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May 22, 2019

Mr. Barry F. Mardock  
Deputy Director  
Office of Regulatory Policy  
Farm Credit Administration  
1501 Farm Credit Drive  
McLean, VA 22102-5090

Re: Advance Notice of Proposed Rulemaking – Young, Beginning and Small Farmers and Ranchers

Dear Mr. Mardock:

On behalf of our shareholders, the board and management of Alabama Ag Credit, ACA (the Association) appreciate the opportunity to comment on the FCA's proposed Advance Notice of Proposed Rulemaking (ANPR) published in the February 21, 2019 Federal Register addressing issues associated with the collection and reporting of data from the Farm Credit System with respect to service to young, beginning and small (YBS) farmers, ranchers and producers or harvesters of aquatic products (YBS Farmers).

We have participated in the development of, and fully support the comments submitted by the Farm Credit Council (FCC) on behalf of the entire System. Since those comments have been provided to you by the FCC, we will not restate them in this letter.

Alabama Ag Credit is proud of our commitment to serve all credit-worthy farmers. We understand that YBS farmers are a critical part of agricultural community, and we are proud to support a strong, proactive program to serve YBS farmers, regardless of whether or not the beneficiaries are borrowers of the Association. We have consistently demonstrated our commitment to YBS farmers on both a qualitative and quantitative basis.

Once again, we appreciate this opportunity to comment on the ANPR and trust that our comments and those of other System institutions will assist the FCA. If you have any questions, please do not hesitate to contact us.

Respectfully Submitted,

Handwritten signature of John Carl Sanders in black ink.

John Carl Sanders  
Chairman, Board of Directors

Handwritten signature of Douglas Thiessen in black ink.

Douglas Thiessen  
President/Chief Executive Officer