

OUR HERITAGE

AgHeritage Farm Credit Services | Summer 2021



AgHeritage[®]
Farm Credit Services

OUR HERITAGE

Summer 2021

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Chief Credit Officer

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Chief Lending & Marketing Officer

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AgHeritage[®]

Farm Credit Services



Growing Arkansas Today and Tomorrow

CONTENTS

- 1 Letter from Greg Cole, President & CEO of AgHeritage Farm Credit Services
- 2 Overview of the Farm Credit System
- 2 Announcements
- 2 Online Tools
- 3 New Hires & Internships
- 3 Employee Service Awards
- 5 Janet Ring Retirement
- 6 Liz Melson Retirement
- 7 Guest Column: Mark Isbell
- 9 Patronage Program
- 13 Delta Peanut Holds Groundbreaking
- 15 Customer Spotlight: The Tate Family
- 21 Arkansas's 2021 County Farm Families of the Year
- 23 Board Election Results
- 24 T-shirt Design Contest Winner
- 24 2022 Calendar Contest
- 25 MyAgHeritage Mobile Banking App
- 26 Homegrown by Heroes Scholarship Recipients
- 27 2021 Scholarship Recipients
- 29 AgHeritage in Action
- 40 AgHeritage Branch Office Location Map

ON THE COVER: Womack Farms, Independence County

TO THE LEFT: The Stake House, White County

AgHeritage Farm Credit Services

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PROUD MEMBER OF
THE FARM CREDIT SYSTEM

What a difference a year can make!

We were dealing with some extreme challenges this time last year...the emerging COVID-19 situation, low crop prices driven by excess global supplies, late planted crops due to a wet spring and government intervention with stimulus programs.



Greg Cole

A year later, the COVID-19 situation is improving, activities are beginning to pick up, and the general economy is recovering at a brisk pace. Net farm income has hit the highest level since the end of the last super cycle in 2013. Crop prices have skyrocketed, primarily due to increased export demand and supply issues in other countries, which has lowered world stocks and that has translated to a favorable profit scenario for producers. Farm equipment and farmland prices are appreciating at a notable rate while interest rates continue to remain at extremely low levels.

What does all of this mean? Combined, it translates into a bullish outlook for the crop sector over the near term, though the protein sector profits are expected to be more moderate due to higher feed costs. The events of the last two years are a good reminder of how quickly things can change.

The Farm Credit System now exceeds \$400 billion in assets, has over \$66 billion in capital, and generated \$6 billion in net earnings last year. Combined, the System returned \$2.7 billion in patronage to customer-owners who live in the rural communities throughout the United States, including Arkansas.

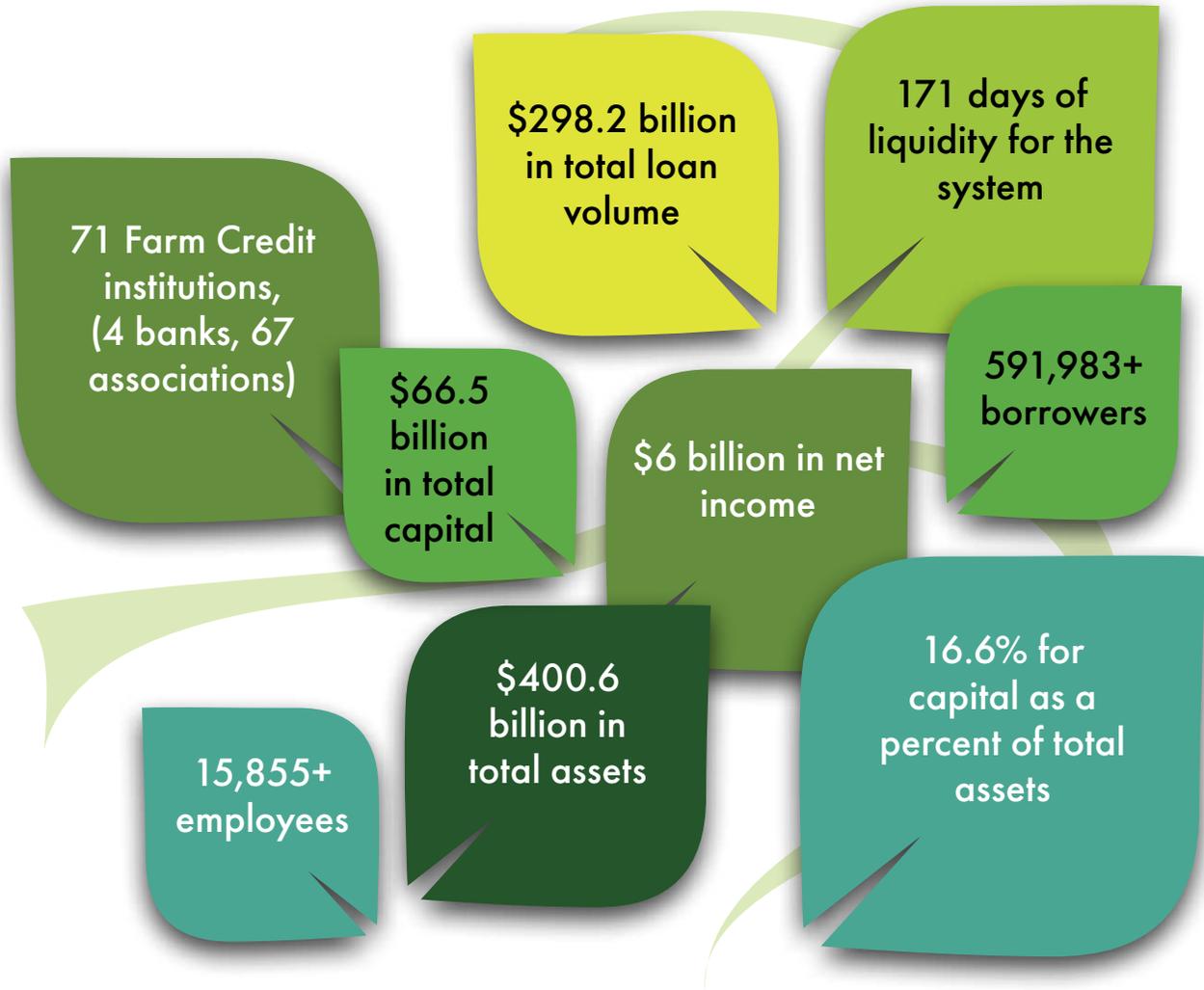
Supporting rural communities and customer-owners is a vital role the Farm Credit System plays in fulfilling its mission of serving agriculture and rural communities in both good and bad times. This service is not just our mission; it's our passion.

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

Greg Cole, President & CEO
AgHeritage Farm Credit Services



AT THE END OF 2020, The Farm Credit System Had:



NOTICE

The London Interbank Offered Rate (LIBOR) benchmark rate is being phased out during 2021. The index will no longer be available after December 31, 2021. If your loan is indexed to LIBOR, please contact your lender.

DON'T FORGET!

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

Please contact your lender if you need to update your information.

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 ag 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.



NEW HIRES & Internships

GRAHAM SMITHSON

Graham Smithson is again serving as AgHeritage Credit Intern at the Central Office this summer. His first internship with AgHeritage was served over the summer of 2020.

