

**Committee on Agriculture
U.S. House of Representatives
Information Required From Nongovernmental Witnesses**

House rules require nongovernmental witnesses to provide their resume or biographical sketch prior to testifying. If you do not have a resume or biographical sketch available, please complete this form.

1. Name: Karen Lowe

2. Organization you represent: CoBank, ACB

3. Please list any occupational, employment, or work-related experience you have which add to your qualification to provide testimony before the Committee: _____

I have 17 Years of experience in financing a wide variety of U.S. exported products with the past 4 years specifically focused on ag exports with CoBank. My professional background also includes 7 years in Syndicated Finance and Private Placement origination and 6 years in commercial lending with.

4. Please list any special training, education, or professional experience you have which add to your qualifications to provide testimony before the Committee:

BA, College of Business Administration, Michigan State University, 1977
MBA American Graduate School of International Management, 1978
Harvard Agribusiness Seminar, 2015
Participation in trade finance and correspondent banking conferences including Federacion Latinoamericana de Bancos, SIBOS, International Finance Corporation, Bankers Association for Finance and Trade, US Grains Council Export Exchange

5. If you are appearing on behalf of an organization, please list the capacity in which you are representing that organization, including any offices or elected positions you hold: I serve as Senior Vice President at CoBank and I manage CoBank's Ag Export Finance Division

PLEASE ATTACH THIS FORM OR YOUR BIOGRAPHY TO EACH COPY OF TESTIMONY.