

OUR HERITAGE

AgHeritage Farm Credit Services | Winter 2022



AgHeritage[®]
Farm Credit Services

OUR HERITAGE

Winter 2022

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*Senior Vice President &
Chief Commercial Lending Officer*

Drue Ford
*Senior Vice President &
Chief Credit Officer*

Ken Sumner
*Senior Vice President &
Chief Financial Officer*

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*(Outside Director)
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Jeff Rutledge
*(Northern Region)
Newport, Arkansas*

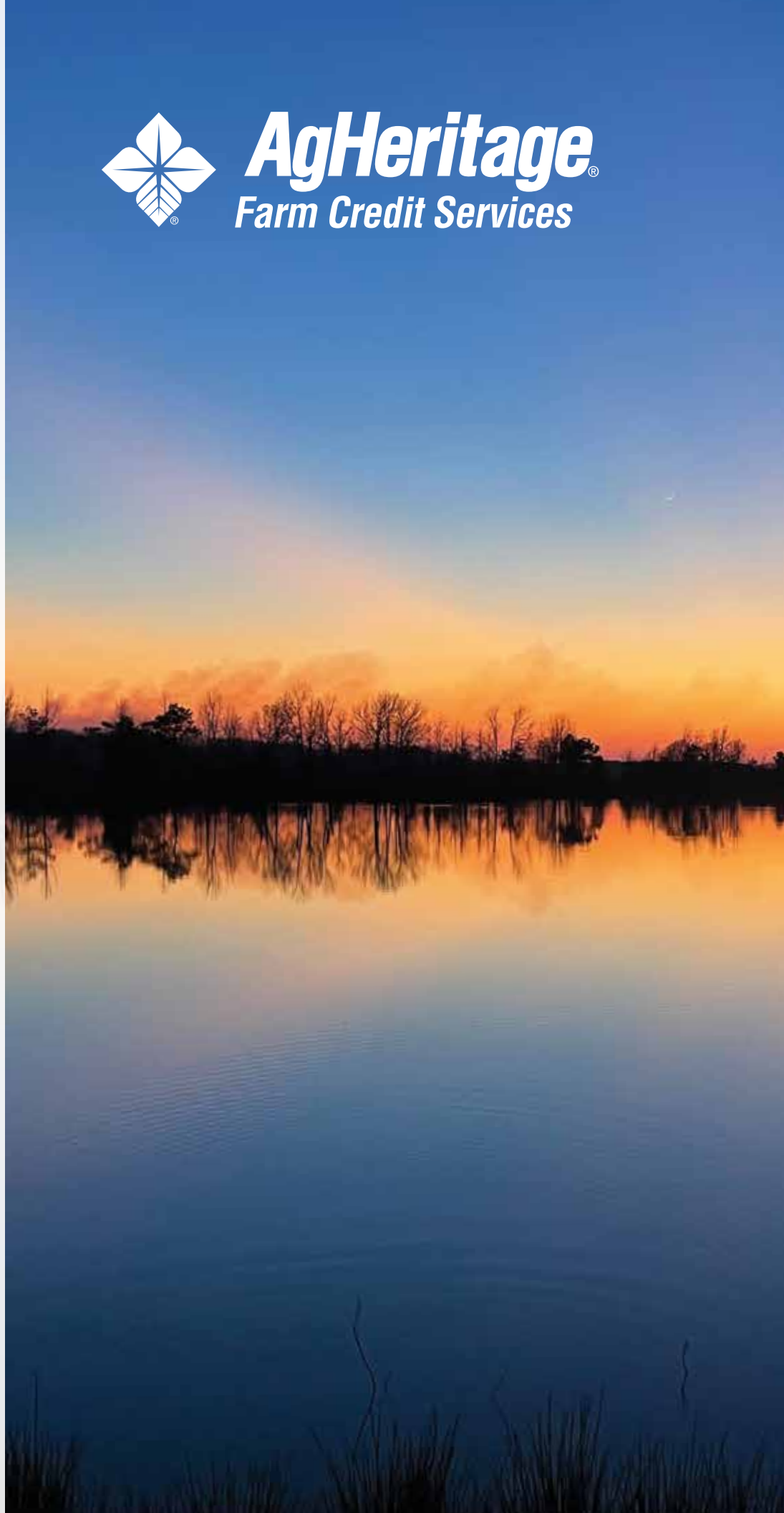
Rhonda Stone
*(Northern Region)
Pocahontas, Arkansas*

Scott Young
*(Southern Region)
Portland, Arkansas*



AgHeritage[®]

Farm Credit Services



Growing a stronger rural Arkansas

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President & CEO of
AgHeritage Farm Credit Services
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ON THE COVER:

Coffee Bayou Planting Co.,
Lake Village

TO THE LEFT:

Sunset Over the Reservoir at
Cater Farms, Monticello

AgHeritage Farm Credit Services

119 East Third St, Suite 200
Little Rock, AR 72201
1-800-444-3276
agheritagefcs.com



PROUD MEMBER OF
THE FARM CREDIT SYSTEM



Greg Cole, President & CEO

Congratulations on the completion of the 2022 Harvest.

Fall is my favorite time of year. I love driving the rural roads of Arkansas, watching the combines in the fields and seeing the fruits of your hard labor. This year produced some of the best cotton I've seen.

We've had our fair share of ups and downs in 2022. Low rainfall levels challenged yields and river levels reached historic lows, further challenging fall grain shipment down river and fertilizer shipments up river. High inflation and rising interest rates have pressured profit margins as well.

In times like these, it's a reminder of why the Farm Credit System was created — to move capital from Wall Street to rural America in order to serve agriculture and rural communities in both good and bad times. As you turn your focus to planning for the 2023 crop, I encourage you to reach out to our branch lenders. They have financial expertise and are ready to lend a helping hand.

We were honored to host the Farm Credit System Audit Committee and the Federal Farm Credit Banks Funding Corporation in November. We shared with the committee our challenges and successes as a mid-size Association and the issues facing Arkansas farmers and ranchers.

I want to wish you and your families a Happy Holiday season. I appreciate your business and wish you the best in the coming year.

Greg Cole, President & CEO
AgHeritage Farm Credit Services



CUSTOMER SURVEY Results

In order to determine how well AgHeritage Farm Credit Services measures up, we conduct an annual survey of randomly-chosen customer-owners, because there is no better group to tell us if we are meeting your needs than you. The Arkansas Household Research Panel at the University of Arkansas conducted the survey and received a return response rate of 23%.

The survey revealed 99% of our customer-owners are satisfied with AgHeritage as a source of financing for their agricultural operation. The vast majority (99%) also indicated their expectations were met with 61% of those saying AgHeritage is exceeding what an ag lender can and should do.

An impressive 98% of our customer-owners said they would "definitely" or "probably" acquire another loan from AgHeritage.

Donations were made on behalf of the customer-owners of AgHeritage in appreciation of you providing us with your valuable feedback. Donations of \$500 were made to Future Farmers of America and to the Arkansas 4-H Foundation.



"We utilize the annual customer survey to assess how well we are serving you," said AgHeritage President & CEO Greg Cole.

"The results tell us we are doing a great job, although we know room for improvement always exists. We will strive to continue providing you with the best financial solutions possible along with excellent customer service to you and your family."

Investing in the Next Generation Through Our Scholarship Program

Customer Scholarship Program – Nine \$1,000 scholarships are offered through the AgHeritage Farm Credit Services Customer Scholarship Program. This program is available to dependent children and grandchildren of AgHeritage stockholder customers who are graduating high school seniors.

Ken Shea Scholarship – One \$1,000 scholarship awarded to McGehee area dependent children and grandchildren of AgHeritage stockholder customers who are graduating high school seniors.

University Scholarship – One \$2,000 scholarship to a current college student studying agriculture at an Arkansas university or college. Students do not need to be a customer of AgHeritage to apply.

Deadline for ALL scholarship applications is March 15, 2023.
For terms and more information please visit agheritagefcs.com

JOINING FACES & Shifting Places



HEATHER ADAMS

Heather Adams joined the Pocahontas Branch office as a Customer Specialist.

Adams graduated from the University of Southern Indiana with a degree in Business Administration. Prior to joining AgHeritage, she worked for the Randolph County Courthouse as a Deputy Collector. She and her husband, Tyler, and their two children live in Pocahontas.



TONI BAKER

Toni Baker joined the AgHeritage Central office in Little Rock as a Receptionist.

