



Jay B. Penick

Jay was raised on a cattle and grain farm near Hebron, Ohio. He graduated from Ohio State University with a degree in agricultural economics. He began his Farm Credit career in 1977 in the Louisville Farm Credit district. Since September 1989 Jay has been President/CEO for Northwest Farm Credit Services in Spokane, Washington. He is responsible for approximately a \$6 billion portfolio of loans to farmers, ranchers, commercial fishermen, timber producers, agribusinesses, and rural home owners in Montana, Idaho, Oregon, Washington and Alaska. He supervises the operations of over 500 employees in 43 offices and the association headquarters.

Jay is past chairman of the FCS Presidents Planning Committee and trustee and former member of the Executive Committee for the Spokane Regional Chamber. He is a past president of the Farm Financial Standards Council and is a graduate and former advisor to the Farm Credit Executive Institute. He and his wife, Pam, have three children and four grandchildren.