

OUR HERITAGE



AgHeritage Farm Credit Services | Summer 2018



Building this new office in McGehee furthers our mission of supporting rural Arkansas and local agriculture.

GREG COLE
AgHeritage President & CEO



www.agheritagefcs.com



OUR HERITAGE

Summer 2018

Senior Leadership

Greg Cole
*President and Chief
Executive Officer*

Drue Ford
*Senior Vice President
and Chief Credit Officer*

Ken Sumner
*Senior Vice President
and Chief Financial Officer*

Cole Plafcan
*Senior Vice President
Chief Lending and Marketing Officer*

Leslie Brown
*Vice President Human
Resources*

Board of Directors

OFFICERS

Dwain Morris
*(Northern Region)
Pocahontas, Arkansas
Chairman*

Jerry Burkett
*(Southern Region)
Stuttgart, Arkansas
Vice Chairman*

MEMBERS

Russell Bonner
*(Central Region)
Brinkley, Arkansas*

Jesse Briggs
*(Southern Region)
Reydeil, Arkansas*

Mike Burkett
*(Northern Region)
McCrary, Arkansas*

Chuck Culver
*(Outside Director)
Fayetteville, Arkansas*

Sandra Morgan
*(Outside Director)
Stuttgart, Arkansas*

Jeff Rutledge
*(Northern Region)
Newport, Arkansas*

Clay Schaefer
*(Central Region)
Hunter, Arkansas*

Michael Taylor
*(Central Region)
Bald Knob, Arkansas*

Keith Watkins
*(Central Region)
Griffithville, Arkansas*

Scott Young
*(Southern Region)
Portland, Arkansas*



Growing
Arkansas
Today and
Tomorrow

CONTENTS

- 1 *Letter from Greg Cole,
President & CEO
of AgHeritage Farm
Credit Services*
- 2 *Our Staff*
- 4 *Carolyn Bolding Retires*
- 4 *Kathy Buford Retires*
- 5 *Stockholders' Meeting
Results*
- 5 *Mark Your Calendar*
- 6 *Legislative Review*
- 7 *Customer Spotlight:
Pat Holloway*
- 11 *Scholarship Recipients*
- 13 *Customer Appreciation
Events*
- 14 *Patronage Program*
- 15 *District Farm Family
Winners*
- 17 *AgHeritage in Action*
- 23 *Groundbreaking
in McGehee*

AgHeritage Farm Credit Services

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ON FRONT & BACK COVERS:
Groundbreaking in McGehee



PROUD MEMBER OF
THE FARM CREDIT SYSTEM

OUR CEO



Greg Cole, President & CEO

With the 2018 crop in the ground, Arkansas producers are faced with volatility and uncertainty brought about by the political dynamics surrounding the trade war, the food versus fuel debate and a new Farm Bill. All of this coupled with the continuation of low commodity prices makes navigating forward challenging.

In times like this, it's good to know you have a customer-owned financial cooperative that has over a 100 year record of weathering economic and political cycles, and who will also advocate on your behalf in Washington in support of issues that are critical to rural America and agriculture. Earlier this month, representatives from our Association and the Farm Credit System participated in a fly-in to Washington D.C. to meet with members of Congress to discuss the Farm Bill and other agricultural issues.

Farm Credit recently returned a portion of their annual profits in the form of patronage refunds to its customer-owners. The System returned approximately \$1 billion based on 2017 earnings and \$18 million was returned to customer-owners in Arkansas by the four Arkansas Farm Credit Associations. These dollars provide a significant economic boost to rural communities.

We value your business and appreciate you choosing AgHeritage FCS as your financial partner. Serving agriculture and rural America is not just our mission; it's our passion.

A handwritten signature in white ink that reads "Greg Cole". The signature is fluid and cursive.

Greg Cole, President & CEO
AgHeritage Farm Credit Services



OUR STAFF

EMPLOYEE REWARD AND RECOGNITION LUNCHEON

The 2018 AgHeritage Farm Credit Services Employee Reward and Recognition Luncheon (R&R Luncheon) recognized our employees and employee teams before their peers. This year, the AgHeritage R&R Luncheon was held at Heifer International on Friday, February 23.

Stuttgart

2017 Top Sales Achievement Awards

- Financial Related Services Income
- Delinquency



Batesville

2017 Top Sales Achievement Award Loan Classification



Junior Beshears, VP Lending & Branch Manager and Nanette Peifer, Customer Specialist

Brinkley

2017 Top Sales Achievement Award Spread



Jason Hayes, former VP Lending & Branch Manager, J.C. Scemons, Ag Lending Officer and Carrie Grizzle, Customer Specialist (Not Pictured)

Lonoke

2017 Top Sales Achievement Awards

- ADB Growth \$
- New Money
- Fee Income



Shelly Hogan, Customer Specialist, Jo Sara Walker, Customer Specialist, Griffin Golleher, VP Lending & Branch Manager, Josh Cunningham, Ag Lending Officer and Clayton Howell, Ag Lending Officer

Newport

2017 Top Sales Achievement Award ADB Growth%



Josh Bean, Ag Lending Officer, Sherrie McArthur, Customer Specialist, Kathy Buford, Ag Lending Officer, Todd Hulett, VP Lending & Branch Manager and Nathan Davis, Ag Lending Officer

EMPLOYEE SERVICE AWARDS



Todd Hulett, Newport Branch



Bert Leder, Searcy Branch



Sherrie MacAthur, Newport Branch



Blake Swindle, Central Office



Jake Minton, Lonoke Branch



Alan Brannon, Pocahontas Branch

WELCOME TO OUR NEW EMPLOYEES

Matt Kelley, Benjamin Rogers and Weston Weeks recently joined the AgHeritage Farm Credit Services Central Office as Credit Trainees.