Smithson recently graduated from the University of Arkansas with a double major in Agriculture Communications and Agriculture Leadership. He will attend John Brown University for his Masters degree.

He is a native of Little Rock.



ASHBY TERRY

Ashby Terry recently joined AgHeritage Farm Credit Services in the Stuttgart Branch as a Customer Specialist.

"We are excited to welcome Ashby to our team," said Kyle Stovesand, Vice President of Lending and Branch Manager, Stuttgart. Along with Stovesand, Terry joins the Stuttgart staff of Kevin Wingfield, Alexx Ivey and Tammy McPherson.

Terry recently graduated from the University of Arkansas with a Bachelor of Arts Communication degree. She resides in Carlisle.



EMPLOYEE Service Awards

The AgHeritage Farm Credit Services Employee Event showcases employees and employee teams before their peers.

This year's event was held virtually on February 26.

YEARS OF SERVICE AWARDS

25 Years:

Cole Plafcan
Drew Taylor
Bo Tretenburg
JoSara Walker

15 Years:

Kameela Lee
Kevin Wingfield

5 Years:

Deonne Donner
Tyler Hipp
Shelly Hogan



Clay Cannon and Gayla Bogy, Pine Bluff Branch - Loan Spread Award 2020.



Josh Cunningham, Clayton Howell, JoSara Walker, Griffin Golleher, Rachel Baldrige and Brandyn Vines, Lonoke Branch - Farm Related Services Award 2020.

TANEESHA BROADY

TaNeesha Broady has joined the AgHeritage Central Office in Little Rock as a Lending Services Specialist.

"We're very excited to welcome TaNeesha to our team. Her depth of experience and knowledge will be beneficial to our association and our customer-owners," said Shannon Koder, Manager of Lending Services.

Broady holds a Bachelor of Science in Business Management from the University of Arkansas System eVersity. She previously worked at Arkansas Federal Credit Union as a Financial Services Representative, and resides with her family in Little Rock.



ALEXx IVEY

Alexx Ivey recently joined the Stuttgart Branch of AgHeritage Farm Credit Services as a Customer Specialist.

"We are excited to have another person with agriculture experience joining our local team," said Kyle Stovesand, Vice President of Lending and Branch Manager of the Stuttgart Branch. "Her excellent customer service and talents will certainly be a great asset for our customers and company."

Ivey has a Bachelor of Science degree from Southern Arkansas University. She previously worked for Natural Resources Conservation Service where she was a Soil Conservationist. She resides in Carlisle.



Tanner Rigglin, Darlene Crawford, Bert Leder and Sydney Belew, Searcy Branch - Average Daily Balance Award 2020.



Junior Beshears, Josh Barnhill and Nanette Peifer, Batesville Branch - Loan Classification Award 2020 and Fewest Delinquencies Award 2020.



Bo Tretenburg, Alan Brannon, Dionne Donner, Janet Ring, Doreen Kaczmarek, Lee Thielemier, Pocahontas Branch - Non-Interest Income Award 2020.

JANET RING retires after 32 years

After 32 years of service at the Pocahontas Branch Office, Janet Ring recently retired. She joined AgHeritage in 1989 as a branch secretary, and was promoted in 1991 to Customer Service Representative. In July, 1995 she moved into the position of Ag Financial Customer Specialist, a role she held until becoming a Customer Specialist on January 1, 2013.

Local branch employees and friends Bo Tretenburg, Alan Brannon, Doreen Kaczmarek, Lee Thielemier, Deonne Donner, Carolyn Williams and Glenna Lewis held a retirement party for her on May 19 at the Old Randolph County Courthouse on the Pocahontas Town Square.

“Janet has been a vital part of our branch success for more than three decades.” said Bo Tretenburg, VP of Lending & Branch Manager, Pocahontas. “We will certainly miss her, but wish her the very best in retirement.”



LIZ MELSON retires from Stuttgart Branch

A retirement party for Liz Melson was held on May 28 at the Stuttgart Branch Office.

Melson worked for AgHeritage for 26 years. She joined AgHeritage in September 1995 as a Customer Service Representative. In September 1995, she moved into the position of Ag Financial Customer Specialist, a role she held until becoming a Customer Specialist on January 1, 2013.

"We will miss you, Liz, but we hope this next chapter of life brings you endless time to do the things you love," said Kyle Stovesand, VP of Lending & Branch Manager, Stuttgart.



Guest Column: Climate Policy Shapes the Future of Arkansas Agriculture

By Mark Isbell

As you drive along the roads of rural Arkansas these days, it is not uncommon to catch the reflection of a solar panel in the distance. Farms and small businesses across the state are increasingly turning to solar power to meet their energy needs, and for good reason: the investment makes sense.

At our farm here in Central Arkansas, our 300KWH system is producing roughly 35% of our yearly energy needs. With a combination of energy production, tax incentives, and depreciation, we estimate the panels will pay for themselves in less than 8 years, with more than 20 years of estimated lifespan beyond that where they will be producing cheap energy.

We are not alone. Across the state, many others have also adopted this technology, with AgHeritage financing nearly \$10,000,000 in projects across the state.

AgHeritage Makes a Difference

Though solar panels may be the most visible of sustainable practices being implemented by Arkansas farmers and businesses, there is far more going on behind the scenes and beneath the soil.

Another big success story is the USA Rice-Ducks Unlimited Rice Stewardship Partnership. This program works with partners across the state to leverage federal funds through USDA's Regional Conservation Partnership Program. To date, this program has put over 18 million dollars in funding to work across Arkansas rice farms to implement conservation practices. In March of this year, AgHeritage joined as a supporter of this program.



Mark Isbell

"We have seen the Rice Stewardship Partnership positively impact working ricelands in Arkansas," said Greg Cole, CEO in the March announcement of this partnership: "Conservation practices can deliver economic value for not only farmers, but also local communities, landowners, and their financial partners. The Farm Credit Associations are excited to support this work, expanding voluntary conservation opportunities for our members and Arkansas rice farmers."

Josh Hankins, director of the Rice Stewardship Partnership, believes the support of Ag Heritage is key to furthering the success of the program. The dollars brought to the rice industry and the state via the Partnership would have gone elsewhere had we not successfully advocated for them. This funding would not be possible without our industry partners, and Farm Credit Associations of Arkansas is the first financial institution to join the Partnership. Their members should be very proud of this investment, which allows our team to leverage those dollars for federal farm bill opportunities, bringing more financial and technical assistance to working farms in Arkansas.

A Voice

While both solar power and the USA Rice-Ducks Unlimited Rice Stewardship Partnership are success stories, there is also a larger conversation taking place about the role agriculture plays in addressing climate issues. In recent months, this conversation has taken on new energy, especially in D.C. where a number of different climate policy initiatives are moving forward. While some of these initiatives are possibly not ones we would have chosen to begin, they are certainly ones we must engage with to make sure that the benefits that farmers have on the environment around us is fully valued. Whatever happens with these initiatives, it is important that the farmer's and others engaged in on-the-ground agriculture have a voice in shaping the policies that emerge.

