgrades, the majority of their fruit is immediately quick frozen and shipped to buyers in the U.S. and abroad.

"We choose to do business with Northwest Farm Credit because you understand the business of agriculture," Rob says. "You know the industries we're competing in, especially the raspberry industry. Blueberries are grown throughout the U.S., but raspberries are unique, and you understand this industry better than most. Agriculture isn't a steady revenue business and the people at Farm Credit understand that, too. We know we can rely on you for service, consistency and help when we need it."

Rob Dhaliwal - Everson, Washington





"At Farm Credit, we're part of the food chain, financing production, processing, marketing and transportation to feed a growing world."

Rich Hendershot, Senior VP-Credit Approval - Spokane, Washington

Rich with Experience

They say wisdom is gained only through experience, which is precisely what Rich Hendershot brings to our team. Rich has worked in the Farm Credit System for 38 years, first in Ohio and Kentucky, before moving to the Northwest in 1990. As senior vice president of credit approval, his insights into the world of numbers and the diverse industries we serve help us (and our customers) make wise credit decisions.

Today, Rich manages our credit approval and industry insights teams. Different, yet complementary areas, perfectly suited to his skills and experience. On the credit side, loans of a certain size or complexity are sent to Rich's team for approval. He analyzes the numbers, knowing the best decisions – for customers and our cooperative – are deeply rooted in industry knowledge. Industry teams across our association keep the pulse on market projections to help us all make wise choices.

To say Rich is analytical may be an understatement. He's tracked every household expense (down to the penny) for the past 30 years. Numbers often tell a greater story, which in this case points to the heart of a generous man. Rich and his wife, Carol, give a significant portion of their time and income each year to help those in need – children, the elderly and everyone in between.

"Our mission in life matters," says Rich. "At Farm Credit, we're part of the food chain, financing production, processing, marketing and transportation to feed a growing world."



"We are incredibly passionate about the customers and communities we serve, and it shows."

Erin Wells, VP-Country Home Lending - Spokane, Washington

Living Her Legacy

You won't find a better teammate than Erin Wells. She's worked with and managed numerous teams since she started her career with us 20 years ago. Erin has a knack for finding better, more efficient ways to do things: improve a process, measure feedback, engage others to get 'er done and have some fun. It's probably not surprising given Erin's history as a national team-roping competitor (with her husband, Matt) and her lifetime of experience in agriculture.

As vice president of country home lending, Erin and her team make dreams come true. Residential financing is complicated though, with lots of rules and regulations. Even more so when you're financing land in the country to build, or a home on acreage with income potential. Yet, these properties fit perfectly in our wheelhouse and Erin's too. She leads our team as they work with customers efficiently throughout the loan process. From groundbreaking ... to move-in day.

Erin loves to work hard and make a difference in the lives of others. She credits her work ethic and leadership skills to the lessons she learned early in 4-H and FFA. Today, she carries the legacy forward as a proud leader of the Hustle & Heart 4-H Club, teaching life skills, financial management and teamwork to the next generation of promising young leaders.

"What I love most about working here is we practice what we preach," Erin says. "We are incredibly passionate about the customers and communities we serve, and it shows."



Local Advisors

IDAHO

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Logan Alder
Greg Andersen
Jeff Bartschi
Cody Bingham
Jeff Blanksma Jr.
Chris Brannan
Connie Christensen
Brent Clayton
Joseph Clayton
Craig Corbett
Coy Crapo
Jack Faulkner
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