Matt has a B.B.A. Insurance and Risk Management from the University of Central Arkansas. He previously worked for Delta Dental where he was a Provider Network Coordinator. Matt and his family reside in Conway.

Benjamin has a Bachelors of Arts in Mathematics from the University of Arkansas at Little Rock. He previously worked for IBERIABANK as a Commercial Underwriter. He and his wife reside in Ward.

Weston has a Bachelor of Arts in History from Hendrix College, and a M.S. In Agricultural Economics from the University of Arkansas. He recently worked for Best Rice LLC where he was an Operations Coordinator. Weston and his wife reside in Little Rock.



Matt Kelley
Credit Trainee, Central Office



Ben Rogers
Credit Trainee, Central Office



Weston Weeks
Credit Trainee, Central Office

WELCOME TO OUR NEW INTERNS

Meet our AgHeritage Credit Intern Dalton Craig and our Appraisal Intern Hunter Hudson.

Dalton is currently attending the University of Arkansas to earn his Bachelor of Science - Finance Degree. He is working out of the Central office in Little Rock.

Hunter is currently attending Arkansas Tech University to earn his Bachelor of Science in Ag Business Degree. He is working out of the Lonoke office.



Dalton Craig (left) and Hunter Hudson (right)

CAROLYN BOLDING RETIRES DECEMBER 28 FROM AGHERITAGE SEARCY BRANCH



Carolyn Bolding, Lil Hart



Darlene Crawford, Carolyn Bolding, Bert Leder, Sydney Belew

“Friend, co-worker, mentor - these are all the things that Carolyn has been to me. As she moves on to this next chapter in her life, I feel extremely blessed to have had the opportunity to work with her. She certainly made a lasting impact on me and our customers.”

– DARLENE CRAWFORD

KATHY BUFORD RETIRES JUNE 22 FROM AGHERITAGE NEWPORT BRANCH



“Kathy has been an important part of the AgHeritage team at Newport for a long time. I was lucky enough to learn from and work beside her for over twenty years. Her dedication and devotion to her job will be greatly missed, but I hope she enjoys retirement.”

– TODD HULETT

OUR RESULTS – THE 2018 ANNUAL STOCKHOLDERS MEETING AND DIRECTOR ELECTION



The Annual Stockholders' Meeting was held on April 17. Following the annual meeting, ballots were mailed to all eligible voting stockholders for the annual director election.

We are pleased to announce Russell Bonner, Dwain Morris, Jeff Rutledge and Jesse Briggs were elected to the Board of Directors.

The following stockholders were also elected to serve for one-year on the Nominating Committee: Ronald Aaron, Matt Hibbard, John Hamilton, Doug Medford, Brandon Parker, Clay Poole, Frank Prislovsky, Harrell Wilson and Tommy Young.

Please see page 14 for more information on the election results.

Mark Your Calendar:

AUGUST

- 3 - 5: Arkansas Cattleman's Association 60th Annual Convention & Tradeshow; Statehouse Convention Center, Little Rock
- 4: Drew County Log-A-Load Dinner and Auction; Pauline Baptist Church, Monticello
- 13, 11am - 1pm: Brinkley Customer Appreciation Luncheon; Brinkley Convention Center, Brinkley
- 16: Grady Fish Fry

SEPTEMBER

- 4 - 8: Cleburne County Fair
- 9 - 12: NARRU Fall Conference Event
- 11 - 15: Arkansas County Fair
- 10 - 15: White County Fair
- 11 - 15: Cleveland County Fair
- 18 - 22: Prairie County Fair
- 24 - 29: Lincoln County Fair
- 17 - 19: 2018 Realtor's Convention; Hot Springs
- 20: 2018 John Herman Hickman Foundation Golf Classic; Eagle Mountain Golf Course, Batesville
- 28 - 29: Owlfest; McGehee

OCTOBER

- 2: Farm Safety Days
- 2 - 4: Arkansas Forestry Association Annual Meeting; Hot Springs Hotel & Spa at Hot Springs Convention Center

OCTOBER (CONTINUED)

- 4 - 5: Fall Conference, WRI
- 11 - 21: Arkansas State Fair, Little Rock
- 23, 6pm: Star City Office Customer Appreciation; Civic Center, 201 Liberty Street, Star City
- 25: 66th Annual Farmers Appreciation Fish Fry Honoring the 2018 Jefferson County Farm Family of the Year
- 29 - Nov. 2: ASFMRA 88th Annual Conference; Chandler, Arizona

