



# AGRICULTURE LENDING & BANKING

## We'll Help You Grow Your Agriculture Business

*We understand the time and effort that goes into the agricultural industry. Agriculture banking has always been a central part of our business and will continue to be in the future. We're here to provide you with agricultural financing expertise and several agriculture loan options that fit your specific needs.*

### AGRICULTURE LENDING

We'll help you explore the agricultural lending services available to you so that your ag operation is ready for a smooth year.

- Beginning Farmer Loans
- Livestock & Equipment Loans
- Building & Land Loans
- Financial Education for Farmers
- Farmer Mac Program

## FARMER MAC

### BUSINESS BANKING

Business financial strategies, tools, and processes are essential for growth. We offer several products and services that can help you achieve your business goals.

- Business Checking - Business Debit Card
- Business Savings & CDs
- Business Loans - Mortgage Pre-Approval Available
- Cash Management Services
- Financial Education
- Digital Banking

### AG & BUSINESS TEAM

We know that time is important when striving to achieve your business goals. Our ag & business bankers are committed to helping you be successful!

- Over 100 employee-owners available to your business and your team
- Questions or need help? Meet us in-person, call or visit us online at [www.decorah.bank](http://www.decorah.bank).

**Turn page over to meet the team!**

## WHY CHOOSE US?

Our dedication to business owners and their team helps us offer the most progressive banking services available. Over 2,000 organizations use Decorah & Cresco Bank: the only award-winning, family and employee-owned financial institution in the area. **We are committed to helping you achieve your business financial dreams.**

Decorah Bank & Trust Co.  Cresco Bank  
A DIVISION OF DECORAH BANK & TRUST CO.

Member  
**FDIC**  
EQUAL HOUSING  
LENDER 



# Ag & Business Lending Team



**David Krieger**

Ag & Business Banker, VP  
Direct: 563-382-1542  
dave@decorah.bank



**Doug Van Sloten**

Ag & Business Banker, VP  
Direct: 563-277-1221  
dvansloten@decorah.bank



**John Schroeder**

Business & Ag Banker, SVP  
Direct: 563-277-1218  
jschroeder@decorah.bank



**Mike Ludeking**

Ag & Business Banker, VP  
Direct: 563-387-6755  
mludeking@decorah.bank



**Josh Giddings**

Ag & Business Banker, SVP  
Direct: 563-387-5235  
jgiddings@decorah.bank



**Brendon Kacher**

Ag & Business Banker/Credit, SVP  
Direct: 563-203-8159  
bkacher@cresco.bank



**Leslie Sivesind**

Ag & Business Banker, VP  
Direct: 563-203-8155  
lsivesind@cresco.bank



**Greg Meirick**

Ag & Business Banker  
Direct: 563-203-8158  
gmeirick@cresco.bank



**Cole Steffen**

Deposit Services Manager, AVP  
Direct: 563-382-1543  
csteffen@decorah.bank



**Heather Benzing**

Deposit Services Officer  
Direct: 563-387-5226  
hbenzing@decorah.bank



**Cole Phillips**

Loan Portfolio Manager  
Direct: 563-387-5202  
cphillips@decorah.bank



**Karen Henning**

Loan Portfolio Manager  
Direct: 563-387-6764  
khenning@decorah.bank



**Erin Ludwig**

Cresco Market Vice President  
Direct: 563-203-8150  
eludwig@cresco.bank



**Donna Thomas**

Cresco Market President  
Direct: 563-203-8157  
dthomas@cresco.bank



**Andy Ludeking**

Chief Lending Officer, EVP  
Direct: 563-203-8156  
aludeking@cresco.bank



202 E. Water St., Decorah, IA 52101  
563-382-9661 | [www.decorah.bank](http://www.decorah.bank)

126 2nd Ave. SE, Cresco, IA 52136  
563-547-2244 | [www.cresco.bank](http://www.cresco.bank)



For Internal Use Only  
AG\_BIZ\_TEAM\_04.03.25