The Growing Climate Solutions Act

One of the initiatives moving through Congress is the GCSA, or the Growing Climate Solutions Act. This bi-partisan legislation seeks to increase the adoption of a number of sustainable practices through different types of federal support. In March, I was asked to provide testimony to the Senate Agriculture Committee on behalf of the U.S. rice industry about how this program might impact rice farmers and other farmers in the Mid-



Inspecting the solar panels at Isbell Farms in Lonoke County

South. My message to them was that whatever programs that congress may create, they must first of all be voluntary, second of all come only with adequate farmer input, and finally, make sure to fully appreciate the different types of agriculture that take place across the country, including the mid-south. Above all, any new climate related policy must be funded outside of the farm bill and must not come at any cost to important existing programs.

As the bill moves forward, it seems like these priorities have been adopted, and while the potential benefits to Arkansas farmers are still to be determined, it is my opinion that if legislation on this topic must move forward, this is at least innocuous and potentially beneficial to farmers in our state. Unlike other potential programs that might push for removing land from production, this incentivizes activities on land where farmers are farming. To me, that is vitally important.

Other Initiatives

As the conversation continues, other programs have also emerged. One of those is RIPE, or Rural Investment to Protect our Environment. This is a farmer-led initiative made up of representatives across farming states. The program proposes to pay farmers \$100 per acre for implementing proven sustainable practices in producing various crops. Jim Whitaker, a farmer from Southeast Arkansas who represents Arkansas Rice on the steering committee for RIPE believes this program has potential. "This is a common-sense approach that covers cost of implementation and increased costs due to climate policies. It seems to be gaining traction across the country and in D.C.," Whitaker said.

Here to Stay

Regardless of which programs get the most traction, what is clear is that the conversation surrounding climate and agriculture is here to stay. It will be important that agriculture maintains a strong voice in advocating for the industry. The best policies are those that are win-win. Just like the solar panels reflecting across our state, climate policy can be both good for the environment and good for business. Just like the successful Rice Stewardship program, some government programs can be used to create real benefits on the ground.

As we try to understand the different initiatives and programs surrounding agriculture and climate, it is much like wading through an alphabet soup of different acronyms and program names. To better known programs like EQIP (Environmental Quality Incentives Program), to RCPP (Regional Conservation Partnership Program) and CSP (Conservations Stewardship Program) we now must add organizations like FACA (Food and Agriculture and Climate Alliance) and RIPE and policies like the GCSA. But somewhere beneath all of the acronyms, a bigger story is emerging: Farmers across Arkansas are having a positive impact on the environment. And despite drowning in the alphabet soup of these programs, it is important to follow the bigger policy conversation that is emerging so that we can ensure that farmers and agriculture businesses are recognized and adequately compensated for their activities.

PATRONAGE Program

AgHeritage Farm Credit Services returned a record \$6 million in profits to its customer-owners this spring through its Patronage Program.

“Since 2006, AgHeritage has returned \$50.95 million to eligible customer-owners to invest back into their operations and the rural communities in which they live”, said President & CEO Greg Cole.

“Paying patronage is key to our cooperative values and we are proud to offer this benefit to our customer-owners. 2020 was,

to say the very least, a unique year, but having the ability to deliver such strong levels of patronage is a reinforcement of the value that our cooperative provides to agriculture and the rural communities we serve.”

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

BATESVILLE BRANCH



BRINKLEY BRANCH



LONOKE BRANCH



MCGEHEE BRANCH



1: Junior Beshears and Shelby Moss at the Batesville Branch
2: Timothy Gannon of Timothy Gannon Farms with J.C. Scemons at the Brinkley Branch

3: Bill Smith of Billinda Dairy Farms with Griffin Golleher at the Lonoke Branch
4: April and Brad Graham, owners of Catpro LLC, with Jonathan Breedlove at the McGehee Branch

MCGEHEE BRANCH



NEWPORT BRANCH



PINE BLUFF BRANCH



5: Jonathan Breedlove, Eric Myers, Mike Myers, Steven Myers and Bill Stephens at the McGehee Branch

6: Josh Bean, Sam Cunningham and Todd Hulett at the Newport Branch
7: Harrell Wilson and Frank Wilson with Clay Cannon at the Pine Bluff Branch

POCAHONTAS BRANCH



8: Jim Penn and Bo Tretenburg at the Pocahontas Branch
9: Rhonda Stone and Janet Ring at the Pocahontas Branch
10: Dale Throesch and Bo Tretenburg at the Pocahontas Branch

11: Alan Brannon and Spencer Wright at the Pocahontas Branch
12: Alan Brannon, Joe Reel and Brian Reel at the Pocahontas Branch

SEARCY BRANCH



STUTTGART BRANCH



13: Jonathan Beavers and Bert Leder at the Searcy Branch

14: Kirk Keller and Kyle Stovesand at the Stuttgart Branch

DELTA PEANUT Holds Groundbreaking

A groundbreaking ceremony was held on May 20 to celebrate the construction of a new peanut processing plant in Kennett, Missouri. The \$50 million expansion will create nearly 50 new jobs in Kennett and the surrounding area.

"Delta Peanut is extremely excited to expand its operations into Kennett," said Delta Peanut CEO Tommy Jumper. "Our investments in Kennett will complement our existing capacities to shell and sell edible peanuts while also expanding our footprint for production and capabilities to service new segments and additional markets."

Delta Peanut is a farmer-owned company that serves peanut farmers in Missouri, Arkansas, and Louisiana. The Kennett facility will be the company's second processing plant and the first located in Missouri. Delta Peanut currently operates a state-of-the-art shelling facility in Jonesboro.

The Jonesboro plant has the capability of processing up to 185,000 tons per year, and expects to reach 60,000 acres of production within the next five years, up from the current level of

36,000. The farmer-owned corporation in its first year will shell and ship an estimated 120,000 tons of home-grown peanuts throughout North America, Europe and Southeast Asia. The expansion into southeastern Missouri will only increase Delta Peanut's capabilities.

As a farmer-owned company, Delta Peanut will use the Missouri Agricultural and Small Business Development Authority's New Generation Cooperative Tax Credit, which encourages investment in entities that process Missouri agricultural commodities and products by issuing tax credits directly to producer members.

Additional funding for the project will be provided by AgHeritage Farm Credit Services, Farm Credit Midsouth, Farm Credit of Western Arkansas and Farm Credit Southeast Missouri. Delta Peanut also used the Missouri Works program, an incentive tool to help companies expand and retain workers by providing access to capital through withholdings or tax credits for job creation.





CUSTOMER SPOTLIGHT

Life on the Tate Farm: The Right Doors Always Open

By Ashley Wimberley

Erick Tate, a fifth-generation farmer in Walnut Ridge in Lawrence County and Egypt in Craighead County, has learned throughout his life and farming career that some doors close, but new doors always open.

Since the age of nine, he's always worked on a farm. While reaping the benefit of learning many farming skills throughout the years, and of course always having a job, he isn't a multi-generational farmer who inherited land or equipment.

Erick's great-great grandfather saw his operation taken out by the Great Depression. His grandfather, Cletus, started farming in 1973, and after his passing in 1991, Erick's father, Mark, stepped in and began farming the 830 acres. However, in 2001, Mark, like many farmers across the country, was unable to recover after a swift economic downturn at the turn of the century that greatly impacted crop prices.