NOVEMBER

- 2, 11:30am - 1pm: Newport Office Customer Appreciation; Iron Mountain Depot, 425 Front Street, Newport
- 6, 6pm: McGehee Customer Appreciation Dinner; McGehee Men's Club
- 29, 6pm: Pocahontas Customer Appreciation Dinner; The Studio, 123 West Main Street, Walnut Ridge

DECEMBER

- 4, 6pm: Searcy Customer Appreciation Dinner; Dondies, Searcy
- 12, 11:30am: Stuttgart Customer Appreciation Dinner; Grand Prairie Center, Stuttgart
- 6 - 7, 11:30am: 1st Annual Farm Family of the Year Luncheon; Wyndham Riverfront, 2 Riverfront Place, North Little Rock

OUR REVIEW – THE 2018 ARKANSAS LEGISLATIVE SESSION



By Scott Sullivan

As we roll into summer, the Arkansas State Capitol is buzzing with committee meetings and members working hard on re-election efforts.

For more than a year, the Tax Reform and Relief Legislative Task Force have been meeting to review the state's tax structure. They have taken on the daunting task of reviewing how state tax dollars are collected, and are not leaving any stone unturned. Most recently, the Task Force reviewed all state tax exemptions, including millions of dollars in agriculture exemptions, and flagged a number of exemptions for further review and study.

Fortunately, no agriculture exemptions were flagged. The Task Force recognized that current ag-related exemptions are tied to farmer/rancher input costs and are leaving them as they stand. Please thank your Senator and Representative for protecting important agriculture exemptions and continue to let them know how important they are to your operation. Next, the Task Force will be reviewing the state's income tax brackets. Governor Hutchinson made it known that he would like to reduce that state's top bracket from 6.9% to 6%. There are different ways for the legislature to help the Governor achieve this goal. For instance, the Legislature could cut spending in some areas in order to use savings to reduce income tax. This has sparked concern they might repeal tax exemptions to pay for the income tax cut. The Legislature may also consider using growth money to reduce income tax, as Arkansas' growing economy translates into increased revenue above the state's forecast. In the past, the Legislature used growth money to reduce the state's grocery tax. The final report from the task force is due at the end of the year; this timing allows legislative

changes to the state's tax structure to be drafted before the 2019 session.

A number of Farm Credit CEOs, Directors and employees met with agriculture leaders from across the state at the Agriculture Board meeting in May. Greg Cole (President and CEO of AgHeritage Farm Credit Services), Glen Manchester (President and CEO of Farm Credit of Western Arkansas), Mark Kaufman (President and CEO of Delta ACA Farm Credit), Directors Ron Hubbard, Dwain Morris, Chris Roberts, and Marion Fletcher, and Michael Clayman from Farm Credit Midsouth participated. The group gave an overview of Farm Credit, answered questions and sponsored lunch for the Agriculture Board.

In Washington D.C., Farm Credit recently met with Congressmen Crawford, Hill, Womack and Westerman to discuss the 2018 Farm Bill, Arkansas' agriculture outlook for the coming year and transportation issues which may create challenges for farmers and ranchers. In July, Farm Credit will again host a Washington, D.C. fly-in to canvass Capitol Hill regarding legislative issues of importance to Farm Credit. Arkansas Farm Credit associations will again host a breakfast for Arkansas Congressmen, Senators and their staff members. Nicknamed "the family reunion", this will be the third year Farm Credit has hosted the breakfast meeting. This has proven to be a valuable event in past years, giving Farm Credit CEOs and Directors time to visit with Congressmen and Senators and their staffs regarding issues important to Farm Credit and Arkansas. Having one event for all Arkansas Farm Credit members allows us to communicate a consistent message regarding important issues.



HARVESTING MEMORIES AND LIFE LESSONS: HOLLOWAY FAMILY FARM SPANS FOUR GENERATIONS

By Ashley Wimberley

Customer Spotlight:

Pat Holloway
Griffithville, Arkansas



Pat Holloway on the farm with son Mark.

Upon meeting Pat Holloway at home on her farm in Griffithville (population 225), I quickly took note of her gentle nature and soft voice. However, after a few minutes of visiting - I knew not to mistake her softness for any lack of strength.

Pat, the oldest of six children, learned young how to take charge.

"I was raised on a family farm about 15 miles from here in the Oak Prairie community," she said. "By the time I was 10, I was helping watch the other five kids, helping in the garden or doing whatever else needed to be done.

"My grandparents, the Orliceks, who settled in Arkansas after escaping tyranny in their homeland of Czechoslovakia, first owned the farm," she said. "My dad grew up loving the land and graduated from Des Arc High School, then joined the Marines. He was severely injured in the Korean conflict, but returned home and used the GI Bill to get a degree in Agriculture from Michigan State. He was an agricultural teacher in Michigan for a couple of years until my grandparents, who were getting older, called and asked him if he wanted to come home and run the farm. We accepted the offer and moved back to Arkansas when I was five."

Pat recalls a wonderful childhood growing up on the family farm.

"We worked hard, but we played hard too. My dad had a rule - at 6 p.m. it was time to stop working. We'd go swimming in the canals or play basketball," she said.