Baker is a graduate of Western High School and attended Strayer University in Virginia and Mid-South Christian College in Memphis. Prior to joining AgHeritage she worked in customer service for Verizon Wireless. She lives in Mabelvale.



KERI DAVIS

Keri Davis accepted a position as Business Analyst in the Little Rock office.

Davis has been a member of the AgHeritage team since 2005. She holds a Bachelor of Business Administration Degree in Finance from the University of Central Arkansas. She previously worked for Lindsey Brothers Farms and First National Bank of Eastern Arkansas. Davis and her family live in Benton.



KAYLA FRAZIER

Kayla Frazier joined the Brinkley Branch office as a Customer Specialist.

Frazier most recently worked at Allen & Hestir Dental in Stuttgart. She lives in Brinkley with her husband, Evan, and son, Myles.



ALEXIS GARCIA

Alexis Garcia joined the Searcy Branch office as a Customer Specialist.

Before joining AgHeritage, Garcia worked for The Crossing at Riverside Health and Rehabilitation as a Certified Nursing Assistant. She lives in Searcy with her three children; Leighton, Tristan and Kirsten.



LIL HART

Lil Hart was promoted to Senior Lending Services Specialist in the Central office in Little Rock.

Hart has been a part of the Lending Services Department since 2002, and the promotion was effective August 1. She resides in Austin with her husband, Ed.



KRYSTEN HIBBARD

Krysten Hibbard joined the Pocahontas Branch office as a Customer Specialist.

Hibbard holds a Biology degree from Williams Baptist College. Before joining AgHeritage, she worked for United Country Scenic Rivers Realty as a Realtor and at Service Abstract and Title Company. She and her family live in Pocahontas.



COLTON ISBELL

Colton Isbell joined the Lonoke Branch office as an Ag Lending Officer.

Isbell, a Lonoke County native, graduated from the University of Arkansas with a Bachelor of Business Administration degree in Finance and Real Estate. He worked as a loan officer at the Bank of England in Carlisle before joining AgHeritage. He lives in Carlisle with his wife, Star, and son, Cyrus.



ALEXX IVEY

Alexx Ivey of Carlisle has taken on a new role as an Ag Lending Officer at the Stuttgart Branch office.

Ivey joined the AgHeritage Stuttgart branch team as a Customer Specialist in December 2020. She graduated from Southern Arkansas University with a Bachelor of Science in Agricultural Business and worked as a Soil Conservationist with Natural Resources Conservation Service prior to joining AgHeritage.



SHELBY LONG

Shelby Long joined the Stuttgart Branch office as a Customer Specialist.

Long holds a degree in Agricultural Business from Arkansas State University. Prior to joining AgHeritage, she worked as a Credit Analyst at Ag Resource Management. She resides with her family in Tichnor.

JOINING FACES & SHIFTING PLACES (CONTINUED)



CARA MATHENY

Cara Matheny joined the McGehee Branch office as a Customer Specialist.

Prior to joining AgHeritage, Matheny worked as a paraprofessional for McGehee Public Schools.



DANIEL NWACHUKU

Daniel Nwachuku joined the Central office in Little Rock as an Accounting Specialist.

Nwachuku holds a Bachelor of Business Administration Degree in Accounting from the University of Arkansas Little Rock. Before joining AgHeritage, he worked for Robert Half Management Consulting. He resides in North Little Rock.



SHANNON ROBINSON

Shannon Robinson joined the Pine Bluff Branch office as a Customer Specialist.

She most recently worked for FBT Bank & Mortgage as a Customer Service Specialist. She also previously worked for Simmons Bank as an Administrative Officer. Robinson and her husband live in White Hall.



JORDON THOMAS

Jordan Thomas was hired as a Customer Specialist in the Newport Branch office.

Thomas graduated from Arkansas State University with a degree in Marketing, Mass Communications and Public Relations. Before joining AgHeritage, she worked for the United States Department of Agriculture Farm Service Agency as a Program Technician. She and her husband, Aaron, and daughter, Harper, live in Newport.



ANGELA THOMPSON

Angela Thompson of Little Rock joined the Central Office as the Compliance Officer.

She is responsible for overseeing lending regulatory compliance. Before joining AgHeritage, she served as the Mortgage Servicing Quality Control Supervisor at Arvest Central Mortgage Company.



COURTNEY VILELA

Courtney Vilela was hired as the Financial Systems Data Officer in the Central office in Little Rock.

Vilela holds a Bachelor’s Degree in Accounting and Business Management and a Masters of Business Administration Degree in Accounting and Finance from Pittsburg State University. Prior to joining AgHeritage she worked for the Eliassen Group in Pennsylvania as Manager of Accounting Services and SunStream Business Services in Minnesota as a Senior Financial Application Analyst.



FRANCES WHEAT

Frances Wheat joined the Lonoke Branch office as a Customer Specialist.

Wheat most recently worked at Arkansas Farm Bureau as a Member Service Representative before joining AgHeritage. She lives with her husband, Todd, in Lonoke.



MALISSA WRIGHT

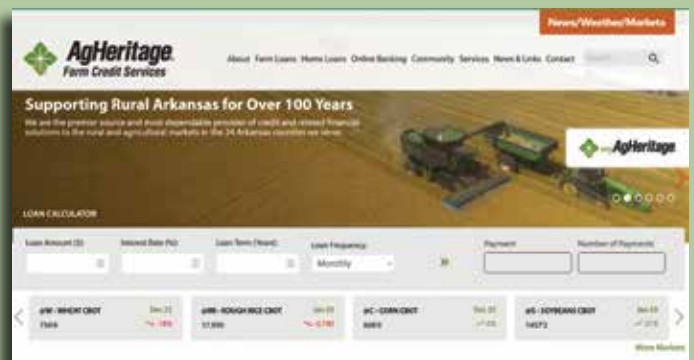
Malissa Wright joined the Central office staff in Little Rock as a Credit Analyst.

A native of Nebraska, Wright holds a Master of Science in Agriculture degree from Arkansas State University. She most recently worked as Instructor of Animal Science–Equine Director at ASU. Wright lives with her family in Vilonia.

ONLINE TOOLS AT **AGHERITAGEFCS.COM**

Have you visited our website lately? With markets at the top of mind, we provide futures pricing information to aid with critical selling decisions, along with up-to-date local news and weather coverage from DTN.

DTN weather forecasts have been ranked as the most accurate in the United States since 2006 for predictions of short-term precipitation and high temperatures. DTN provides agriculture market information to keep you on top of market-moving events, the latest technology, business management services, in-depth coverage from the farm perspective and insightful commentary about events that directly affect how you farm.



BENCHMARK Properties Update

By Drew Vance, Chief Appraiser, AgHeritage Farm Credit Services Appraisal Department



BENCHMARK UPDATE

CROPLAND BENCHMARK		2018	2019	2020	2021	2022	Last 5 Years	
County	Primary Product	% CHANGE \$ PER UNIT Cap Rate	% CHANGE \$ PER UNIT Cap Rate	% CHANGE \$ PER UNIT Cap Rate	% CHANGE \$ PER UNIT Cap Rate	% CHANGE \$ PER UNIT Cap Rate	2018 to 2022	AVERAGE
#472	- Randolph Co	-1.32%	0.00%	-3.11%	8.26%	3.39%	8.44%	1.44%
200 ACRES	Rice	\$5,625	\$5,625	\$5,450	\$5,900	\$6,100		
		2.76	2.74	2.81	2.59	2.56		
#375	- Lonoke Co	-1.58%	0.00%	1.80%	5.15%	23.68%	32.39%	5.81%
280 ACRES	Cotton	\$3,550	\$3,550	\$3,614	\$3,800	\$4,700		
		2.94	2.94	2.94	2.84	2.35		
#487	- Monroe Co	0.00%	0.00%	2.13%	9.55%	17.89%	31.89%	5.91%
287 ACRES	Rice	\$3,753	\$3,753	\$3,833	\$4,199	\$4,950		
		3.69	3.79	3.27	2.99	2.45		
#490	- Lincoln Co	-1.48%	0.29%	0.00%	7.14%	18.07%	26.86%	4.80%
162 ACRES	Rice/Cotton	\$4,136	\$4,148	\$4,148	\$4,444	\$5,247		
		3.26	3.25	3.25	2.78	2.36		
#185	- Arkansas Co	1.37%	4.06%	2.28%	4.75%	4.24%	16.21%	3.34%
308 ACRES	Rice	\$4,805	\$5,000	\$5,114	\$5,357	\$5,584		
		2.75	2.85	2.79	2.56	2.45		
#460	- Ashley Co	7.14%	-0.64%	0.00%	9.68%	12.93%	23.08%	5.82%
320 ACRES	Cotton	\$4,875	\$4,844	\$4,844	\$5,313	\$6,000		
		2.99	3.01	2.90	2.72	2.46		
Cropland BM - Avg Increase/Decrease		0.69%	0.62%	0.52%	7.42%	13.37%	4.52%	
Cropland BM - Avg \$/Ac		\$4,457	\$4,487	\$4,501	\$4,836	\$5,430	\$4,742	