"The prices were just bad," Erick said. "My dad turned out a great crop, but the situation was just out of his control. We just couldn't recover."

In 2002, after the sale of the farm, Erick was 21 years old and had just finished his fifth semester in college at Arkansas State University, where he was studying Agribusiness. Mark found himself again working full-time for a local farmer he had worked with in the 1980's, Rick Burris.

Erick, who had also worked for Burris during the summers as a child, joined his dad and Burris on the farm during breaks from college – and then later full-time.

The relationship that both he and his dad now share with Burris, and his son Hunter (who also farms with the group), is one that chokes Erick up to talk about. He calls his dad and Burris the two most influential people in his life and says Hunter, who like Erick is an only child, is now more like a brother. He laughs that he and Hunter both refer to Burris and his father as "the dads".

"I wouldn't have been able to do any of this if it weren't for Rick," said Erick. "I was lucky to have someone who loves me enough to back me."

Burris and his son Hunter currently farm about 8,000 acres of rice, corn and soybeans. While Mark and Erick continue to work

for them, in 2008, Erick began individually accumulating some acreage in Egypt that would allow him to have his own operation as well. Erick currently farms about 1600 acres – 950 acres of rice, 70 acres of corn and the remainder in soybeans.

When asked how their operations work together, Erick said, "My mind really doesn't work like that. They have their own entity and I have mine, but it's irrelevant whose name is on each acre. The whole farm is the whole farm, and the goal is simply to farm the entire acreage and all be successful."

Remembering The Early Days

Erick says he never had a plan to leave his hometown of Walnut Ridge after graduating college, and he also never had a plan to enter any other trade other than farming.

"I started driving a tractor in my grandpa's lap," he says. "And I made my first paycheck on the farm one summer from Rick when I was nine or 10"

In 1991, at the age of 11, he started helping his dad on the farm as much as possible after the passing of his grandpa.

"I sowed my first field of rice with that tractor out there. I would have been about 14 when I did that. I have been a part of putting a crop in and taking a crop out for three decades. I have never sacked groceries, worked at a factory or done anything else."

He also tells of driving a combine for the first time at the age of 14.

"It was a 7720," he recalls. "As a kid, I just kept learning and driving, learning and driving. I know I made my fair share of mistakes. Today, I still think there is just nothing like driving a combine."

He says life on the farm as an only child helped fill a void.

"I remember when I didn't have anyone to play with, I just went to the farm," he said. "That is where the people and the action were."



Hunter Burris with Brogan and Erick Tate on the farm.



Erick's grandpa's John Deere 4430 heading back home.



Another day on the farm for the Tate's dog, Addie.

The Hunt for Ol' Grandma

Erick says part of reclaiming some of the history and memories from these early days was a years-long search for his grandpa's favorite tractor, a John Deere 4430. His grandpa purchased the tractor new from Smith Implement when he began farming in 1973, and while he owned three other tractors when he passed, this one was always his favorite. The tractor was sold at the sale of the family's farm in Walnut Ridge in 2001.

"Before he passed, my grandpa started calling this tractor Ol' Grandma," he said. "I guess that was just a term of endearment, because he loved that tractor so much."

Erick's wife, Tashena, says many of the stories he's shared over the years involve the beloved John Deere 4430.

"I've heard about him learning to drive on that tractor, riding with his grandpa down White Oak gravel road," she said. "He's told me that he can still feel the buffalo gnats hitting his face while he plowed beans, and how he planted his first field of rice using the 4430 and a fertilizer buggy."

For 17 years, Erick and Tashena searched for Ol' Grandma, hoping to make her part of the family again. Tashena says

they ran the serial numbers through the system at Greenway Equipment, made numerous Facebook posts, asked friends to share in the search and searched the internet time and time again – always hitting a dead end.

On Christmas Eve night, in 2020, after spending the evening with family and sharing memories, Erick logged into Facebook Marketplace to search for the tractor – as he had done hundreds of times – and a promising post emerged.

The tractor was located in Roland, a community of 590 people northwest of Little Rock. After a few messages with the seller, who said his father had purchased the tractor at a farm sale in Walnut Ridge 19 years earlier, and confirmation of the serial numbers, it was certain – Ol' Grandma was coming home.

"I've done some work on it, and I've had a mechanic do some work on it," said Erick. "I've actually been using it on the farm."

Life on the Farm

Erick's day generally starts at about 5:45 a.m., when he wakes his two boys, Brogan (12) and Brigg (9), for school and heads

to Lawrence County Seed Company, which is also owned by Rick Burris. It's here they meet up each morning to drink coffee, discuss the previous workday and make plans for the current day.

"The whole farming crew participates in this process," explained Erick. "We talk about who is doing what and where each person is going. We generally wrap up by 7 a.m."

He says farming has changed drastically, with consolidation and technology.

"Driving a tractor and not messing up your crop used to be a skillset," Erick said. "Today, the tractor pretty much drives itself, all you have to do is turn it. I'm nowhere near the best at this, but I've learned to multitask while on the tractor with my phone. I can make decisions about seed or fertilizer, or making banking decisions – whatever needs to be done."

Bo Tretenburg, Erick's loan officer of 10 years who serves as Vice President of Lending and Branch Manager in Pocahontas, added, "Erick knows his operation and knows his numbers. He's just an extremely hard worker and is a great manager, which is one of the most important aspects of farming today."

Erick says the stress of the numbers and the details are what makes harvest his favorite part of farming.

"You struggle to get the crop in. You worry about the bills all summer, keeping everything paid up and keeping everything

watered – and you deal with machinery breakdowns," he said. "Then you get to enjoy the harvest. That's the reward, when everything comes to fruition."

Erick says his relationship with AgHeritage has been key to his success.

"The relationship means everything," he says. "I tell Bo all of the time I wouldn't be here without him. His opinion matters to me, and I want him to always be honest with me. I've changed directions many times after talking to him – it's a partnership."

As for expanding in the future, Erick leaves the possibility to his personal faith, which he says has always sustained him.

"If it's the Lord's will, I will. The Lord opened this door and let me walk in," he said. "I'm not going to sit here and force something that's not His will. God is in control. So far, whether my name has been on a farm or not, in 32 years, I've never been without a farm or a crop. He has always sustained me."

He says he would tell a young farmer to never stop learning and to never give up on their dreams.

"If you ever quit learning, you are done. Every year, I'll learn something new – technology, some new type of machinery, a new style of crop," he said. "If you want to farm, and you are given the opportunity, like Rick gave me, just grab hold, hang on and work super hard."



Erick Tate with Bo Tretenburg, VP of Lending and Branch Manager of the Pocahontas Branch, stand in front of Ol' Grandma on the farm in Egypt.



Brigg and Brogan Tate on their great-grandfather's tractor.



Brigg, at age five, learns about irrigation from his Dad.

Family and Community

Erick credits much of his success to a close-knit family and community.

"My wife is simply the strongest person I know," he said. "We farm so much these days to make ends meet, the way the economy has set us up. The days of 800 acres and some extra time are no more. Our window is the same today as it was for my grandfather with fewer acres. Most of the time, my wife is a single parent."

Erick laughs that he and wife Tashena actually attended the same daycare as children in Walnut Ridge, but they didn't begin dating until the end of her college career at the University of Central Arkansas (UCA) in Conway.