There was later another major benefit to moving back to Arkansas. After a hometown ballgame, Pat met an older local boy who was also the child of an area farmer. His name was Jimmy Holloway.

"My dad's guidelines on dating were firm...he wouldn't let me date until the 10th grade and then it was to get a Coke at the dairy bar," she laughed.

But, she and Jimmy hit it off so well, and her parents grew close to him too. The couple transitioned from sharing Cokes to getting married a couple of years later, after she graduated high school in 1969.

“We had a lot of things in common, both coming from farming families. It was easy to talk about everyday life,” she said. “My dad told me early on, ‘He’s a keeper!’”

To begin their new life, it was only natural the newlyweds would turn to farming. “We worked long and hard hours together on our ‘Holloway Farm dream,’” Pat reminisces.

For several years, Pat substitute taught at Des Arc Elementary - where the couple’s sons, Mark and Tim, attended school as children. Yet, she was always active on the farm - from helping plan the budget to driving a tractor.

Pat said the kind of partnership she and Jimmy forged helped create their success. “My grandmother always taught us the father was the head of a family, leading, and the mother was the glue, holding the family together.

“I believe if both the wife and husband know everything about the farm, about the budget and where they money is going, it maintains an understanding between the two and keeps all of the pressure from being on one person,” she said.

This solid partnership paid off, as the Holloways were named in 1989 the Prairie County Farm Family of the Year and the Arkansas East Central District Farm Family of the Year.

She also recalls when Jimmy participated in the January 1979 Tractorcade with the American Agriculture Movement (AAM), when nearly 3,000 farmers drove tractors to Washington D.C. with hopes of getting the government and public to support a more profitable and equitable industry for family farms.

Several local farmers took turns driving the Case IH 1086 Tractor from Des Arc to Washington D.C. The tractor was displayed in The Smithsonian Institution until a few years



Pat Holloway’s son, Tim, with his children Haven and Kade.

ago. Mark, the eldest son, was able to see it and take pictures when his class visited the capital city during his senior year of high school.

“Jimmy felt like they had to make a statement for farmers,” Pat said. “They got a lot of support along the way. School kids would come out by the freeway with signs cheering them on.”

Recalling other earlier days, Pat said, “There were so many fun times when the boys were growing up. There would often be so many of the boys’ friends spending the night, I’d just count heads while they were sleeping on the floor before I’d start breakfast.”

From her manning a large garden, often canning as many as 300 jars of tomatoes and green beans, to Jimmy volunteer coaching at the boys’ sporting events - the Holloways were always busy. “Jimmy was always involved in community improvement projects such as the Northside Community Building, Northside Fire Department, and Riceland Foods Board of Directors in Stuttgart, in addition to being a church Deacon and Sunday School teacher.”



Unveiling of the American Agricultural Movement (AAM) Exhibit in Lubbock on January 6, 2017. The history that Jimmy and Pat Holloway made with AAM is duly recognized and archived for the future.



AgHeritage Senior Ag Consumer Lending Officer Darlene Crawford and Pat Holloway.

She says life on the farm teaches you early “when there is a need, you just try to fill it.”

Little did she know this lesson from the farm was preparing her for one of her life’s most difficult times and decisions.

“In 2005, I lost Jimmy to cancer,” Pat said. “Both sons had graduated from college and received degrees, and Mark was back with us farming. We were put in a position to decide to either continue the family farm or forget it and do something else.”

Ultimately, they decided to go for it - for one year she said, just to see how it went. Pat laughingly recalls one incident she says brought out her Czechoslovakian strong-willed nature that helped nudge her along.

“A local farmer came up to me and told me he’d be happy to rent my land, since I wouldn’t be able to handle it after Jimmy died,” she said. “I told him if I needed that, I would call him. But in my mind I was thinking - when pigs fly.”

After deciding to continue, Pat says the first call she made was to AgHeritage Farm Credit Services, the financial lender she and Jimmy had used for years, to discuss financing for their continuing operation.

AgHeritage Senior Ag Consumer Lending Officer Darlene Crawford recalls the day Pat and Mark came to her office. “I told Pat she was just as much as customer to us as Jimmy was. She did it all on the farm, too. She thought we were taking a big leap of faith, but we weren’t. She and Mark had all of the abilities and qualities to run the farm, and we knew it.”

“I had signed for loans with Jimmy in the past, but it just felt different,” Pat explained. “He was the leader. He was the farmer, but I knew Mark knew a whole lot more than he thought he did. I just appreciated AgHeritage’s confidence in us.”

Now, nearly 13 years after Pat and Mark committed to one more year running the farms - they are still hard at it. They are excited that Tim, who



is currently a mechanical engineer in Atlanta, has also decided to return home to work on the family farm in coming months.

“My brother and I are both very entrepreneurial,” Mark said. “We look forward to implementing new technology and ideas on the farm.”

Mark also hopes his brother coming home to farm with him will allow their mom to retire, or at least slow down, and hopefully have a chance to travel back to her family’s homeland of Czechoslovakia.