PART-TIME FARM BENCHMARK		2018	2019	2020	2021	2022	Last 5 Years	
County	Primary Product	% CHANGE TOTAL VALUE Cap Rate	% CHANGE TOTAL VALUE Cap Rate	% CHANGE TOTAL VALUE Cap Rate	% CHANGE TOTAL VALUE Cap Rate	% CHANGE TOTAL VALUE Cap Rate	2018 to 2022	AVERAGE
#135	- Cleburne Co	4.00%	2.56%	0.00%	0.00%	43.75%	47.44%	10.06%
	Part-Time	\$390,000	\$400,000	\$400,000	\$400,000	\$575,000		
	32 ACRES & IMPROVEMENTS							

POULTRY BENCHMARK		2018	2019	2020	2021	2022	Last 5 Years	
County	Primary Product	% CHANGE TOTAL VALUE Cap Rate	% CHANGE TOTAL VALUE Cap Rate	% CHANGE TOTAL VALUE Cap Rate	% CHANGE TOTAL VALUE Cap Rate	% CHANGE TOTAL VALUE Cap Rate	2018 to 2022	AVERAGE
#144	- Lawrence Co	Base	1.05%	3.45%	17.50%	6.38%	30.66%	7.09%
	Broilers	2,870,000	\$2,900,000	\$3,000,000	\$3,525,000	\$3,750,000		
	70 ACRES & IMPROVEMENTS	12.99	12.82	11.41	9.71	9.43		

AgHeritage Benchmark properties are comprised of six cropland properties, one part-time farm property, and one virtual poultry (broiler) property. These benchmark properties are appraised annually by the AgHeritage appraisal department in order to stay current on market developments.

In 2021, significant value change was reported in the six benchmark properties. From 2015 to our Benchmark updates in 2020, the average change in our cropland Benchmark properties indicated an essentially flat market; this, of course, immediately followed a period of rapid market appreciation from 2008 to 2014. However, noticeable increases began occurring around the beginning of 2021. Prices being paid for agricultural acreage in AgHeritage's territory strengthened, and did so relatively quickly. After several years of relatively static land values, the average change over AgHeritage's six cropland benchmark properties between 2020

and 2021 was 7.42%. Between 2021 and the recent Benchmark updates of 2022, appreciation quickened, almost doubling the rate between 2020 and 2021. Over the past twelve months, the six cropland benchmark properties indicated an average appreciation of 13.37%

Individually, the cropland Benchmark properties indicated a wide range of appreciations: from a low of 3.39% (Randolph County Benchmark) to a high of 23.68% (Lonoke County Benchmark). It is important to note that, in most cases, the Benchmarks which showed the highest percentage of appreciation are the same properties that indicated the lowest (of the six properties) per acre values in 2021. For example, the Lonoke County Benchmark had the lowest 2021 per acre value at \$3800, yet indicated the highest percentage of appreciation at 23.68%. Conversely, the Randolph County Benchmark had the highest 2021 per acre value at \$5900

and indicated the lowest appreciation rate of 3.39%. Based on this observation, it appears the rate of increase indicated by our cropland Benchmark properties begins to slow (or, meet resistance) as the per-acre value increases.

It is also important to note that much of the value appreciation between the 2021 and 2022 Benchmark updates occurred during a period of 40-year high inflation in the overall economy. The cropland appreciation of the last twelve months, then, is – in our opinion – materially different from the previously-mentioned value appreciations that occurred between 2008 and 2014 (which were “true” value increases, prompted by the introduction of new demand for Delta agricultural properties).

The overall number of cropland sales appears to have slowed significantly since the beginning of 2022. Based on the number of cropland sales our department has analyzed in 2022 compared to years’ past, rising interest rates have put substantial downward pressure on demand. So, even as the Benchmark cropland updates show relatively strong increases in per acre value, the overall number of cropland sales has slowed considerably.

Part-Time Farm Benchmark Property

The Cleburne County Benchmark (which is our part-time farm benchmark) was first introduced in 2017 and replaced a White County property that had been used as this Benchmark for many years. The current part-time farm Benchmark consists of 32.05 acres and structural improvements typical for this type property. The Cleburne County Benchmark, which indicated slight appreciations in the 2018 and 2019 updates, indicated no increase in the 2020 and 2021 updates. However, this Benchmark showed a very strong increase between 2021 and 2022.

It is supportable to say that of all the property types we monitor,

possibly the one most-impacted by the pandemic era are Part-Time Farms. The pandemic period ushered in relatively wide acceptance for remote working; as a result, the demand for vacant rural acreage (particularly between 10 to 40 acres) as well as for nice, rural, single-family dwellings has strengthened dramatically. Also, supply-chain issues and overall inflation contributed to very significant increases in home construction. Both the increases in demand for rural acreage and rural dwellings and the increased construction costs are reflected in the high appreciation indicated by the Part-Time Farm Benchmark between 2021 and 2022.

Poultry Benchmark Property

The Lawrence County Benchmark is the AgHeritage broiler farm benchmark property.

Introduced in 2018, the Lawrence County Benchmark replaced a Cleveland County broiler farm that had been utilized as our Benchmark since 2006. The Lawrence County Benchmark is situated in a more competitive area, and one that has – for the last several years – experienced good demand and growth in the poultry sector. Between 2021 and 2022, the Lawrence County broiler Benchmark indicated an appreciation of 6.38%.

Much of this appreciation is in response to rising construction costs associated with new facilities. Construction costs have risen dramatically over the past two years; in some instances, the market has responded by paying stronger prices for existing facilities. There are, as of this writing, no new broiler houses being constructed for either integrator in our northern market (George’s / PECO), and labor shortages at the processing facilities as well as high construction costs (and, as a result, grower pay that will not cash-flow on new construction) are keeping new growing contracts from being issued.

Farm Credit System Audit Committee meets at Central Office

The Farm Credit System Audit Committee met at the Central Office on November 7 and 8.

The System Audit Committee ensures the integrity of each Farm Credit System by overseeing the reporting process and internal controls, supporting the Funding Corporation Board of Directors and assisting in fulfilling their fiduciary responsibilities relating to accounting, auditing, financial reporting and disclosure issues.



CYBER SECURITY Tips



AgHeritage is committed to cyber security, and we want to help our customers guard their personal information against cyber security attacks.

Within the past few years, the agriculture industry and its partners have experienced an increase in online security threats. In particular, bad actors are using more socially engineered email and messaging attacks. A social engineering attack is a cyber security attack that relies on psychological manipulation of human behavior to disclose sensitive data, share credentials, grant access to a personal device or otherwise compromise their digital security. Knowing what you're up against can help you be more secure.

Social engineering in the context of cyber security is any act that influences a person to take actions that may or may not be in their best interest. It is often a confidence trick to obtain access to systems and data that can be part of a bigger scheme, and is the number one cause of security breaches. Examples include:

- 1) Desire to please:** The bad actor will pretend to be your boss or other authority figure and request you do something right away, such as purchase gift cards.
- 2) Trust:** Pretending to be a close friend or relative.
- 3) Fear of scarcity:** Saying offers are limited and/or will end soon.
- 4) Threats to well-being:** Pretending that access to critical resources such as a bank account or paycheck is about to be cut off if action isn't taken immediately.
- 5) Euphoria/Entitlement:** Saying you won something or are getting a free gift.

Types of social engineering attacks include:

Phishing: The most common form of social engineering, phishing uses emails that mimic coming from legitimate sources to trick people into providing information or clicking on malicious links. They frequently use tricks that put end users into one of the emotional states that causes them to act without thinking.

