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**U.S. House of Representatives**  
**Committee on Agriculture**  
**Subcommittee on Commodity Exchanges,**  
**Energy, and Credit**  
**Room 1301, Longworth House Office Building**  
**Washington, DC 20515-6001**

(202) 225-2171

**Subcommittee on Commodity Exchanges, Energy, and Credit**

**Public Hearing**

*RE: "Review of Credit Conditions: Report from Agricultural Lenders"*

Wednesday, December 11, 2019  
2:00 p.m.

1300 Longworth House Office Building

**WITNESS LIST**

**Mr. Shan Hanes**, President / CEO, Heartland Tri-State Bank, Elkhart, Kansas on behalf of the American Bankers Association

**Mr. Steven J. Handke**, Chief Administrative Officer, First Option Bank, Horton, Kansas on behalf of the Independent Community Bankers of America

**Mr. Marc Knisely**, President and CEO, AgCountry Farm Credit Services, Fargo, North Dakota, on behalf of the Farm Credit System