“I promise we’ll let her drive a tractor anytime she wants because she loves it, but she deserves to just have time to go and enjoy,” Mark said.

“I’ll go and get the parts,” Pat laughed.

However, there is doubt Pat will ever totally hand over the keys to the tractor. She likes to stay busy - in addition to farming, she is very active in Arkansas Women in Agriculture, where she serves as a mentor to many. She also sits on the board of Prairie County Farm Services Agency, and is a 25-year board member of ARCare, owing to her personal mission to help keep doctors in rural areas. “So many people have helped us over the years. I serve on these boards to give back to my neighbors.

“It’s also important to me to give back to the farming community. Farm families are so vital to Arkansas. There are lots of farm families in our area, which is fortunate. Everyone is willing to help out. If you have a breakdown and can’t finish a field, or if bad weather is coming, there’s going to be a neighbor’s combine rolling in to help. It’s a tight-knit group.”

She says farming has been the constant of her life - and it gives her a feeling of stewardship.

“It’s like protecting what God has given us,” she said. “My favorite part is turning ground at the first of the year in the spring - the smell of it. When everything’s turning green and growing. It’s a renewal.”

When asked what Jimmy would say to her, Mark and Tim today, she quickly responded with a grin, “He’d say I told you not to farm.”

Then she added, “No really, he’d be tickled.”

And, no doubt, proud to see his family carrying on his core principles of faith, farm and family.

“My favorite part is turning ground at the first of the year in the spring - the smell of it. When everything’s turning green and growing. It’s a renewal.”

– PAT HOLLOWAY

OUR 2018 AGHERITAGE FARM CREDIT SCHOLARSHIP RECIPIENTS ANNOUNCED



\$500 Ken Shea Memorial Scholarship Winner Brittney Miller of Star City High School with Amy Postel from the Star City branch.



\$1000 University Scholarship Winner Samuel King with Alan Brannon from the Pocahontas branch.



\$500 Scholarship Winner Brooklynn Daniels of Carlisle High School with Griffin Golleher from the Lanoke branch.



\$500 Scholarship Winner Phillip Freppon of Bald Knob High School with Bert Leder from the Searcy branch.



\$500 Scholarship Winner Harlie Heien of Stuttgart High School with Kevin Wingfield and Kyle Stovesand from the Stuttgart branch.



\$500 Scholarship Winner Ezra Dalton of Hamburg High School with Bill Stephens and Jonathan Breedlove from the Dermott branch.

AGHERITAGE SERVICES SCHOLARSHIP PROGRAM



\$500 Scholarship Winner Hannah Bond of Rison High School with Amy Postel from the Star City branch.



\$500 Scholarship Winner Colin Philips of Walnut Ridge High School with Bo Tretenburg from the Pocahontas branch.



\$500 Scholarship Winner Oakley Smith of Mountain View High School with Junior Beshears from the Batesville branch.



\$500 Scholarship Winner Megan Wilkison of Marvell Academy with Jason Hayes, formerly of the Brinkley branch.



\$500 Scholarship Winner Caroline Brinkley of Marion High School was the Newport branch recipient.

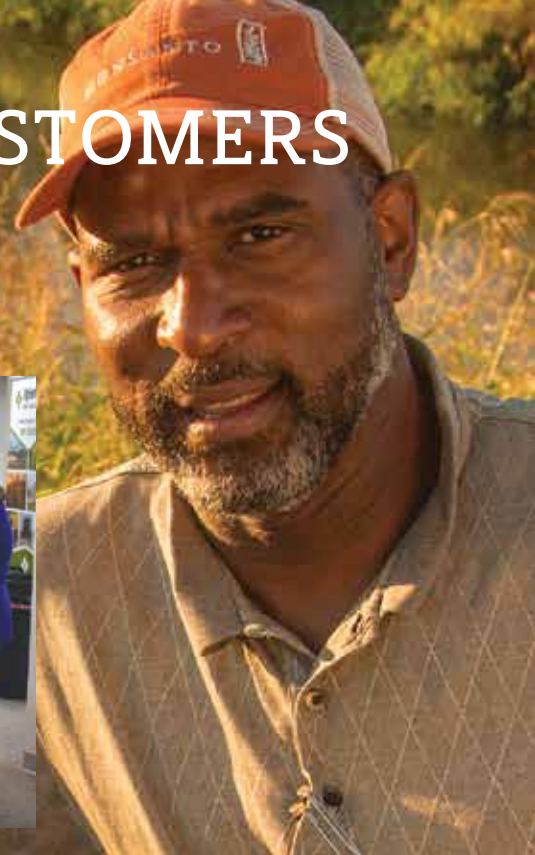
“AgHeritage is proud to invest in the next generation of Arkansas leaders through our scholarship program.”

GREG COLE
AgHeritage President & CEO

WE APPRECIATE OUR CUSTOMERS

BATESVILLE CUSTOMER APPRECIATION EVENT

Held May 17 at the Batesville Community Center



Central Office employees Lana Stovall and Keri Davis prepare patronage checks to be mailed to customer-owners in the 24 counties covered by AgHeritage.