Vishing: Uses social engineering over the telephone, sometimes with a rogue interactive voice response (IVR) system to mimic a legitimate institution to persuade you to supply your credentials and other data.

Smishing: Uses SMS text messaging to get you to divulge information or click on a malicious link.

Spear Phishing: Similar to phishing, but the attacker customizes the email specifically for an individual to make the phish seem more real. They often target key employees with access to critical and/or confidential data.

Probe Emails: Designed to elicit a response to know if they have a live target for future attacks.

A FEW THINGS YOU CAN DO TO GUARD AGAINST SOCIAL ENGINEERING EMAIL ATTACKS



Limit what you share online

The less you share about yourself, the smaller the target you are for a social engineering attack. Cybercriminals use information you post online to learn how to gain your trust.



Protect your credentials

No legitimate company or organization will ask for your username, password, or other personal information via email, phone, or text.



Check the sender

Check the sender's email address. Any correspondence from an organization should come from an organizational email address.



Answering security questions

Some websites use security questions asking for names of family members. One alternative for more security would be to make up answers. You could base them on your best friend's family, your second-favorite TV show, or another theme that's easy to remember. You'll still be able to answer the questions, and it will be harder for someone to social engineer or even guess the answers.



Beware of attachments

Email attachments are the most common vector for malicious software. If you get an unexpected message with an attachment, delete it unless you are absolutely certain it is legitimate. If you're not sure, call the sender at a number you know is legitimate to check.



Confirm identities

"Phishing" emails and texts can look official. Cybercriminals often mimic the identities of organizations and companies, including email addresses, logos, and URLs that are similar to the links they are trying to imitate.



Don't click links in suspicious messages

If you don't trust an email, text message or post, don't trust the links in it either. Beware of links that are hidden by URL shorteners or that say "Click Here." They may link to a phishing site, or a form designed to steal your username and password.



ANNUAL STOCKHOLDERS Meeting & Board Election

AgHeritage Farm Credit Services will hold its Annual Stockholders Meeting and Board Election on April 18, 2023 at 2 p.m. Information about the meeting and the board election process will be mailed to stockholders during the first quarter of 2023.

As a customer-owner you play a vital role in helping select the leadership of this Association by casting your vote in the election. Board positions up for election are indicated below.

If you or someone you know, who is a stockholder of the Association, has an interest in becoming a board member or serving on the Nominating Committee in future elections, contact a member of the Nominating Committee.

BOARD OF DIRECTOR POSITIONS UP FOR ELECTION IN 2023

Central Region

4-Year Term – Clay Schaefer

Northern Region

4-Year Term – Jeff Rutledge

NOMINATING COMMITTEE MEMBERS

Ronald Aaron – Batesville Office
P.O. Box 718
Mountain View, AR 72560

Jason Smith – Stuttgart Office
P.O. Box 82
Ulm, AR 72170

Brandon Parker – Lonoke Office
1361 Otis Parker Road
Carlisle, AR 72024

Clay Poole – McGehee Office
667 Hwy 160 E.
Portland, AR 71663

Harrell Wilson – Pine Bluff Office
8530 Highway 35 N.
Rison, AR 71665

John Hamilton – Searcy Office
108 Lennie Beck Lane
Searcy, AR 72143

Matt Hibbard – Pocahontas Office
1869 Whipperwill Drive
Pocahontas, AR 72455

Doug Medford – Brinkley Office
14020 Hwy 49S
Brinkley, AR 72021

Tommy Young – Newport Office
107 Young Street
Tuckerman, AR 72473

NEW Contact Info?

In order to better serve you, AgHeritage needs to know if you move or change your email address or phone number.

Please contact your lender to update your information.



CUSTOMER SPOTLIGHT

Diversification proves key for Cater Farms

By: Rebecca McGraw

The Cater family is nothing if not busy. They farm cattle, poultry, row crops and bamboo on about 2,000 non-contiguous acres northeast of Monticello in Drew County and provide contract labor to tree nurseries across the southern United States to pack trees being shipped out and planted. Dr. Jason Cater is a veterinarian who inspects and certifies eggs and pullets for several poultry companies, and owns a small-animal vet clinic in Camden, which is run by a veterinary school classmate of his. He is also the pastor at Old Union Baptist Church. Son Weston, 19, is an Ag Business major at the University of Arkansas at Monticello and son Tanner, 17, is a senior completing his homeschool studies while taking concurrent classes in Animal Science at UAM, and plans to attend vet school at Mississippi State University. Sara handles the books and communication between vendors, clients and among the employees, arguably the most important part of any farm operation.

But her favorite times are when the family is all together enjoying each other's company, and she especially enjoys watching the sunset from her back porch.

"I wouldn't want to live anywhere else," she said.

Five generations of farmers, and counting

"I grew up raising cattle," Dr. Cater said. "I always knew this is something I wanted to do."

Caters have been in Drew County a long time, farming in the area since the Civil War. Dr. Cater's grandfather farmed cattle, corn and cotton, and his parents, Donnie and Sue Cater, farm cattle. Sara was raised in the country, but not on a farm. "I grew up as a pastor's daughter, and a pastor's granddaughter, and a pastor's niece, and a pastor's sister," said Sara. "So farming was new to me."

But even as the fifth generation to farm, Jason and Sara Cater did not inherit land, but instead acquired what they have over time through hard work. The only land they didn't buy was a wedding gift.

"When we were married, my father gave us 10 acres of land, and we immediately put two poultry houses on it," Dr. Cater said.

The two met at UAM. "A friend of mine told me, 'Girl, I got you the hook-up!' That's a quote!" Sara laughed. "And I said, 'OK, whatever.' I was planning to graduate and move away, get a

job in an office and marry some suit-and-tie guy. My friend said, "His mom has a photo of your daddy in their house," and I said "what?" So that weekend I was at a family reunion and I asked my mom, 'Do you know any Caters from Monticello?' My mom immediately said, 'Donnie and Sue!' and started gushing about how wonderful they were. My parents had known them for years through church activities, even though we lived in Hamburg. I said, 'Calm down! I'm meeting their son on Monday but probably nothing is going to happen.' This was in 1999. We met on October 4. We got engaged December 4, and we were married March 11, 2000. And now we are 22 and a half years into it."

Like many young families, it was tough at the beginning. The Caters soon realized that diversification would be the key to their success.

"When we began chicken farming in 2000, we had great expectations of chicken farming full-time. Little did we know about much!" exclaimed Sara. "It did not take long to realize that one cannot easily make a living with two layer hen houses and a few head of beef cattle. Things were tight. However, it was during this tight time that we got creative and stepped out on faith. We began a small service business that hand-plants tree seedlings for reforestation projects. During those early, lean days, we took every tree planting job possible, no matter how small, because we needed the income to pay the bills. The Lord blessed our work and faith, and allowed that business to grow in time, establishing our name as reliable business owners. This first step of diversification in business started us on a path that has led to having multiple businesses and farms."

"Weston was born in 2003 and Tanner came two and a half years after that," said Dr. Cater. "I had a dream of going to vet school, so I went to Mississippi State University. We kept the farm going while we were in Mississippi with the help of a lot of good people. We drove four hours home every weekend with our two little babies – Tanner was born about a month after I started college."

"Weston was born at 27 weeks gestation, weighing 1 lb 13 oz.," said Sara. "And Tanner was born at 30 weeks, weighing 3 lbs. It started off with a struggle but they are both hard-headed. That comes in handy in our family!"

After the chicken houses were up and running and Dr. Cater finished vet school, he and Sara had the opportunity to buy some land. "We bought some very close to our 10 acres and my





The Caters started their poultry operation in 2000.

family's land," said Dr. Cater. "We managed to cobble together about 600 acres. A lot of it was timber that we converted to pasture."

Diversifying with native grasses

"When we purchased this farm property we were looking for ways to make it pay for itself," said Dr. Cater. "About 300 acres was going to be difficult to irrigate consistently, so we started looking for other income opportunities. We got into the quail program through Quail Forever. We applied and were approved, so we committed to planting 300 acres of native grass and wildflowers for five years as quail habitat."

This year was the second growing season in that program. "Next year should be the peak and be really impressive as far as the wildflowers and native grasses are concerned. We've seen very few quail so far, but it's been a real improvement for turkeys and poults, and the deer love it too. At the end of the five years we'll probably fence the area and graze it. There's a lot of interest in native-grass pastures for grazing, and we will already have it established."