"We just ran back into each other," he said. "Tashena originally planned to stay in Conway, but we got married and she came back here and started teaching. She still teaches sixth grade in Walnut Ridge."

Brogan and Brigg are both already showing interest in the farm, and help their dad any way they can.





Brogan and Brigg shovel on the farm.



The John Deere 4430 back operating on the Tate farm.

“We feel fortunate to be raising them on the farm and in Walnut Ridge,” said Erick. “We attend church at the First Baptist Church in Walnut Ridge. Like other parents, we are just trying to raise our kids the best we can.”

He says that Walnut Ridge will always be home.

“There are good people in Lawrence County, some of the best in my opinion,” he said. “It’s a safe town, and while people might not always agree – everyone is still neighbors and friends.”

He credits growing up in a small town, and on the farm, to having so many positive influences in his life.

“By watching the actions of others, I was taught how to respect my neighbors, treat other people, how to farm and how to live life.”

As he prepares for his future days in farming, Erick knows this support system – his family, faith and community – will continue to sustain him. And the right doors will always open.



Congratulations to the 2021

NORTH CENTRAL DISTRICT

Baxter – Cody and Hannah Walker family, Henderson
Cleburne – Bill and Gail Davis, Concord
Fulton – Michael and Duana Batterton family, Viola
Independence – Dennis Broadwater family, Batesville
Izard – Tyler and Whitney Cooper, Melbourne
Marion – Heath and Emily Smith, Yellville
Searcy – Fon Cash family, Everton
Sharp – Twin Oaks Farms LLC, Cave City
Stone – Keith and Cindy Branscum, Fifty-Six
Van Buren – Ronnie and Kerri Jones family, Scotland

EAST CENTRAL DISTRICT

Lee – Justin Higgins family, Marianna
Lonoke – Brad Whitehead Farms, England
Monroe – Tyler Pettigrew and family, Clarendon
Prairie – Roger Lisko, Hazen
Pulaski – Margie Raimondo, Little Rock
St. Francis – Cottonwood Farms, Widener
White – Brandon Gordon, Bradford
Woodruff – Chappell Brothers Farm LLC, Cotton Plant

NORTHEAST DISTRICT

Clay – Gerald and Michelle Hartsfield, Rector
Craighead – Cobb/Lyerly/Owens Farms, Lake City
Crittenden – Spence and Jenni Held, Earle
Cross – Danny Voyles Family Farms, Wynne
Greene – Eason Farms, Jonesboro
Jackson – William and Courtney Tate, Amagon
Lawrence – Andrew and Kristal Jones, Alicia
Mississippi – Tim Griggs Farms Partnership, Blytheville
Poinsett – Joey McCorkle, Tyroneza
Randolph – Chad and Brandi Chester family, Pocahontas

NORTHWEST DISTRICT

Benton – Kaleb and Chrisie Smith, Gentry
Boone – Richard and Gina Blevins Farm, Omaha
Carroll – Fred and Mitzi Worley, Berryville
Crawford – Scott and Tanya Rogers, Alma
Franklin – Mark and Becky Campbell, Ozark
Johnson – Chris and Brooklyn Heiser, Lamar
Madison – Jack and Brook Hudgins, Huntsville
Newton – Dustin Cowell family, Mt. Judea
Sebastian – Woody Hester, Hartford
Washington – Froud Farms, Springdale

**“A FARM IS MORE THAN
IT IS A FAMILY’S HER**

Arkansas Farm Families of the Year

WESTERN DISTRICT

Conway – Foshee Family Farms, Atkins
Faulkner – Tim and Judith Allen, Mayflower
Logan – Whitaker Farms, Booneville
Montgomery – Perry and Paula Sing, Oden
Perry – Tim Hubbard family, Adona
Polk – James and Janet Watkins, Vandervoort
Pope – Jason and Becky Smith, Atkins
Yell – Ernest Doyle Buckman III, Havana

WEST CENTRAL DISTRICT

Clark – Kent and Anita Malcom, Okolona
Cleveland – Stephen Boyd, Rison
Dallas – William H. Sullivent, Sparkman
Garland – Roger Hutter, Percy
Grant – Bradley and Kerri Warren, Poyen
Hot Spring – Whitley Farms, Malvern
Howard – Newton Cheatham family, Mineral Springs
Saline – Connell Berry Farm, Benton
Sevier – Will Pickering family, DeQueen

SOUTHEAST DISTRICT

Arkansas, North – Kirk and Krista Keller, Stuttgart
Arkansas, South – Jay and Megan McLain, DeWitt
Ashley – Kyle Harriman, Hamburg
Chicot – Joshua and Bailey Lingo Partnership,
Lake Village
Desha – Layne and Ryane Miles, McGehee
Drew – Jeff and Christine Felts family, Tillar
Jefferson – S & L Farms, Sheridan
Lincoln – Joey and Rhonda Ratterree, Star City
Phillips – Jackie Swindle Farms, Elaine

SOUTHWEST DISTRICT

Bradley – Jacob and Jamie Courtney, Warren
Calhoun – Woody's Peach Orchard, Hampton
Columbia – Hugh and Lindsay Bragg, Magnolia
Hempstead – Cody and Ashlee Askew, Hope
Miller – Rushing Farms LLC - Patsy and Troy Rushing, Fouke
Nevada – Leslie & Debbie Bullock Family, Prescott
Union – Rhett and Holly Hanry, El Dorado

LAND AND CROPS.
ITAGE AND FUTURE.”

BOARD Election Results

AgHeritage Farm Credit Services announced the results of the 2021 Board of Director election, which was held on April 20 at the Annual Stockholders Meeting.



Rhonda Stone

Rhonda Stone of Pocahontas (Northern Region) was elected to her first 4-year term. Rhonda works with her husband, Victor, to manage 975 family-owned acres as well as 700 rented acres of corn, rice and soybeans.

Stone is VP of Finance and Administration at Black River Technical College. She holds a Bachelor of Science in Accounting degree, a Masters of Science in Vocational/Technical Administration and SCCT Community College Administration from Arkansas State University, and is a graduate of the College Management Business Institute at the University of Kentucky. She has an Arkansas CPA license and CGMA certification.

She is President of Arkansas Association of College and University Business Officers, a member of Southern Association of College and University Business Officers, a member of American Institute of CPAs and Arkansas Society of CPAs, Past President and member of Northeast Chapter of Arkansas Society of CPAs and Past President and member of Randolph County Kiwanis Club.



Jerry Burkett

Incumbent Jerry Burkett of Stuttgart (Southern Region) was re-elected to a 4-year term. He farms corn, oats, rice and soybeans on 1,648 acres owned.

Burkett, who holds a Bachelor of Science Degree in Agriculture from the University of Arkansas, has served as an AgHeritage Board Member since 2002, and is currently serving as Vice Chairman of the Board.

He is also a member of the AgHeritage Audit, Finance, Member Relations and Executive Committees and is a former AgHeritage Nominating Committee Member.

In addition, he also sits on the AgriBank District Farm Credit Council Board, the Arkansas County Farm Bureau Board, and the Museum of the Arkansas Grand Prairie Board.

Burkett is a member of the Yoder Ruritan Club.