“At AgHeritage, we’re owned by the very customers we serve. As a cooperative, our customer-owners enjoy sharing in our profits, which sets us apart from other lenders in Arkansas.”

GREG COLE
AgHeritage President & CEO

AGHERITAGE FARM CREDIT SERVICES CUSTOMER-OWNERS RECEIVE \$36.05 MILLION SINCE 2006

“AgHeritage Farm Credit Services paid \$3.7 million in profits from 2017 to customer-owners this spring through the Patronage Program,” said Greg Cole, AgHeritage President and CEO. “We are owned by the very customers we serve. Ownership entitles our customers to special benefits such as sharing in our profits. Over the past 12 years, we have distributed \$36.05 million through the Patronage Program.”

“Farmers are running complex businesses. And as businesses, it is important to have good financial resources and expertise. Not only has Farm Credit

supported rural America with reliable, dependable credit and financial services for over 100 years, we do so operating as a cooperative. Our cooperative structure allows customers local control through the Board election process as well as the opportunity to share in the profits through our Patronage Program,” stated Dwain Morris, AgHeritage FCS Board Chairman.

The Patronage Program returns a portion of the association’s net earnings to our eligible customer-owners. Patronage refunds are based on the proportion of interest paid on an individual’s loan to total interest earned.



BOARD OF DIRECTORS ELECTION RESULTS

AgHeritage FCS has announced the results of its 2018 Board of Director and Nominating Committee elections. Central Region Director Russell Bonner, Northern Region Director Dwain Morris, Northern Region Director Jeff Rutledge and Southern Region Director Jesse Briggs were elected.

AgHeritage FCS shareholders elected to the Nominating Committee were: Ronald Aaron (Batesville office); Doug Medford (Brinkley office); Clay Poole (McGehee office);

Brandon Parker (Lonoke office); Tommy Young (Newport office); Matt Hibbard (Pocahontas office); John Hamilton (Searcy office); Harrell Wilson (Star City office); and Frank Prislovsky (Stuttgart office).

Thank you for participating in the election. If you have an interest in serving on the Board of Directors or being a Nominating Committee member please contact a member of the Nominating Committee or your local branch office.



Russell Bonner of Brinkley farms corn, rice, soybeans, and wheat on 5,450 acres. Bonner has been a member of the board since 2006. He serves on the board’s Executive Committee, Audit Committee, and Finance Committee.



Dwain Morris of Pocahontas farms corn, rice, and soybeans on 500 acres. Morris has been a member of the board since 1991. He is Chairman of the Board and serves on the board’s Executive Committee, Human Resources Committee, and State Legislative Committee.



Jeff Rutledge of Newport farms corn, rice, and soybeans on 4,800 acres. Rutledge has been a member of the board since 2017. He serves on the board’s Audit Committee.



Jesse Briggs of Stuttgart farms corn, rice, and soybeans on 10,020 acres. Briggs has been a member of the board since 2017. He serves on the board’s Finance Committee.

Congratulations TO ARKANSAS'

The eight district winners in the 71st annual Arkansas Farm Family of the Year Program have been selected, representing the diversity of Arkansas agriculture, the state's largest industry.

The district winners will now be judged to determine a state winner to be announced Dec. 6 at the Farm Family of the Year luncheon at the in North Little Rock.

The District Winners

• **Chris and Judy Isbell of England** (Lonoke County) in the East Central District. The family raises rice on 3,000 acres. The Isbell's rice production focuses on a variety of rice grown specifically for the making of sake. They have two children, Whitney and Mark.

• **Jared and Lacey Standridge of Dennard** (Van Buren County) in the North Central District. The Standridges operate Hartsugg Cattle Company where they raise longhorn cattle for lease, beef cattle and show cattle. They have three children, Sydney, Sam and Shelby.

• **Mark and Michael Ahrent and families of Corning** (Clay County) in the Northeast District. The Ahrent brothers have been farming for 35 years and grow rice and soybeans on 4,800 acres. Mark and his wife Dee are parents to Trey, Marka and Matthew. Michael and his wife Rhonda have one son, Blake, and daughter-in-law, Emily.

• **Carl and Christie Campbell of Harrison** (Boone County) in the Northwest District. They run a custom hay baling and livestock operation on 4,600 acres. The family also owns and operates Cattlemen's Livestock Auction of Harrison. The Campbells have one daughter, Melinda Logan, son-in-law Landon, and two grandchildren, Ladd and Larson.

• **Dean and Tawana Watson of St. Charles** (South Arkansas County) in the Southeast District. The Watsons grow rice, soybeans and corn on 2,450 acres. They also own a duck hunting lodge where they provide housing, meals and guided hunts during duck season. Dean and Tawana have one daughter, Ava Bliss.

• **Jimmy and Crystal Hewitt of Fouke** (Miller County) in the Southwest District. Jimmy and Crystal raise registered Simbrah and commercial cattle. Their operation also includes hay production. The Hewitts have two children, Kyleen and Colton.

• **Travis and Valerie Sims of Center Ridge** (Conway County) in the Western District. Travis and Valerie have four broiler houses and raise an average of 594,000 birds per year for Tyson. They also raise cattle. The Sims have two children, Will and Cordell.