Taking a chance on bamboo

The Caters are the first commercial farmers of bamboo in Arkansas. "Some others have planted since we started, but we



Cater Farms is the first commercial grower of bamboo in the state.

were the first," said Dr. Cater.

"Growing up, I worked summers on a tomato farm nearby, so I've always looked at different specialty crops," said Dr. Cater. "I'd been reading about bamboo and how quickly it grows, and the amount you can harvest per acre. They're using it now for so many things – clothing, bedsheets, paper, flooring and furniture. It's a growing industry. You plant it one time and never have to re-plant. It's a sustainable crop and can generate a lot of return. I hope we'll benefit from that financially."

The bamboo will be mature enough to harvest sprouts next spring and furniture-grade bamboo next fall.

"It's an interesting crop," continued Dr. Cater. "You can almost watch them grow in the spring. One day you won't see anything and the next day there will be a three or four inch shoot that has grown in 24 hours."

A reliable source of ag lending

"About three years ago when the opportunity arose for us to purchase this piece of property, we began to shop around to see what our options were," said Dr. Cater. "We'd been with another ag credit institution for several years and they had been very supportive, but this was a big enough purchase that we needed to explore other options for interest rates and terms. I've known

Bill Stephens for a long time, so I called him and said, 'Here's what we're looking at, what can you do for us?' Bill was the first person I called. We reached out to other banking institutions as well, and had some really good opportunities presented to us, but the biggest advantage in going with AgHeritage is that they could give us long-term fixed-rate loans. On these large purchases that's very important. You can manage your cash flow better that way."

"AgHeritage understands that farmers' expenses and income are always variable," said Sara. "The income may only come in once or twice a year, at harvest or calf sale. AgHeritage realizes that for most farm-related loans, annual payments are the only farmer-friendly payment options. That makes borrowing for farmers an option when monthly payments would be prohibitive."

"I guess I'm a person who has always believed that where there's a will, there's a way," said Dr. Cater. "We've seen lots of growth in our businesses over the last five years. It's grown faster than we ever thought it would. As we move into the future we would like to expand if we can. We'd like to invest in more cropland over the next few years. We're thankful AgHeritage has always been willing to help us and support our goals."

"Who knows what we're going to start tomorrow?" said Sara. "It could be any number of things, but Bill is going to be our go-to guy."

Faith and Family

The Caters were named the Drew County Farm Family of the year in 2013, and Weston and Tanner will be the 6th generation to farm.

"Raising a family, we wanted to make sure our boys grew up on a farm, understanding the value of work and the responsibility it takes to do that, growing and learning how to manage a business and take care of themselves and a family," said Dr. Cater. "We wanted to make sure our kids grew up in that environment."

"The boys help a lot," said Sara. "As they've grown up they've learned all the different aspects of the operation. We've never tried to hide anything from them – we want them to see the good, the bad and the ugly. Because of that, they've been able to grow into being business partners. Hopefully it will be a family endeavor from here on."

"We still have our chicken farm and cows at the core of our family operations," continued Sara. "If we could give advice to new farmers, it would be to think outside the box and be willing to try new things. Not only can those new endeavors bring much needed income, they can bring connections and people into your life that you never knew you needed."

It has not always been easy, but it has been fun. The Lord brought us together and has kept us together."



Wildflowers and native grasses grow on 300 acres of quail habitat.



The view from the Cater's porch.

CONGRATULATIONS to AgHeritage Customer-Owner 2022 Farm Families

The Farm Family of the Year program begins each year with the selection of top farm families in each county and culminates in December with the selection of the state Farm Family of the Year, who then go on to represent Arkansas at the Swisher Sunbelt Expo Southeastern Farmer of the Year competition. All families are judged on their farm production, efficiency, management, family life and rural/community leadership.

Since 1947, the program has served as a vehicle to recognize outstanding farm families throughout the state, to give recognition and encouragement to farm families who are doing an outstanding job on their farm and in their community, to gain recognition of the importance of agriculture in the community and state, and to disseminate information on improved farm practices and management.

Sponsors of the Arkansas Farm Family of the Year program are Arkansas Farm Bureau, the Electric Cooperatives of Arkansas and the Farm Credit Associations of Arkansas.



BRIAN YOUNG FARMS, INC. Ashley County Farm Family of the Year

The Youngs farm corn, soybeans and cotton on 1,720 total acres near Hamburg. They are customer-owners at the AgHeritage McGehee Branch.

Brian Young is a legacy farmer. His father, Bob Young, was the farmer chosen for the Farm Family of the Year in 2008, and his grandfather, Jim Young, was given the same designation in 1976. It was never a question what he would do for a living. "This is what I wanted to do the whole time," he said. "It was how I was raised. It was more than a job, it was a lifestyle, it was what you do."

He started farming in 2007 and graduated from the University of Arkansas at Monticello with a degree in Agriculture Business in 2009.

His wife, MacKenzie, holds a Doctor of Pharmacy degree from the University of Louisiana at Monroe School of Pharmacy and works at Portland Drug. They have two sons, Henry and William, and attend Portland Baptist Church, where Brian is a deacon and he and MacKenzie both volunteer.

ROWLETT FARMS Jackson County Farm Family of the Year

Jeff and Lisa Rowlett have farmed for 22 years. They currently farm about 2,100 acres of rice, soybeans, corn and wheat.

Jeff Rowlett is a sixth generation farmer who grew up on a farm that has been in the family for more than 100 years. He works in partnership with his father, Warren Rowlett Jr.

Lisa is a teacher at Jackson County School District, and also works on the farm by planting, putting in spills, running for parts and helping keep the farm going. They have two children, Jackson and Willow, and are customer-owners at the AgHeritage Newport Branch.





B & M HAYS FARM

Independence County Farm Family of the Year

Ben and Mandy Hays farm broilers, cattle, goats and sheep on 988 total acres at Pleasant Plains. They have been in business for six years and are customer-owners at the AgHeritage Batesville Branch.

As contract growers for Peco Foods, B&M raises about 8.4M lbs of live chicken per year. Their cow/calf operation predominantly consists of Black Angus cattle and a combination of Hereford and Black Angus bulls. They added trucks to their operation in 2017 and started a breeding operation for Pembroke Welsh Corgis in 2021 under the name 4Girls Corgis, named in honor of their four daughters – Piper, Lydia, Nora and Layla.

The family are members of Maple Springs Missionary Baptist Church in Rosie, nine miles southeast of Batesville. The girls are homeschooled and assist with the calves and kids, and also work daily in the kennels cleaning, bathing and feeding the dogs.

MARK & ANNIE WELTY FARMS

Chicot County Farm Family of the Year

Mark and Annie Welty farm soybeans, corn and rice on 2,000 total acres at Lake Village. They have two sons, Thomas and Henry, and are customer-owners at the AgHeritage McGehee Branch.

Mark holds a degree in finance from the University of Mississippi but decided to give farming a try at his father's suggestion. "Growing up in a farming community helped tremendously my first year along with my dad's knowledge of farming," said Mark. "I fell in love with farming, and slowly grew my acreage every year after my first farming season."

The Welyts have been farming for 12 years. In addition to his own operation, Mark is an employee of Oak River Farms and currently manages about 60,000 acres for them. He also is an Accredited Farm Manager with the American Society of Farm Managers and Rural Appraisers. Annie manages the day-to-day office operations of the farm and the family.



BRETT STEWART FARMS

Jefferson County Farm Family of the Year

Brett and Juli Stewart have been farming for six years, and grow soybeans, rice, corn and wheat on 2,000 acres near Pine Bluff. They have three children; Darla, Heidi and Teddy and are customer-owners at the AgHeritage Pine Bluff Branch.

The Stewarts are a first-generation farm family. "We started farming because we had a desire to be farmers," said Brett. "We literally started with a pick-up truck and a 4-wheeler. Our operation started with 150 acres on the side while working full-time with credit to our loan officer and landlord who gave us a chance. The first year we did not own any equipment and borrowed or rented everything, from planting to harvest. Thankfully, our bank and other landlords gained confidence in us and in 2017 we began farming full time."

Brett has spoken for the past two years at the National Conservation Systems Cotton and Rice Conference about soybean insect management and his experience as a first-generation farmer.



BILBREY CENTURY FARM

Lawrence County Farm Family of the Year

Bilbrey Joe Wallis and his wife, Linda, farm cattle, sheep, chickens and hay on 250 acres near Smithville. They have been farming for 59 years and are customer-owners with the AgHeritage Pocahontas Branch.

