

**DATE: January 25, 2021**

**To: House Committee on Financial Institutions & Rural Development**

**From: Greg Meyer, Owner  
Meyer Farms**

**Re: Support for House Bill 2069  
Preserving Local Access to Credit for Kansas**

**Dear Chairman Kelly and Members of the Committee:**

My name is Greg Meyer and I am appearing on behalf of Meyer Farms. Thank you for the opportunity to testify in support of HB 2069.

My brothers and I have a farm/ranch where we raise dryland corn and soybeans, as well as a cow-calf herd. I also sit on the Marshall County Conservation Board, Marshall County Farm Bureau Board, and the Walnut Township Board.

From my point of view and as we look to the future, I believe the passage of HB 2069 is crucial to accomplish these objectives:

1. Revitalize rural communities.
2. Benefit all borrowers.
3. Sustain local access to credit.
4. Give hope to many rural areas; and
5. Reduce Stress to many borrowers.

As an agricultural producer I have witnessed firsthand on how tough financially and mentally things can be year in and year out. The year 2020 was no exception.

The passage of this bill would help so many smaller communities at a time in history that needs it the most. For our farm/Ranch this bill would reduce our interest rates that would save us thousands every year, thus allowing us to put more money back into the local economy that everyone wants to see succeed. It also will help sustain the access to local credit that the ag communities want and need. This bill will also help our farm grow and thrive in an everchanging world economy.

If this bill is passed, one of best feelings you can get in business is when your lender calls you to say we have some ways we can save you money and help you get the credit you need. This reduces stress and gives people hope that things will work out. I believe local banks are the backbone of every small community and it was 20 years ago when my local bank gave me the credit to start farming when others might not have taken the chance.

To sum things up I hope the State of Kansas will increase the availability of local credit and level the playing field so local banks will thrive with their community and their customers. We need people helping people and Kansans helping Kansans.

Thank you for your time in considering this especially important issue for Kansas, and when you take action on HB 2069, I urge you to act favorably on its passage.