Scott Young

Incumbent Scott Young of Portland (Southern Region) was re-elected to a 4-year term. Young farms corn, soybeans and wheat on 1,600 acres owned, 2,500 rented. He also owns and manages 1,200 acres of pine plantation.

He has been an AgHeritage Board Member since 2013, and is a member of the AgHeritage Human Resources Committee and a former member of the AgHeritage Nominating Committee.

He also sits on the Ashley County Farm Bureau Board and is currently serving as Vice President of that organization.

Young, who holds a Bachelor of Science in Business Administration degree from Henderson State University, served on the Ashley County Quorum Court in 2007.

Young was honored in 2001 as the Ashley County Farm Family of the Year.

NOMINATING COMMITTEE MEMBERS ELECTED FOR A ONE-YEAR TERM

Ronald Aaron, Batesville Office

Clay Poole, McGehee Office

Matt Hibbard, Pocahontas Office

Jason Smith, Stuttgart Office

Harrell Wilson, Pine Bluff Office

Doug Medford, Brinkley Office

Brandon Parker, Lonoke Office

John Hamilton, Searcy Office

Tommy Young, Newport Office

T-SHIRT DESIGN Contest Winner

Rebecca, Brinlee, and Brice look great in the AgHeritage Farm Credit T-Shirts that Brice designed. He won \$300 in our 2021 T-Shirt design contest. Start preparing your creative minds and begin planning your design for our 2022 T-Shirt contest. Entries will be accepted starting in October.

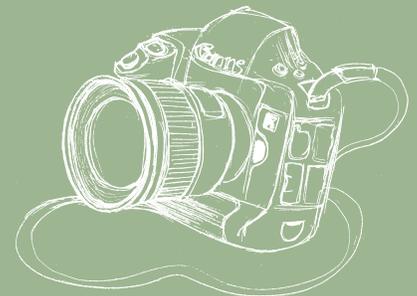


2022 Calendar Photo Contest

Help us fill our 2022 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
- Action shots in fields, forests or barns
- Seasonal photos, such as holiday decorations, 4th of July events, pumpkins, winter scenes, etc.
- County fairs and farmers markets
- 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, 2021.

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



AgHeritage
Farm Credit Services

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- **Go paperless**



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BANKING APP TODAY!  

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- **CIF Number**
- **Tax ID or SSN tied to the CIF**
- **Loan Number**
- **Balance of the loan to within 10%**

HOW TO ENROLL:

- 1** Visit agheritagefcs.com and click on  **myAgHeritage**.
- 2** Click on "Enroll or Log In", then click "Enroll Today".
- 3** Enter your first name, last name and email address. Once you receive an email, click on the link to continue the enrollment process.
- 4** Select a username, password, image, and passphrase.
- 5** Enter your loan number or social security number, and customer number.

ONLINE BANKING SUPPORT:

As always, feel free to contact your local branch or call our support line at 800-444-3276 for any online banking needs.



AgHeritage
Farm Credit Services

AgHeritageFCS.com/online-banking

HOMEGROWN BY HEROES Scholarship Recipients Named



Along with Farm Credit Midsouth and Farm Credit of Western Arkansas, AgHeritage is proud to support the Homegrown By Heroes Scholarship Program. This scholarship is affiliated with the Arkansas Department of Agriculture's Homegrown by Heroes program, which helps farmer veterans market their agricultural products by labeling them as veteran-produced.



Madeline Fortune

Madeline Fortune of Stuttgart serves in the Army National Guard and plans to attend the University of Central Arkansas in Conway. Fortune's family has been farming for six generations, and she hopes to one day work with an agricultural marketing agency or agricultural service organization.



Michael Suttle

Michael Suttle of Camden retired after 20 years of service in the United States Army, where he received the Bronze Star, Purple Heart, Army Commendation Medal, and Army Achievement Medal. He attends Southern Arkansas University in Magnolia, studying agriculture business. In the last year, he has started his own small-scale poultry and beef operation, as well as his own apiary/pollination program.



You've heard that farmer's motto before. Insurance is one of the best ways to prepare for all those things you hope will never happen. Don't get caught in the storm – crop insurance can keep you growing. Call your local AgHeritage branch today to find out more.

2021 SCHOLARSHIP Recipients

AgHeritage Farm Credit Services is proud to invest annually in the education of the next generation through our scholarship program. In 2021, 11 scholarships were presented – nine \$1,000 Customer Scholarships, one \$2,000 University Scholarship and one \$1,000 Ken Shea Memorial Scholarship.

The nine students receiving \$1,000 Customer Scholarships from AgHeritage Farm Credit Services are: James Sims of Mountain View High School, Lindsey Lammers of Marvell Academy, Jase Wicker of Lonoke High School, Weston Cater of Monticello (homeschooled), Michayla Mears of Valley View High School in Jonesboro, Slayde Carter of Star City High School, Braden Glenn of Hillcrest High School in Strawberry, Lizzie Belew of Beebe High School and Chandler Saul of Stuttgart High School.

The Customer Scholarship Program, which was established in 2001, is open to dependent children and grandchildren of AgHeritage Farm Credit Services stockholder customers.

Recipients were chosen for their outstanding academic performance and school-related extracurricular activities.

Allison Martin of Hamburg High School is the recipient of the \$1,000 Ken Shea Memorial Scholarship. The Ken Shea Memorial Scholarship is open to dependent children and grandchildren of AgHeritage Farm Credit Services Southern Region stockholder customers. This year's recipient was chosen for her outstanding academic performance and school-related extracurricular activities.

Benjamin "Caleb" Swears of Carlisle, currently attending the Dale Bumpers College of Agriculture, Food and Life Sciences at the University of Arkansas, is being awarded the \$2,000 University Scholarship.

The University Scholarship Program is open to any current college student studying agriculture at an Arkansas university or college. Applicants do not need to be a customer.





1. Lindsey Lammers, Brinkley Branch Customer Scholarship 2. Lizzie Belew, Searcy Branch Customer Scholarship 3. Slayde Carter, Pine Bluff Branch Customer Scholarship 4. Jase Wicker, Lonoke Branch Customer Scholarship 5. Weston Cater, McGehee Branch Customer Scholarship 6. Benjamin "Caleb" Swears, University Scholarship Program 7. Chandler Saul, Stuttgart Branch Customer Scholarship 8. Michayla Mears, Newport Branch Customer Scholarship 9. Braden Glenn, Pocahontas Branch Customer Scholarship 10. James Littlepage Sims, Batesville Branch Customer Scholarship 11. Allison Martin, Ken Shea Memorial Scholarship

AGHERITAGE in Action

Heritage Talks video series

The best way to learn about farming is to listen to other farmers talk about their experiences. These short, informative interviews are available on our website at agheritagefcs.com/news-and-links/video-gallery



Follow us on YouTube at tinyurl.com/AgHeritageVideos

FFA Give Back Day

Farm Credit Associations of Arkansas is proud to sponsor the Arkansas Future Farmers of America, which met on February 25 at Camp Couchdale in Hot Springs for 2021 FFA Give Back Day.