Founded in 1899 by Joseph Bilbrey, Bilbrey Century Farm has been in the family ever since. Many kinds of livestock have been raised over the years, with Black and Red Angus currently the primary breeds.

"Bilbrey Century Farm has been my home all my life," said Joe. "When I was young I was included in all the chores involved in operating a homestead farm."

Joe has a degree in Animal Science and a Masters in Agriculture Education. He taught for more than 39 years while farming on the side. Now retired, he and Linda (who also grew up in a farming family) farm full-time. Their goals for the operation consist of maintaining the integrity of the family farm, keeping their footprint small and utilizing anything that can be recycled to make the farm more productive.



CHASE SWINDLE FARMS PARTNERSHIP Monroe County Farm Family of the Year

Chase and Kristy Swindle farm soybeans, rice and corn on 3,500 acres at Cotton Plant. They also have 40 head of Hereford-Angus cross cattle. They are customer-owners with the AgHeritage Brinkley Branch.

The Swindles have been farming for 12 years. "I am a 4th generation farmer," said Chase. "My father, Bruce Swindle, began farming in Monroe County at the age of 17 in 1980. He had me on a tractor at the age of eight. There was no doubt what I wanted to do when I grew up. At the age of 23, I took over 400 acres of my dad's farm to manage, and eventually began adding to my acreage. I wouldn't be where I am today if it wasn't for my family who have helped guide me in the right direction."

The Swindles both graduated from Arkansas State University and have two children; Sydney and Ty.

JACKIE AND DUFFIE BANKS JOINT VENTURE North Arkansas County Farm Family of the Year

Jackie and Duffie Banks, along with their children Jake and Emma, farm rice, soybeans and corn on 3,044 acres near Stuttgart. They are customer-owners with the AgHeritage Stuttgart Branch and have been farming for 25 years.

Jackie grew up on a bean and cotton farm in Cotton Plant and has been farming for as long as he can remember. His son, Jake

has been driving a tractor since he was just five years old. Duffie typically keeps the home fires burning and does a lot of traveling with Emma, who plays softball.

"We are a team...it just works," said Duffie. "No matter what, through good times and bad, we always say, 'There is no I in team, we are a team together.'"





T & M CATTLE COMPANY

Prairie County Farm Family of the Year

Tyler and Meagan Gore have 250 head of breeding beef cattle on 1,640 acres in Ward. They are customer-owners with the AgHeritage Searcy Branch.

Meagan is a third-generation farmer. "The biggest obstacles we faced when we first decided to get into the cattle business were land and finances, as we didn't have either," she said. "In 2015, we got our first big break when a friend told us about some pasture nearby that was available for lease. We met with the landowner, a wonderful lady who decided to give us a chance to prove ourselves. After we found land, we contacted our local FSA office and decided to apply for the First Time Farmers Loan Program. In the meantime, we found a herd that the seller agreed to hold for us until the loan was completed, and in October of that year T & M Cattle Co. was born."

The Gores have three children; Allie Mae, Gracelyn Ann and Samuel Matthew and attend Hickory Plains Church of the Nazarene.

HIGHFILL FARMS

Pulaski County Farm Family of the Year

Highfill Farms is a family beef cattle and hay farm in Scott. Aaron and Charlotte Highfill grow hay on 130 acres and cattle on 370 acres. They are customer-owners with the AgHeritage Lonoke Branch.

The Highfills are both self-taught first-generation farmers. "I had never been around cattle or had any involvement in a farm before I met Aaron in 2015," said Charlotte. "He had a small herd grazing land near Cabot, and when I had the opportunity to buy 18 pairs from a neighbor in 2016, Aaron encouraged me to jump right in."

Highfill Farms sells bulk butchered beef by the quarter, half and whole to the public, as well as hay sales. "We calve out and raise our own grass fed and grain finished beef here on the farm," said Charlotte. Their goal is to establish a brick-and-mortar beef market. Married since 2017, the Highfills have two children; Holden and Hampton.



TONEY FAMILY FARMS

Randolph County Farm Family of the Year

James and Holly Toney have 150 cows and 40,000 laying hens on 700 acres near Pocahontas. They are customer-owners with the AgHeritage Pocahontas Branch.

James has been farming for 36 years. "When I was young, my Dad custom baled hay for surrounding neighbors," he said "When I was eight he put me on a small 830 John Deere tractor to rake hay, which I enjoyed very much. Over the years, I moved up to cutting and baling hay. At around 13 years old, Dad started giving me a heifer every year as part of my pay for helping. My herd grew and I had to use my grandma's farm as a place to keep them. I maintained a small herd through high school and college. In 2007, my parents decided to retire, so Holly and I took over the operation. We've since purchased and rented more land, increased the herd and added laying hens."

The Toneys have three children; Natalie, Nash and Brooke.



ARKANSAS FFA HOLDS RIBBON-CUTTING AT FLETCHER LEADERSHIP CENTER



A ribbon-cutting ceremony was held on July 13 to officially reopen the newly-renovated Marion D. Fletcher Leadership Center at Camp Couchdale in Hot Springs, home to Arkansas Future Farmers of America since the late 1920s. The Fletcher Leadership Center was first opened in 1984.

Marion D. Fletcher is an agriculture education pioneer and leader who is now retired after 53 years of teaching. The renovations to the facility allow Arkansas FFA to continue to honor Fletcher's commitment to students by providing the advancement of technology, hands-on learning and new opportunities. The new floor plan now boasts an auditorium, animal science and agricultural mechanics lab, an alumni room and six new classrooms. Farm Credit Associations of Arkansas made a five-year \$50,000 pledge to the Center to support the renovations.

"We are working every day to strengthen, not just career and technical education as a whole, but specifically ag education in Arkansas," said Arkansas Secretary of Education Johnny Key at the ceremony. "I'm very proud of Arkansas agriculture education, and we are working to make it stronger and keep it a source of pride for our state."

HARVEST SEASON





**“It is only the farmer
who faithfully plants
seeds in the Spring,
who reaps a harvest
in the Autumn.”**

— B.C. Forbes



ARKANSAS GROWN School Garden of the Year



The winners of the 2022 Arkansas Grown School Garden of the Year Contest were announced at Pinnacle View Middle School in Little Rock. During the ceremony October was proclaimed Arkansas Farm to School month by Gov. Asa Hutchinson.

The Arkansas Grown School Garden of the Year Contest was initiated eight years ago by the Arkansas Department of Agriculture and the Farm Credit Associations of Arkansas. The program provides the opportunity to promote the importance of involving young people in the process of fresh food production and cultivation. Farm Credit generously provides the funding for program award recipients.

“School gardens provide a hands-on opportunity for children to learn about Arkansas agriculture and where their food comes from,” said Arkansas Secretary of Agriculture Wes Ward. “The lessons learned through school gardens have a lasting impact on children, their families, and entire communities.”

The contest was open to public and private K-12 schools, early care facilities and alternative learning environments. Awardees were schools that had a school garden open during the 2021-2022 school year or proposed plans to start a garden in the 2022-2023 school year.



This year’s winners are:

Best Start-up School Garden Proposal

Lee Senior High School, Marianna (Lee County), \$500 Award

Wonderview Elementary School, Hattiesville (Conway County), \$500 Award

Best Education Based School Garden

Nettleton STEAM, Jonesboro (Craighead County), \$500 Award

Conway High School, Conway (Faulkner County), \$500 Award

Best Harvest Partnership School Garden

Crestwood Elementary, North Little Rock (Pulaski County), \$500 Award

Chicot Elementary & Early Childhood Center, Mabelvale (Pulaski County), \$500 Award

Best Community Collaboration School Garden

Arch Ford/Synergy ALE, Hot Springs Village (Garland and Saline Counties), \$500 Award

Ward Central Elementary, Ward (Lonoke County), \$500 Award

Best Overall School Garden

Pinnacle View Middle School, Little Rock (Pulaski County), \$1,000 Award

Champion of School Garden Sustainability

Sheridan Elementary School, Sheridan (Grant County), \$1,000 Award



DIRT Documentary

Arkansas PBS premiered its new documentary, "Dirt," on September 1. AgHeritage customer-owner Adam Chappell, who owns and operates an 8,000-acre row crop farm with his brother Seth Chappell outside Cotton Plant in East Arkansas, is featured in the documentary.