• **Damon and Jana Helton of Lonsdale** (Saline County) in the West Central District. The Heltons raise grass-fed beef, forested hogs and pastured broilers. Damon and Jana also have a small market, Olde Crow General Store, where they sell food they raised. They have four children, Luke, Olivia, Violet and Elena.

“...A farm IS
more
THAN land and crops.”

2018 DISTRICT FARM FAMILIES OF THE YEAR

“The contributions made by our state’s farm families are beyond measure,” said Randy Veach, president of the Arkansas Farm Bureau. “It is almost impossible to fully understand the impact our family farms have on the economy, our rural communities and to the character of our great state.”

The Farm Family of the Year program begins each year with selection of top the farm families in each county and culminates with the selection of the state Farm Family of the Year who will then go on to represent Arkansas at the Swisher Sweets/Sunbelt Expo Southeastern Farmer of the Year competition in Georgia. Arkansas has had two Southeastern Farmers of the Year, Brian Kirksey of Clark County in 2008 and Wildy Family Farms of Mississippi County in 2016. All winners are judged on their farm production, efficiency, management, family life and rural/community leadership.

No other business sector has a larger economic impact in Arkansas than agriculture,” Veach said. “The men and women of agriculture, and their families, work diligently every day to maintain a business and a lifestyle that represents the very best our state has to offer.”

Sponsors of the Farm Family of the Year program are Arkansas Farm Bureau, the Electric Cooperatives of Arkansas and the three Farm Credit agencies that serve Arkansas: AgHeritage Farm Credit Services, Farm Credit of Western Arkansas and Midsouth Farm Credit. Additionally, support for the program is provided by the Arkansas Agriculture Department, Arkansas Department of Career Education, Arkansas Press Association, University of Arkansas Division of Agriculture and the USDA’s Farm Service Agency, Natural Resources Conservation Service and Rural Development.

IT IS A family’s
heritage
and
future.”

AGHERITAGE IN ACTION

Arkansas Soybean Annual Meeting



AgHeritage was a proud sponsor of the Arkansas Soybean Association 54th Annual Meeting held in January at the Brinkley Convention Center.

Visit to Heifer International Campus



Farm Credit Administration CEO and Board Chair Dallas Tonsager visited Heifer International campus to discuss the role of the Farm Credit Administration with Arkansas' small-scale farmers and rural agricultural service providers.

Jefferson County Crop Production Meeting



AgHeritage was a proud sponsor of this meeting where Extension agronomists and other experts with the University of Arkansas System Division of Agriculture provided the latest findings on research into corn, soybeans and rice.

Arkansas Rice Annual Meeting



AgHeritage representatives enjoyed hearing Arkansas Governor Asa Hutchinson speak and visiting with agriculture friends from across the state at the Arkansas Rice Annual Meeting held on the ASU campus in Jonesboro.

2018 A-State Agribusiness Conference



AgHeritage President & CEO Greg Cole spoke to industry leaders, officials and executives in Jonesboro about the biggest issues and impacts to agriculture at the A-State Agribusiness Conference.

Young, Beginning and Small Farmer Conference

No one understands the challenges and dreams of America's future farmers better than AgHeritage Farm Credit Services. We were proud to sponsor this annual conference in February in North Little Rock.



2018 Commodity Classic



AgHeritage was proud to attend the 2018 Commodity Classic -- America's largest farmer-led, farmer-focused convention and trade show.

AgHeritage Patronage Checks Distribution

This year, our branch employees enjoyed helping distribute \$3.7 million into our members' hands through our Patronage Program. We are proud to be owned by the customers we serve.



Arkansas Agriculture Hall of Fame

AgHeritage was a proud sponsor of the Arkansas Agriculture Hall of Fame Luncheon held March in Little Rock. Dr. Ford Baldwin of Austin, Bill Bridgforth of Pine Bluff, Dr. Lew Brinkley of Jonesboro, Dr. John Clark of Fayetteville, Peggy Clark of Arkadelphia and the late Adam McClung of Vilonia were this year's deserving inductees.



Searcy Branch Happy Customer



AgHeritage Sr. Ag Consumer Lending Officer Darlene Crawford pauses for a picture with a happy customer family.

Arkansas Grazing Land Conference



AgHeritage was a proud sponsor of the Arkansas Grazing Lands Conferences held in both Hope and Greenbrier. Attendees enjoyed hearing from the nationally-recognized experts and fellow Arkansas producers on how to enrich soil, extend the grazing season, and feed less hay.

Arkansas County Agricultural Agents Association Annual Meeting

We appreciate the Arkansas County Agricultural Agents Association for carrying the message of the Land-Grant College to the people and for stimulating a pride in serving the Arkansas ag industry. AgHeritage was proud to sponsor their annual meeting and luncheon held in March in Fairfield Bay.



2018 Women in the Workplace Conference

AgHeritage is a proud supporter of this one-day, interactive conference that provides female professionals with an opportunity to enhance relevant workplace skills. Shown are Arkansas Tech students who attended the conference.