In attendance were: Sarah Thomas, Reporter; Kyleen Hewitt, S VP; Dominic Pizzimenti, E VP; Tanner Riggin, AgHeritage Searcy Branch Ag Lending Officer; Abigail Norsworthy, NW VP; Brooklyn Johnson, Secretary. Not pictured: Brooke Bradford, President



Red/White River Sub-Area Leadership Development Event

Tanner Riggin, AgHeritage Searcy Branch Ag Lending Officer, was a judge at the FFA Red/White River Sub-Area Leadership Development Event at Beebe High School this past December. Participants were judged on Interview, Extemporaneous Speaking and Public Speaking. Members of the Searcy High School FFA participated.



Arkansas Beef Project

AgHeritage, along with Farm Credit of Western Arkansas and Farm Credit Midsouth, is proud to sponsor the Arkansas Beef Project. This project is part of the Arkansas Hunger Relief Alliance, in partnership with the Arkansas Cattlemen's Association and Farmers Feeding the World. The Arkansas Beef Project offers cattle ranchers a unique opportunity to provide a much-needed source of protein to many Arkansas children and families in need.



United to Fight Hunger

This past year has been difficult for many. In January, AgHeritage donated \$10,000 to Arkansas Foodbank, the largest hunger relief organization in Arkansas. The Arkansas Foodbank serves 33 counties in central and southern Arkansas, connecting people, resources and food to reach those in need and feeding more than 280,000 people yearly.



2021 Arkansas State Agribusiness Conference

AgHeritage was proud to sponsor the 2021 Arkansas State Agribusiness Conference, held virtually on February 10.



Log a Load for Kids Golf Tournament

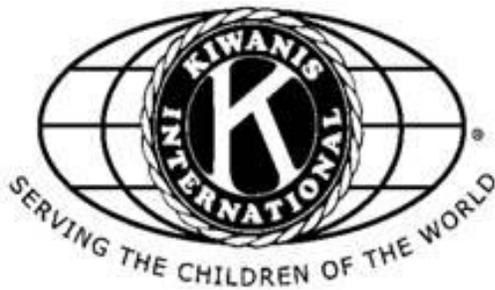
The Central Arkansas Log a Load for Kids Golf Tournament was held on June 17 at the Malvern Country Club.

Dalton Craig, John David Pieroni, Jonathan Breedlove and Ethan Branscum were the AgHeritage team.



Kiwanis of Pocahontas Golf Tournament

AgHeritage is a proud sponsor of the 16th Annual Kiwanis of Pocahontas Golf Tournament, held on April 30 at the Rolling Hills Country Club. Bo Tretenburg, Lee Thielemier, Jason Hill and Matt Kelly played in the tournament. The proceeds go to benefit community service projects and the scholarship fund.



St. John's Lutheran School Fundraiser Golf Tournament

AgHeritage Stuttgart Branch was proud to sponsor the St. John's Lutheran School Fundraiser Golf Tournament, held on May 21 at the Stuttgart Country Club. Jordon Maier, Brandon Rodgers and Kevin Wingfield played in the tournament.



Village Creek 50th Anniversary Golf Tournaments

AgHeritage is a proud sponsor of the 2021 golf tournaments at the Village Creek Golf Club in Wynne.



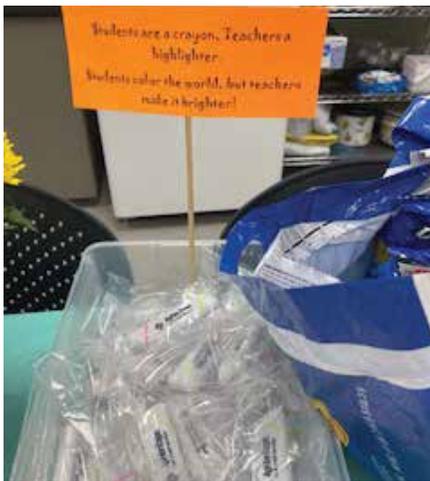
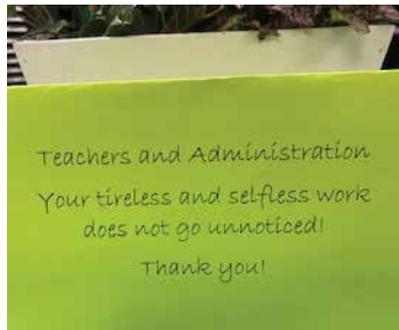
Farm Credit to sponsor Farmers Markets

Farm Credit Associations of Arkansas is pleased to partner with the Arkansas Department of Agriculture for the sixth annual Arkansas Farmers Market Promotion Program and the Arkansas Farmers Market Bag Program. These programs, which are administered by the department and funded by Farm Credit Associations of Arkansas help build awareness for farmers markets and their vendors. Increase in locally grown and made products increased significantly during the pandemic, and these programs provide funding assistance for the state's farmers markets to continue to serve their communities.



Teacher Appreciation at Carlisle High School

AgHeritage recognizes the important role that teachers and administrators play in our schools and communities. JoSara Walker of the Lonoke Branch shows appreciation for the staff at Carlisle High School with a thank you luncheon.



61st Annual Poultry Festival

Jerry Nance of Farm Credit of Western Arkansas, Lee Thielemier, Todd Hulett and Junior Beshears of AgHeritage, participated in the trap shoot tournament at the Poultry Festival on May 28 and 29 in Rogers.



Arkansas Cattle Business magazine feature

Greg Cole, President and CEO AgHeritage Farm Credit Services, was recently featured in Arkansas Cattle Business magazine. The feature was in advance of his presentation "From COVID to Trade Wars: Effect on Farm Lending," at the 8th annual Mid-South Agricultural and Environmental Law Conference. The conference was hosted by the National Agricultural Law Center on June 10.



CATTLEMEN'S REPORT

EVENTS | MEETINGS | NEWS | UPDATES

Cole to Present 'From COVID to Trade Wars: Effect on Farm Lending' at 8th Annual Mid-South Agricultural and Environmental Law Conference

Sara Gardner, U of A System Division of Agriculture

FAYETTEVILLE, Ark. — With more than 37 years of experience in the Farm Credit System, Greg Cole, president and CEO of AgHeritage Farm Credit Services will discuss the impact of COVID-19 and trade wars on agricultural lending at the eighth annual Mid-South Agricultural and Environmental Law Conference, hosted by the National Agricultural Law Center on June 10.

As part of the program to provide relevant and timely agricultural and environmental legal research and information, Cole will conduct the session, "Moving Through COVID and Trade Wars: Mid-South Ag Lending and Financial Outlook."

"The Mid-South Agricultural and Environmental Law Conference is a great venue for dialog and intellectual exchange of knowledge and information related to the ag economy and emerging ag law and environmental issues," Cole said.

Cole received a Bachelor of Science of agriculture business and economics at Arkansas State University and is a graduate of Louisiana State University Graduate School of Banking.

"The National Agricultural Law Center is pleased to have Greg be a part of the eighth annual Mid-South Agricultural and Environmental Law Conference," NALC Director Harrison Pittman said. "His expertise and experience will be an asset to the conference as he acts as one of several valuable resources to foster dialogue about the variety of agricultural, food, and environmental law issues impacting Mid-South agriculture."

The conference is scheduled for June 10-11 with Cole speaking Thursday at noon central. Those interested can register and learn more about the conference and continuing education opportunities here: <https://bit.ly/3uXXvIm>. Those interested in the early bird registration must do so by May 24. For more information on the National Agricultural Law Center, visit <https://nationalaglawcenter.org/> or follow @Nataglaw on Twitter.