As world population and food production demands rise, this film delves into how Arkansas farmers, ranchers and others are conserving their soil, water, air and other natural resources, improving their operations and helping the environment with sustainability methods from the United States Department of Agriculture's Natural Resources Conservation Service (NRCS). NRCS conservationists provide technical expertise and conservation planning for farmers, ranchers and forest landowners wanting to make conservation improvements to their land.

Chappell Farms may have been in the family for four generations, but the Chappells don't shy away from innovation to keep their operation sustainable. Utilizing cover crops, animal integration, furrow irrigation, and no-till methods have significantly improved the soil health on the farm in the last several years. Chappell, a co-founder of the Arkansas Soil Health Alliance, is constantly researching and applying new practices and is passionate about sharing his knowledge with other farmers. As such, he has become a nationally-recognized speaker

Also featured in the film are Margie Raimondo, a Sicilian-American originally from Los Angeles, who owns and operates Urbana Farmstead inside the city limits of Little Rock; Raymond Kelley, who spent almost 25 years working for the Safeway and Harvest Foods grocery company and now operates a wholesale produce business while running a cow/calf operation on the side; Richard White, who raises cattle near Royal; Dallas Peebles, a life-long farmer working more than 600 acres of land he grew up on near Augusta, producing organic specialty crop vegetables and honey from on-site hives; Patti and Donnie Larimer, part-time ranchers who have a herd of almost 200 goats in Greenwood; and Phillip J. (P.J.) Haynie III, Chairman of the National Black Growers Council and a fifth-generation row crop farmer whose family owns and operates large farms in several states across the country.

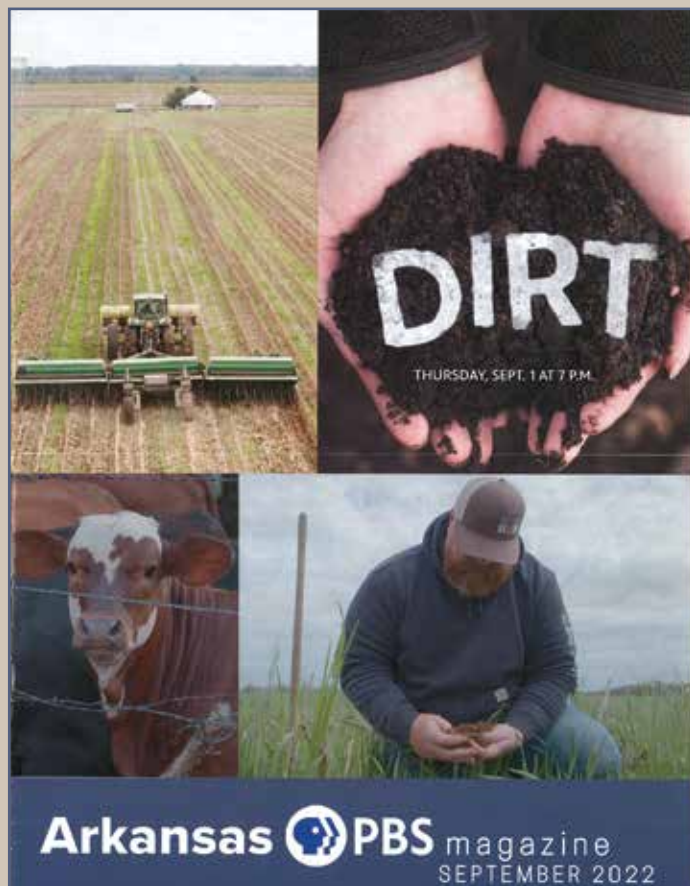
"These success stories shine the spotlight on producers from across Arkansas who explain why they have implemented conservation practices and how they work on their land. These producers share their own conservation stories, and how practices are helping them protect and improve resources, how they save time and save money," said Arkansas NRCS State Conservationist Mike Sullivan.

Major funding for "Dirt" is provided by the Pulaski County Conservation District and the United States Department of Agriculture's Natural Resources Conservation Service in Arkansas.

More information about the film is at myarpbs.org/dirt.



Adam Chappell





Growing a Stronger Rural Arkansas
2023 CALENDAR



The 2023 cover photo was taken by Megan Hahn.



Tinsley Ranch in Ash Flat – Submitted by Bobby Tinsley. Second Place Winner and recipient of \$100 cash.

CONGRAT

2023 AgHeritage Calendar

2024 CALENDAR CONTEST CO

Help us fill our 2024 calendar with fresh imagery that illustrates the farming, ranching, forestry or rural lifestyle in our coverage area. You could win a cash prize!

Photos may be taken in Ashley, Arkansas, Bradley, Chicot, Cleburne, Cleveland, Desha, Drew, Fulton, Independence, Izard, Jackson, Jefferson, Lawrence, Lincoln, Lonoke, Monroe, Prairie, Pulaski, Randolph, Sharp, Stone, White and Woodruff counties.

- Planting, timber, irrigation, livestock or harvest scenes

ULATIONS

Photo Contest Winners

STAR PHOTO COMING SOON

- Action shots in fields, forests or barns
- County fairs and farmers markets
- Seasonal photos, such as holiday decorations, 4th of July events, pumpkins, winter scenes, etc.
- 4-H or FFA events

If you submit a photo that isn't selected for the calendar, we may use it in one of our various communication tools such as our stockholder magazine, annual report or social media. Submission deadline is October 10, 2023.

For more contest info, rules and to submit a photo visit agheritagefcs.com/photo-contest



Jesus Paid It All, All to Him I Owe– Submitted by Katie Praught. Grand Prize Winner and recipient of \$200 cash.



T & N Farms – Submitted by Taylor Richards. Third Place Winner and recipient of \$50 cash.

CUSTOMER APPRECIATION Events

The AgHeritage customer appreciation events are held annually by each branch throughout the year.

"We really enjoy these annual dinners with our friends and customers," said AgHeritage President & CEO Greg Cole. "This is one of the highlights of our year, when we show appreciation to our customer-owners with these events. It's a chance to say thank you while enjoying good food and great company."

BATESVILLE

The Batesville Branch Customer Appreciation Luncheon was held on September 20 at the Batesville Community Center.



BRINKLEY

The Brinkley Branch Customer Appreciation Luncheon was held on August 11 at the Brinkley Convention Center.



LONOKE

The Lonoke Branch Customer Appreciation Luncheon was held July 28 at the Lonoke Community Center.



McGEHEE

The McGehee Branch Customer Appreciation Dinner was held November 3 at Hoots BBQ & Steaks.



NEWPORT

The Newport Branch Customer Appreciation Luncheon was held November 4 at the Harris Center for Opportunities.



AGHERITAGE in Action

Dinner at the Vines

The Farm Credit Associations of Arkansas was a proud sponsor of the Second Annual Dinner at the Vines Farm-to-Table Event, with proceeds benefiting Arkansas 4-H youth, on September 27 at the C. A. Vines Arkansas 4-H Center.

The event started with a garden party reception at the Master Gardener's teaching garden then moved lakeside for a locally-sourced dinner and live music.

The menu was planned by Family and Consumer Sciences educators, and the tables were decorated with centerpieces made of flowers and vegetables grown by the Cooperative Extension Service's agricultural agents.

Arkansas 4-H offers activities and scholarship opportunities for about 250,000 children around the state every year.



Sunbelt Ag Expo

Arkansas was the Spotlight State October 18-20 at the Sunbelt Ag Expo, "North America's Premier Farm Show" held at Spence Field in Moultrie, Ga.

More than 1,200 exhibitors showcasing the latest in farming technology, and one lucky attendee went home with a diamond from Crater of Diamonds State Park.



PECO Plant Tour

Along with other area credit providers and agribusinesses, AgHeritage toured the new Pocahontas state-of-the-art poultry processing facility in September. The facility primarily produces chicken nuggets and filets. After the tour, AgHeritage Pocahontas Branch hosted lunch for the tour attendees, catered by Mel's.



Rice Field Day

AgHeritage Board Chairman Jerry Burkett, Ashby Terry, Alexx Ivey, Morgan Steeland and Stuttgart branch customer-owner Stephen Hoskyn attended Rice Field Day at the Rice Research and Extension Center Experiment Station in Stuttgart in August.



Riceland Cookout

We had a great time cooking burgers and hot dogs for employees at the Riceland Foods mill in Tuckerman in September.



