



A Publication of the:

Wyoming Agriculture & Natural Resources Mediation Program

A Program of the Wyoming Department of Agriculture

"Dedicated to the promotion and enhancement of Wyoming's agriculture, natural resources and contribution to Wyoming quality of life."

Is mediation right for you?

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Discussion - Information - New Solutions - Building Trust

Agricultural CREDIT MEDIATION

AG CREDIT CONFLICT?

WANTS TO PAY THE LOAN...
JUST NEEDS A LITTLE MORE TIME

WANTS THE LOAN PAID...
WORRIED IT ISN'T GOING TO HAPPEN

MEDIATION: IT'S YOUR SOLUTION

AMERICANS WITH DISABILITIES ACT
TO OBTAIN THIS PUBLICATION IN AN ALTERNATIVE FORMAT, CONTACT THE
WYOMING DEPARTMENT OF AGRICULTURE AT (307) 777-8788.
EQUAL OPPORTUNITY IN EMPLOYMENT AND SERVICES



Mediation is a confidential and voluntary process in Wyoming that allows borrowers and lenders to have a conversation about their situation, brainstorm possible solutions and develop agreements that work for both sides. The role of the mediator is to help both sides discuss the conflict and have a chance to be heard. Mediation is designed for quick resolution of the disputes and most mediations take place within 30 days of receiving the request. The Mediation Program receives funding from the USDA so there is no charge to either party for agricultural credit mediation cases, including loan defaults, denial of loan applications and other credit issues. The mediation will take place in a location that is convenient for both parties. The mediators are located around the state and travel to the mediation site.

Successful mediation requires compromise on the part of the lender and the borrower. Ag producers may have to change their operation to make it more profitable or liquidate some assets. Lenders may have to restructure debt or reschedule loan payments. Having the opportunity to discuss the issues face-to-face with a neutral facilitator can help the parties build trust and discuss new solutions. Communication is improved which help benefit the relationships moving forward.

Benefits of Using **MEDIATION**

- Voluntary
- Confidential
- Quick
- Cost effective
- Avoid litigation
- Open up communication
- Creative decision-making



Frequently Asked **QUESTIONS**

How long does mediation take? Depending on the depth of the issue, the average mediation meeting lasts about three hours. Most cases are completed in one meeting but sometimes the parties agree to come back to the table for another session.

What do I need to do to prepare? Prior to the mediation session, you'll be given some information on how to prepare. You'll want to bring any paperwork you have regarding the ag credit issue and other documentation that might help you develop an agreement.

Are these mediations ever successful? The Wyoming Agriculture & Natural Resources Mediation Program has an 80% success rate. If no agreement is reached during mediation, all parties are free to pursue all of the other options that are available to them to resolve the dispute.

How do I request mediation? You can send a letter or an email to the Mediation Program stating your request, the name and contact information of the lender you are requesting mediation with and a short statement about the dispute. The Program will contact the lender to let them know that mediation has been requested.

For more information, contact Lucy Pauley at (307) 777-8788 or email lucy.pauley@wyo.gov.
Visit our website at <http://wyagric.state.wy.us/divisions/nrp/mediation-program>.