Greg Cole

The National Agricultural Law Center serves as the nation's leading source of agricultural and food law research and information. The Center works with producers, state and federal policymakers, Congressional staffers, attorneys, land grant universities, and many others to provide objective, nonpartisan agricultural and food law research and information to the nation's agricultural community.

The Center is a unit of the University of Arkansas System Division of Agriculture and works in close partnership with the USDA Agricultural Research Service, National Agricultural Library.

2021 SASDA Conference

The Southern Associations of State Departments of Agriculture held its 2021 conference, "Powering the Global Future of Food, Fiber, and Forestry" on June 5–9 in Little Rock. Farm Credit Associations of Arkansas was a Gold Sponsor of the event. SASDA strives to improve American agriculture through the development and promotion of sound public policy and agriculture-related businesses and programs, and to communicate the vital economic importance of agriculture.



A Recordbreaking Snowfall in February Left Arkansas a Winter Wonderland



Brian and Brandy Stoltze Poultry Farm in Stone County.



Isbell Farms sign in Lonoke County.



The Brinkley branch was blanketed by the record-breaking snowfall.



Isbell Farms in Lonoke County.



The Stuttgart Branch office was snowbound.



Josh Barnhill and Nanette Peifer of Batesville Branch take advantage of the snow day.



Despite the snow, the Newport Branch staff made it to the office.

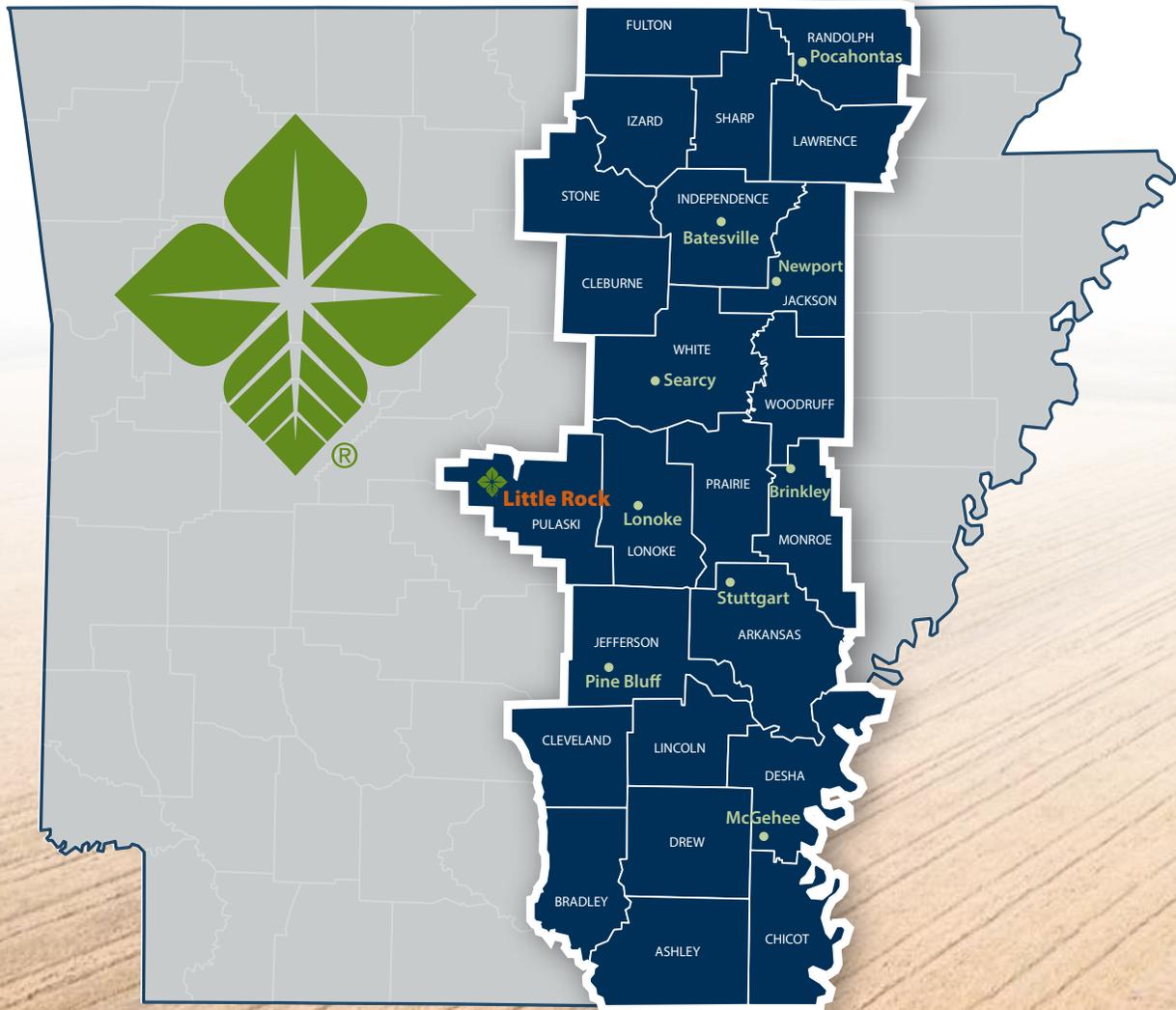


Snow drifts around the Pocahontas Branch office.



AgHeritage[®]
Farm Credit Services

TERRITORY & OFFICE LOCATIONS



BATESVILLE BRANCH

P.O. Box 3850
2880 Harrison St.
Batesville, AR 72501
(870) 698-9044
(800) 572-8165

LITTLE ROCK CENTRAL OFFICE

119 East Third St, Suite 200
Little Rock, AR 72201
(501) 210-4000
(800) 299-2290

MCGEHEE BRANCH

6035 Hwy 65 N
McGehee, AR 71654
(870) 222-5205
(800) 689-6978

PINE BLUFF BRANCH

800 South Main Street
Pine Bluff, AR 71601
(870) 534-5701
(833) 313-6877

SEARCY BRANCH

P.O. Box 9035
2620 So. Main St.
Searcy, AR 72143
(501) 268-3524
(800) 689-6977

BRINKLEY BRANCH

P.O. Box 767
498 Broadmoor Dr.
Brinkley, AR 72021
(870) 734-4561
(800) 689-1304

LONOKE BRANCH

P.O. Box 298
1121 W. Front St.
Lonoke, AR 72086
(501) 676-3144
(800) 689-1309

NEWPORT BRANCH

P.O. Box 1690
2800 Stegall Rd.
Newport, AR 72112
(870) 523-5867
(800) 698-5867

POCAHONTAS BRANCH

P.O. Box 506
1105 Pace Rd.
Pocahontas, AR 72455
(870) 892-4579
(800) 689-6976

STUTTART BRANCH

P.O. Box 1005
1102 E. 22nd St.
Stuttgart, AR 72160
(870) 673-1558
(800) 689-1307



AgHeritage[®]
Farm Credit Services

AgHeritage Farm Credit Services is a financial cooperative with owned and managed assets of approximately \$1.82 billion as of December 31, 2020. The company provides credit and related services to more than 6,030 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.



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