Brinkley Boo Bash

J.C. Scemons and Morgan Steeland didn't scare anyone at the Brinkley Boo Bash in October.



John Herman Hickman Foundation Trout Fishing Tournament

Bo Tretenburg, Lee Thielemier, Chris Hanner, Alan Brannon, Weston Weeks and Jason Hill had a great time at the JHHF Trout Fishing Tournament in August. The event raised money for scholarships.



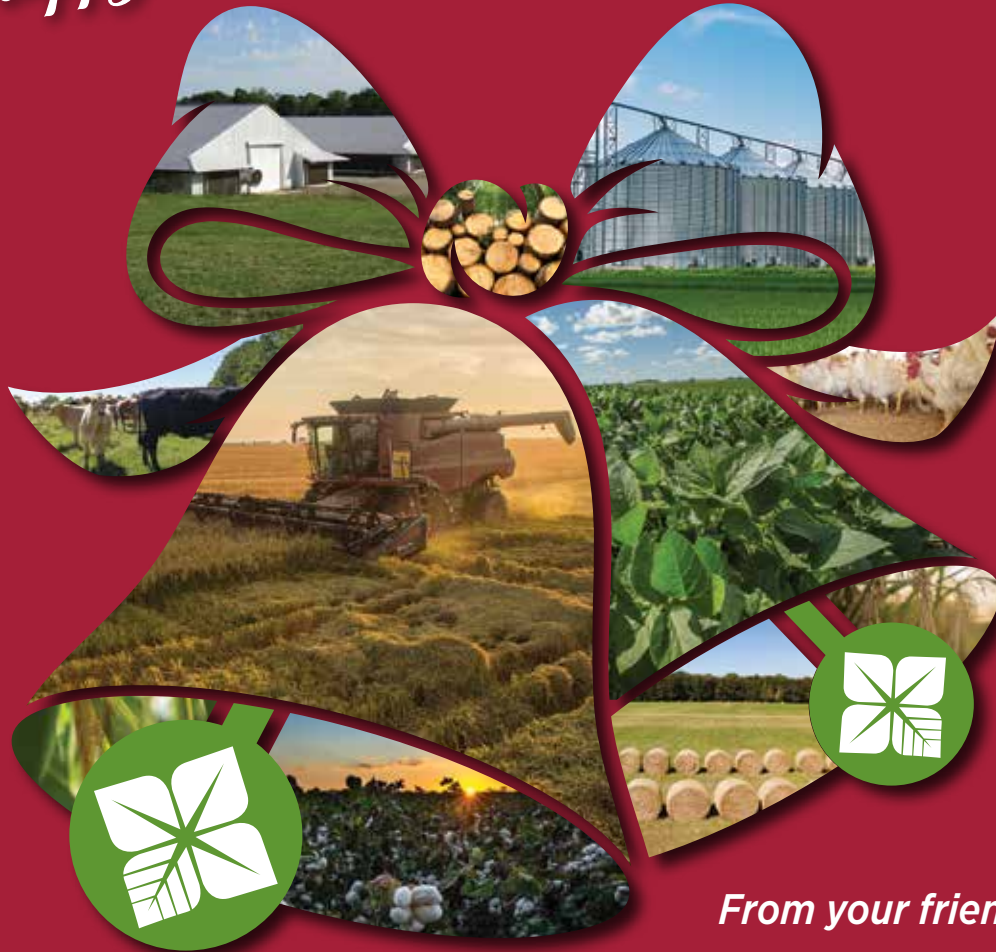
John Herman Hickman Foundation Golf Classic

AgHeritage was proud to sponsor the Peco Foods/John Herman Hickman Foundation Golf Tournament held October 6 in Batesville.

JHHF provides aid to victims of natural disasters, scholarships for PECO employees, growers and descendants and grants funds to charitable organizations.



*Merry Christmas
& Happy New Year*



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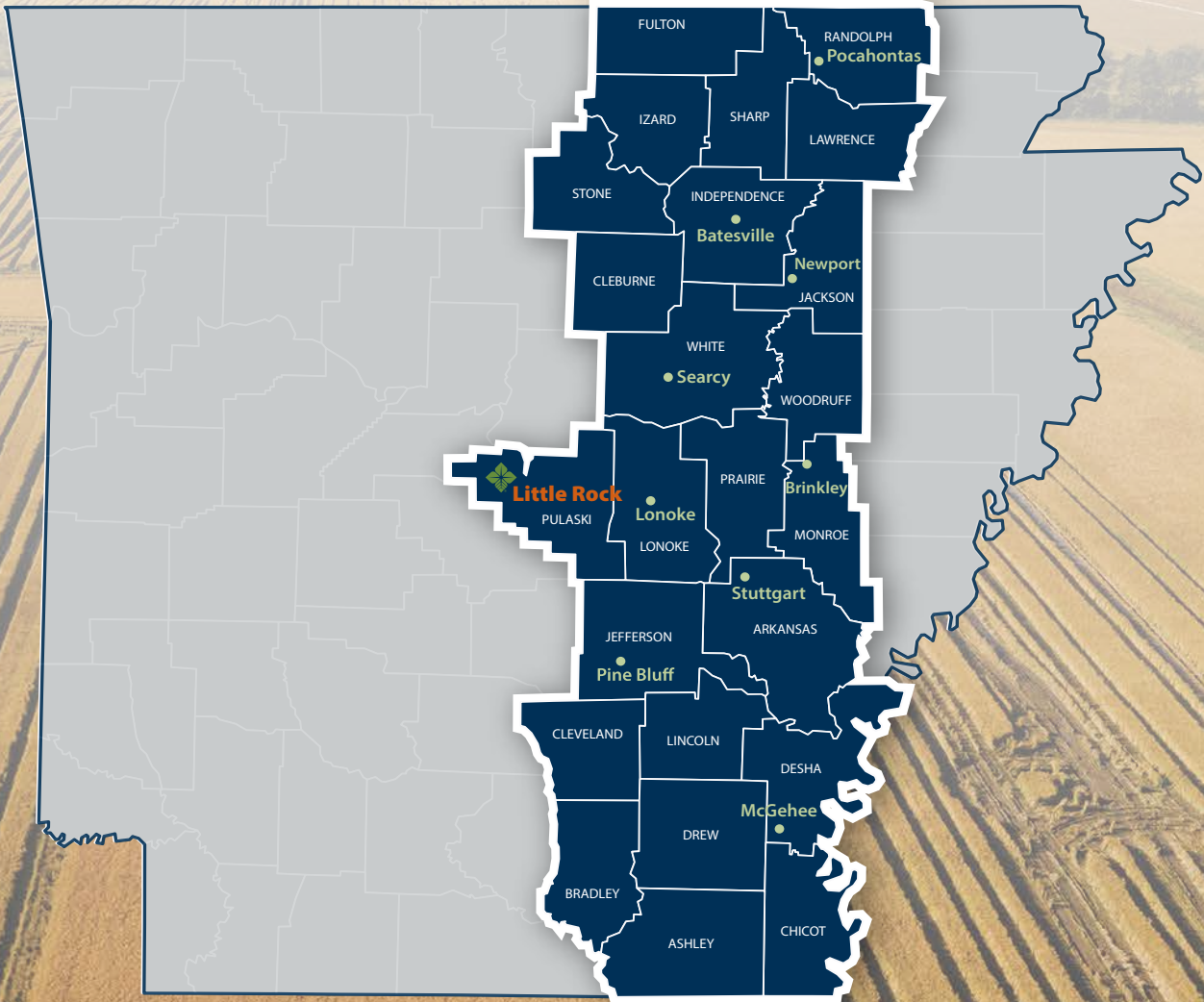
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TERRITORY & OFFICE LOCATIONS



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Little Rock, AR 72201
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(800) 299-2290

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(800) 689-6976

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Stuttgart, AR 72160
(870) 673-1558
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AgHeritage[®]

Farm Credit Services

AgHeritage Farm Credit Services is a financial cooperative with owned and managed assets of approximately \$2.02 billion as of December 31, 2021. The company provides credit and related services to more than 6,300 farmers, ranchers and producers or harvesters of aquatic products in 24 Arkansas counties.

Branch offices are located in Batesville, Brinkley, Lonoke, McGehee, Newport, Pine Bluff, Pocahontas, Searcy and Stuttgart.

 Follow us on social media @AgHeritageFCS | [agheritagefcs.com](https://www.agheritagefcs.com)