66th Annual Mid-South Farm & Gin Show

We were proud to exhibit, learn and host a reception for our customers and friends at the annual Mid-South Farm & Gin Show held in Memphis in March.



2018 Arkansas FFA Convention in Hot Springs

Searcy

McCroy



Batesville



Barret School of Banking



We are proud of AgHeritage employees Josh Cunningham, Bo Trentenburg and Kevin Wingfield who attended classes at the Barret School of Banking in Memphis.

2018 Arkansas Women in Agriculture Conference



AgHeritage is proud to support Arkansas Women in Agriculture and its mission of educating and empowering women in agriculture. Attending the March conference were (left to right) Lana Stovall, Kathy Buford, Darlene Crawford and Leslie Brown.

U.S. Congressman French Hill Visits with Farm Credit Leadership

Members of the Farm Credit leadership team enjoyed a recent visit with U.S. Congressman French Hill to discuss the Farm Bill and other topics that are important to the Arkansas agricultural industry.



Best Market Partner Award

Farm Credit was the proud recipient of the Best Market Partner Award presented by the Arkansas Farmers Market Association. Farm Credit has provided \$16,000 in farmers market publicity grants to markets across the state over the past two year. Thank you to the Arkansas Agriculture Department who made the nomination.



Arkansas Hunger Relief Alliance Check Presentation

Michelle Shope, Alliance director of food sourcing and logistics, accepted a check for \$5,300 from Mike Williams, Farm Credit Midsouth, Lana Stovall, AgHeritage Farm Credit Services, and Jill Robertson, Farm Credit of Western Arkansas, to help support the Arkansas Beef Project hunger relief program.



Agri Appreciation Expo

AgHeritage proudly co-sponsored the 2018 Agri Appreciation Expo held in February at Black River Technical College in Pocahontas and attended by our Pocahontas branch employees.



OUR GROUNDBREAKING IN MCGEHEE

AgHeritage Farm Credit Services held a groundbreaking ceremony on April 2 for its new McGehee location. The office is located at Hwy 65 South, just south of the Arkansas Ag John Deere dealership. Construction of the approximate 4,700 square foot office, which will include a community room, is expected to be complete in July. The AgHeritage FCS Dermott office will relocate to the McGehee location once construction is complete.

“Management and the Board of Directors made the decision to relocate to McGehee because we believe McGehee is strategically positioned to be the agricultural commerce hub of Southeast Arkansas given the strong presence of other agribusinesses”, stated Greg Cole, President & CEO.

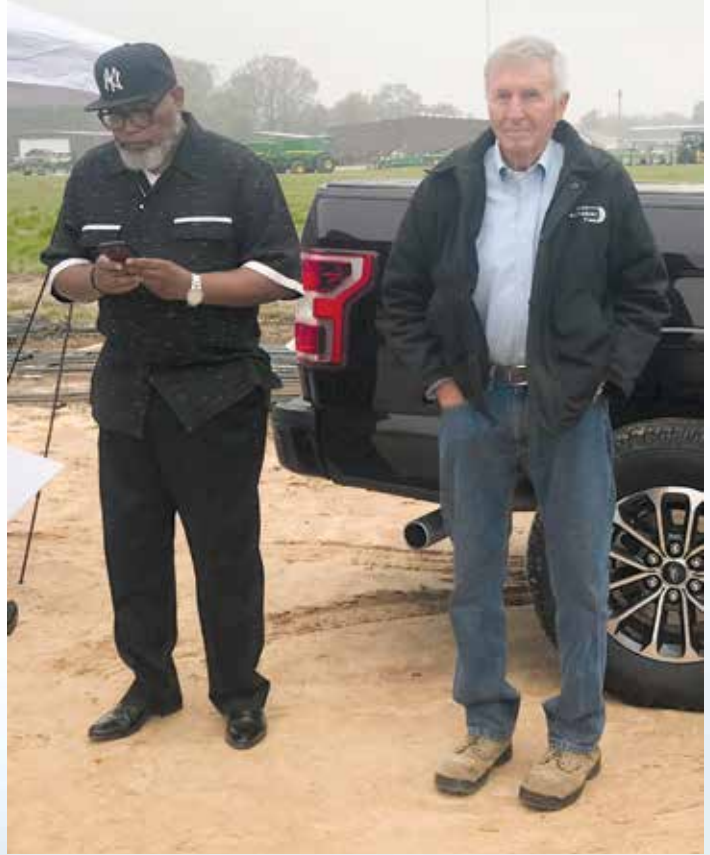


“*McGehee is strategically positioned to be the agricultural commerce hub of Southeast Arkansas.*”

GREG COLE, PRESIDENT & CEO
AgHeritage Farm Credit Services

AgHeritage President & CEO, Greg Cole, with the Mayor of McGehee, Jeff Owyong







AgHeritage Farm Credit Services is a financial cooperative with owned and managed assets of approximately \$1.25 billion as of December 31, 2017. It provides credit and related services to more than 2,900 farmers, ranchers and producers or harvesters of aquatic products in 24 Arkansas counties. Branch offices are located in Batesville, Brinkley, McGehee, Lonoke, Newport, Pocahontas, Searcy, Star City and Stuttgart.